THE PARABLE OF THE TEN VIRGINS

I. THE CONTEXT - MATTHEW 25:1-13

a. The Setting: The parable is told during the Olivet Discourse (Matt. 24-25).
- In ch24, Jesus warned that his coming would be sudden and unexpected (like a thief in the night). He then tells two parables to illustrate what readiness looks like:
    - The Ten Virgins - Focuses on spiritual preparation.
    - The Talents - Focuses on active stewardship and kingdom productivity.

b. The Central Question: How do we endure spiritually during the long delay before Christ's return?

II. THE LAMPS AND THE OIL (1-4)

a. Ancient Wedding Customs: In first-century Jewish culture, a wedding was a multi-stage process.
- On the night of the wedding, the bridegroom would march to the bride's house with his friends to claim her. The bridesmaids (virgins/companions) were tasked with waiting along the route to welcome the bridegroom with torchlights and escort the wedding party back to the feast.

b. Similarities between the two groups. On the surface, all ten virgins look identical.
    - They are all waiting for the same bridegroom, have the same assignment, all carry the same physical lamps, all fall asleep when the bridegroom is delayed.
- The ten virgins represent the visible church (professing believers). From an outward human perspective, the true believer and the false professor appear the same with regard to religious practice.

c. The Distinction: The Oil
- Five are "wise" and five are "foolish." The difference is not in their appearance but in their preparation.
- The lamp is the external profession of faith. It is the outward form of godliness.
- In Scripture, oil is repeatedly used as a symbol of the Holy Spirit (1 Sam. 16:13; 1 John 2:20).
- In this context, the oil represents the internal, regenerating work of the Holy Spirit. It is the vital, active supply of saving grace in the heart.
- The foolish virgins had the outward appearance of religion (lamps) but lacked the inward, life-sustaining reality of the Holy Spirit (oil).

III. THE BRIDEGROOM'S DELAY AND THE MIDNIGHT CRY (5-7)

a. The Sleeping Virgins
- "The bridegroom was delayed" is a crucial hint to the disciples. Jesus is preparing them for a long historical gap between his ascension and his Second Coming. That period of time will test the endurance of their faith.
- The text does not condemn them for sleeping. Both wise and foolish slept. This is not the sin of laziness or apathy; it is simply a representation of normal human life during the long delay of Christ's return.

b. The Awakening
- The midnight hour is the hour of deepest sleep and darkness. It represents the suddenness and unpredictability of Christ's return.
- All rose and "trimmed their lamps." To trim a lamp meant cleaning the burnt wick so it would burn cleanly and brightly. It is only in the moment of crisis that the true state of a person's heart is fully exposed.

IV. THE SEPARATION AND SOVEREIGN REJECTION (8-13)

a. The Refusal to Share the Oil

- The foolish virgins suddenly realize their bankruptcy. They cannot borrow oil from the wise.
- Saving grace is non-transferable. Every individual must personally possess the regenerating work of the Spirit of God. Faith is an individual matter of the heart. You have to have your own oil.

b. The Shut Door

- Once the Bridegroom returns, the day of grace is over. The door is shut.

c. The Cry of the Self-Deceived

- V12 directly parallels Matt. 7:21-23, "Not everyone who says to me, 'Lord, Lord,' will enter the kingdom of heaven…'I never knew you; depart from me, you workers of lawlessness.'"

d. Sovereign Election vs. Losing Your Salvation

- This parable in no way implies a true believer can lose their salvation (run out of oil/grace).
- He says, "*I do not know you.*" This is a complete absence of a saving covenant relationship.
- Like the unfaithful servant in the Parable of the Talents and the guest without the wedding garment, these foolish virgins were never truly regenerate. They were never part of the invisible, universal church. They had a profession of Christ but they lacked the possession of Christ.
- The church is a mixed body until the final day of separation; the final judgment. (Matt. 25:31-46)

e. Enduring Grace for the Delay

- A dead, counterfeit faith can survive a short wait, but it cannot survive a long delay.
- The longer the delay of the bridegroom, the more the lack of oil becomes obvious.
- True saving grace, wrought by the Spirit, has an enduring quality. The Holy Spirit is the "guarantee of our inheritance" (Eph. 1:14), ensuring that those whom God has sovereignly saved will be kept burning until the very end.

REFLECTION AND APPLICATION

- If you were stripped of your outward religious routines (church attendance, leadership roles, moral habits, Christian vocabulary), what heart-level evidence remains of the Holy Spirit's regenerating work in your life? Do you possess the "oil" of a deep, inward love for Christ, or just the "lamp" of a religious reputation?
- Are you relying on the spiritual life, prayers, or theological convictions of your spouse, your parents, or your pastors for your own standing before God? How can we as parents or church members gently but firmly press our children and peers to seek a personal, saving union with Christ rather than resting in a secondhand faith?
- How do we strike a biblical balance between living normal, earthly lives (which includes working, sleeping, and raising families, as all ten virgins did) and maintaining a heart of intense, watchful expectation for Christ's return? What does a "watchful" life look like for you this week in terms of your priorities and use of time?