

**Russell Kelfer**

# **Five Were Wise; Five Were Foolish**

**#1360-B**

**Series: The Parables of Scripture**



DISCIPLESHIP TAPE MINISTRIES, INC.  
INTO HIS LIKENESS RADIO

10602 Mossbank, San Antonio, TX 78230 • (210) 226-0000 / 1-800-375-7778 • [www.dtm.org](http://www.dtm.org) • [dtm@dtm.org](mailto:dtm@dtm.org)

Note: Russell wrote each of these lessons in a manner that would enable him to clearly communicate them to his weekly class. The grammar or punctuation you encounter may not be technically perfect, but you will certainly “hear” his unique gift for making the message applicable to the common man in everyday situations.

It’s been said of him that he was really a writer who read his stuff. And that’s a very accurate statement!

May you be richly blessed as you “hear” as you read.

# Five Were Wise; Five Were Foolish

## THE PRELUDE: THE NOAH GENERATION

As for the life of Christ on earth, the sun was setting in the western sky. The shadows were forming on the horizon of history, and the hands of the clock of eternity were winding down towards the zero hour. The focus of His ministry now was shifting from the kingdom within to the kingdom to come. Jesus was preparing to go home, and He was preparing His still confused band of followers for both the day of His return to the Father and the day of His return to earth. Both would be traumatic and climactic, and both would be totally unexpected.

The emphasis on what the kingdom was all about was now shifting to what was to happen in the future. A wonderful mixture of prophecy mixed with principles was about to unfold. Jesus was pulling back the veil of heaven and giving man a glimpse of His coming. Listen, and prepare your own heart, and as you do, try to take on the mindset of those disciples. We read in Matthew, chapter 24, beginning with verse 29:

Immediately after the tribulation of those days shall the sun be darkened, and the moon shall not give her light, and the stars shall fall from heaven, and the powers of the heavens shall be shaken:

And then shall appear the sign of the Son of man in heaven: and then shall all the tribes of the earth mourn, and they shall see the Son of man coming in the clouds of heaven with power and great glory.

And he shall send his angels with a great sound of a trumpet, and they shall gather together his elect from the four winds, from one end of heaven to the other.

Now learn a parable of the fig tree; When his branch is yet tender, and putteth forth leaves, ye know that summer is nigh:

So likewise ye, when ye shall see all these things, know that it is near, *even* at the doors.

## Five Were Wise; Five Were Foolish

Verily I say unto you, This generation shall not pass, till all these things be fulfilled.

Heaven and earth shall pass away, but my words shall not pass away.

But of that day and hour knoweth no *man*, no, not the angels of heaven, but my Father only.

(Matthew 24:29-36)

“When you see *all these things*, know that it is near”. Certain events in history have been foretold for our benefit, and we have been warned that the general season leading up to these events will be recognizable. Jesus was preparing to teach another parable, but once again, the prelude to the parable was a necessary part of understanding the story He was about to tell. We will not focus in this lesson on differentiating between the windows of prophecy that appear to overlap in this passage, but in essence, they are clearly different chapters of the end time.

Our purpose in this study is rather to capture the essence of the parable itself. It is clear that Jesus’ coming would be in two stages: He would come *for the church*, and He would come *with the church*. The one would obviously precede the other. The issue here, however, was one of *readiness*. It is very easy to get so wrapped up in the facts of the prophecy that we miss the point of the parable.

Jesus began by reminding us that there would be signs beforehand that would signal that the end of this age was nearing. When we *see all these things*, He said, we are to know that it is near, *even at the door*. The general time in history, then, is not to come as a surprise to the believer. While some of the characteristics of the last days will overlap several generations, some of them will be limited to the generation just prior to the Lord’s return, so that we will be able to approach God with some confidence that the glorious moment of His appearing is nearing.

This generation needs to keep its eye on the eastern sky. Can you not all but hear the trumpet? Can you not all but hear the voice of the archangel? Can you not all but feel the tender drawing of the wind of God as it sweeps us into the heavens, forever to be with The Lord? Then, perhaps, you are not reading your Bible with an eye towards His coming. At any moment, we could be caught up into the heavens, swept into the arms of our Savior forever.

## Five Were Wise; Five Were Foolish

Don't assume that because we are not to know the day or the hour that we are not to see the signs of the times. The day and the hour are secrets, kept in the bosom of the Father. Even the angels don't have a clue. But the signs of His coming are clearly given, and the promise of His coming is clearly given, and we are clearly told that "when we see these things," we are to *know* that the time is near. Jesus' first two truths in this passage, then, indicate that:

- 1- He is coming back
- 2- We can know when that time is near

The third truth was found in verse 36, where Jesus reminded us that though we can and should read the signposts on the highway of eternity, *we cannot know in advance exactly when He will return*. This is good. Therefore, we must be in a constant state of readiness. We must ever be looking up. We must ever be living as strangers and pilgrims, awaiting the moment when the Sunrise Limited streaks through the station of our lives and the conductor says, "All Aboard", and we are on our way home.

For some it comes at the hand of death, which in essence is for the believer only the beginning of real life. For some it will come without tasting death, as the voice of the archangel rings through the heavens and one generation of believers is swept into the heavens.

At this point, Jesus begins to define readiness, and He contrasts it with what He would prophesy that the mindset of man would be in the last days. He describes the "Noah generation".

But of that day and hour knoweth no *man*, no, not the angels of heaven, but my Father only.

But as the days of Noe *were*, so shall also the coming of the Son of man be.

For as in the days that were before the flood they were eating and drinking, marrying and giving in marriage, until the day that Noe entered into the ark,

And knew not until the flood came, and took them all away; so shall also the coming of the Son of man be.

(Matthew 24:36-39)

Jesus depicts the last days by reaching back and recovering from the archives of Biblical history a portrait of a generation of men and women who were so out of touch with God's plan and

## Five Were Wise; Five Were Foolish

purposes that their only focus was on their own pleasure, and when His sent one began to tell them that the hour was near when those “outside the ark” so to speak would perish, they laughed. They scorned. They ignored. The last thing on their minds was the judgment of God. The last thing they were expecting was for something bigger than they were to enter their lives and snatch their future from them.

Such was the “Noah” generation. Everything in life revolved around man’s own desires. This was God’s actual description:

The earth also was corrupt before God, and the earth was filled with violence.

And God looked upon the earth, and, behold, it was corrupt; for all flesh had corrupted his way upon the earth.

(Genesis 6:11,12)

Mankind had forgotten that a Holy God still carried in His hand the scales of righteousness. Mankind had reached a point where it mocked God, belittled holiness, elevated man’s desires above God’s principles. Murder, rape, robbery; all forms of violence were commonplace. No one dared leave their doors unlocked. The earth was filled with violence. The earth was “corrupt”. The Hebrew word means “to be perverted, marred, spoiled, ruined”. It means that it no longer is fit to perform its original purpose.

Jesus now builds a bridge between His prophecy and the principle behind the parable. He begins in verse 42 of Matthew 24:

Watch therefore: for ye know not what hour your Lord doth come.

But know this, that if the goodman of the house had known in what watch the thief would come, he would have watched, and would not have suffered his house to be broken up.

Therefore be ye also ready: for in such an hour as ye think not the Son of man cometh.

Who then is a faithful and wise servant, whom his lord hath made ruler over his household, to give them meat in due season?

Blessed is that servant, whom his lord when he cometh shall find so doing.

Verily I say unto you, That he shall make him ruler over all his goods.

But and if that evil servant shall say in his heart, My lord delayeth his coming;

## Five Were Wise; Five Were Foolish

And shall begin to smite *his* fellowservants, and to eat and drink with the drunken;

The lord of that servant shall come in a day when he looketh not for *him*, and in an hour that he is not aware of,

And shall cut him asunder, and appoint *him* his portion with the hypocrites: there shall be weeping and gnashing of teeth.  
(Matthew 24:42-51)

Summarized, these verses capture the essence of the parable which is to follow. Verses 42 and 44 together tell the whole story:

Watch therefore: for ye know not what hour your Lord doth come.

Therefore be ye also ready: for in such an hour as ye think not the Son of man cometh.

Be in a state of readiness, beloved; *you have no idea when Jesus is coming back for His own*. It could well be today. It could well be in the next ten minutes. Maybe not. But *you had better live as though it were*. That's what it says. Be ready, for in such an hour as ye think not, the Son of Man cometh. When you are not expecting it, Jesus may come. When you are focused on your own pleasure and not on God's treasure, Jesus may come. When you are compromising your convictions to accomplish your own agenda or accommodate your constituency, Jesus may come. When you are satisfied that God's word is not so crucial that you need it every minute you live, Jesus may come.

Therefore, watch. Look at that Greek word for watch.

**γρηγορευω** gregoreuo {gray-gor-yoo'-o}

*to watch, to give strict attention to, be cautious, active to take heed lest through remission and indolence some destructive calamity suddenly overtake one*

It is a word that describes an attitude that involves staying awake with your eyes peeled and your mind on alert. It was used in Matthew 26 this way:

And he cometh unto the disciples, and findeth them asleep, and saith unto Peter, What, could ye not watch with me one hour?

Watch and pray, that ye enter not into temptation: the spirit indeed *is* willing, but the flesh *is* weak.

(Matthew 26:40,41)

## Five Were Wise; Five Were Foolish

“Peter, couldn’t you guys pay close attention to what was going on for even an hour? Put yourselves on guard duty. Guard the doorway to your heart lest Satan enter in and capture you while no one is standing as a sentinel. The spirit is willing, but you have the flesh to deal with. Watch.”

Paul uses that word in I Corinthians, chapter 16 this way:

Watch ye, stand fast in the faith, quit you like men, be strong.  
(I Corinthians 16:13)

It doesn’t just mean to stand hopefully by the window, glancing about every so often for signs of a coming attack. It means you never close your spiritual eyes. It means you never give in to anything that might distract you from being alert enough to sense the enemy even before you see him cross the field before you and head for the door to your heart.

### THE PARABLE: THE “NOW” GENERATION

It is that warning of watchfulness and that state of readiness that Jesus is addressing as He begins to tell another of His precious stories:

Then shall the kingdom of heaven be likened unto ten virgins, which took their lamps, and went forth to meet the bridegroom.

And five of them were wise, and five *were* foolish.

They that *were* foolish took their lamps, and took no oil with them:

But the wise took oil in their vessels with their lamps.

While the bridegroom tarried, they all slumbered and slept.

And at midnight there was a cry made, Behold, the bridegroom cometh; go ye out to meet him.

Then all those virgins arose, and trimmed their lamps.

And the foolish said unto the wise, Give us of your oil; for our lamps are gone out.

But the wise answered, saying, *Not so*; lest there be not enough for us and you: but go ye rather to them that sell, and buy for yourselves.

And while they went to buy, the bridegroom came; and they that were ready went in with him to the marriage: and the door was shut.



## Five Were Wise; Five Were Foolish

Afterward came also the other virgins, saying, Lord, Lord, open to us.

But he answered and said, Verily I say unto you, I know you not.

Watch therefore, for ye know neither the day nor the hour wherein the Son of man cometh. (Matthew 25:1-13)

It all begins and ends, then, with that one word: watch. Inside the sandwich of watchfulness is a wedding story, the traditions of which were commonplace in that day; thus the word pictures formed by the story spoke ever so clearly to the Master's audience.

William Barclay writes this account:

*"In a village in Palestine, a wedding was a great occasion. The whole village turned out to accompany the couple to their new home, and they went by the longest possible road, in order that they might receive the glad good wishes of as many as possible. Everyone, runs the Jewish saying, from six to sixty will follow the marriage drum. The Rabbis agreed that a man might even abandon the study of the law to share in the joy of a wedding feast.*

*"Now the point of this story lies in a Jewish custom which is very different from anything which we know. When a couple married in Palestine, they did not go away for a honeymoon; they stayed at home; and for a week they kept open house; they were treated, and even addressed, as a prince and princess. It was the gladdest week in all their lives. To the festivities of that week, their chosen friends were admitted; and it was not only the marriage ceremony, it was also that joyous week that the foolish virgins missed, because they were unprepared.*

*"The story of how they missed it all is perfectly true to life. Dr. J. Alexander Findlay tells of what he himself saw in Palestine. 'When we were approaching the gates of a Galilean town,' he writes, 'I caught a sight of ten maidens gaily clad and playing some kind of musical instrument, as they danced along the road in front of our car. When I asked what they were doing, the dragoman told me that they were going to keep the bride company till her bridegroom arrived. I asked him if there was any chance of seeing the wedding, but he shook his head, saying in effect, 'It might be tonight, or tomorrow night, or in a*

*fortnight's time; nobody ever knows for certain.'*

*"Then he went on to explain that one of the great things to do, if you could, at a middle-class wedding in Palestine, was to catch the bridal party napping. So the bridegroom comes unexpectedly, and sometimes in the middle of the night; it is true that he is required by public opinion to send a man along the street to shout: 'Behold! The bridegroom is coming!' but that may happen at any time, so the bridal party has to be ready to go out into the street at any time to meet him, whenever he chooses to come.*

*"No one is allowed on the streets after dark without a lighted lamp. Also, when once the bridegroom has arrived and the door has been shut, latecomers to the ceremony are not admitted. There the whole drama of Jesus' parable is re-enacted in the twentieth century, Here is no synthetic story, but a slice of life from village life in Palestine."*

Thus, the story comes to life. The bridegroom would come; that they knew. *When he would come; that they did not know.* The excitement, then, was generated by the fact that *no one knew the exact time he would arrive, so everyone had to be in a state of readiness, lest they be asleep and miss the great event.* They had to "watch". They had to be in a state of aggressive watchfulness, or else.

Not only that, but they couldn't waste the oil in their lamps. They couldn't be so short-sighted that they would wander about outside, using precious oil in the process, only to find that as the evening wore on, *those who were not watchful no longer had the fuel necessary for their lamps to be burning.* Thus, by being short-sighted, when the bridegroom came, they could not join the wedding procession. Finally, once the bridegroom had come, the door was shut, and entrance into the wedding was no longer a possibility. They should have paid attention, stayed awake, kept plenty of oil, and been there on time. Then the wedding would be a reality for them.

Jesus concludes as He began, "Watch therefore, for ye know neither the day nor the hour." The whole of the Christian experience, beloved, is the process of preparing for the wedding of the Lamb. We do not know the day nor the hour when the Bridegroom comes for His bride, the church. We do know, however, that *when that blessed day arrives, the last thing we*

## Five Were Wise; Five Were Foolish

*want said of us is that we were caught off-guard.* We don't want to be surprised and saddened on that day. Too much is at stake. Too much hangs in the balance.

This is not just a story; it is a warning. Such a wedding will take place. In Revelation 19, we read:

And the four and twenty elders and the four beasts fell down and worshipped God that sat on the throne, saying, Amen; Alleluia.

And a voice came out of the throne, saying, Praise our God, all ye his servants, and ye that fear him, both small and great.

And I heard as it were the voice of a great multitude, and as the voice of many waters, and as the voice of mighty thunderings, saying, Alleluia: for the Lord God omnipotent reigneth.

Let us be glad and rejoice, and give honour to him: for the marriage of the Lamb is come, and his wife hath made herself ready.

And to her was granted that she should be arrayed in fine linen, clean and white: for the fine linen is the righteousness of saints.

And he saith unto me, Write, Blessed *are* they which are called unto the marriage supper of the Lamb. And he saith unto me, These are the true sayings of God.

(Revelation 19:4-9)

“The marriage of the Lamb is come, and His wife hath made herself ready.” That is the essence of the parable. The bridegroom is, even now, preparing to return for His bride. The hour and the day are secrets. Only the Father knows. When the moment is perfect, however, the Father will signal the Son and the journey will begin.

It will begin with the voice of the archangel announcing the glorious event. Then it will happen. The Lord Himself will descend. The trumpets will sound. The time for the wedding will be at hand. Many are the applications. Glorious are the portraits. Awesome will be the moment. Singular is the question: “Are we ready?” That question raises other questions, and two of those questions, in particular, need answering as well. One is: “What is the difference between being wise and being foolish?” The other is: “How can an entire generation lose sight of His coming again?”

THE PROBLEM: THE NEXT GENERATION

What happened in Noah's day? Could that happen again? Beloved, *it will happen again*. God said it would. And, in case you have been less than aware of the world in which we live, *it is happening again, even this very moment*.

According to Matthew 24 and Genesis 6, four qualities typified that generation: affluence, self-indulgence, corruption, and violence. They were eating and drinking as though there were no tomorrow, as though the stock market would always go up, as though property values would never decline, as though employment was a guaranteed right; as though the acquiring of "things" would bring a kind of satisfaction that surpassed spirituality. They were focused on their own pleasures and their own treasures to the exclusion of moral principles. They allowed corruption to permeate the landscape until it was shrugged off as normal, and their self-indulgent greed so rejected God's law that violence became the norm. That may have been written about Noah's day, but *it could have been written about ours*.

There were two categories of people in the parable: the wise and the foolish. I think it is significant that there were only two. Scripture seems to confirm that concept in other places. A good example is in Matthew 7:

Not every one that saith unto me, Lord, Lord, shall enter into the kingdom of heaven; but he that doeth the will of my Father which is in heaven.

Many will say to me in that day, Lord, Lord, have we not prophesied in thy name? and in thy name have cast out devils? and in thy name done many wonderful works?

And then will I profess unto them, I never knew you: depart from me, ye that work iniquity.

Therefore whosoever heareth these sayings of mine, and doeth them, I will liken him unto a wise man, which built his house upon a rock:

And the rain descended, and the floods came, and the winds blew, and beat upon that house; and it fell not: for it was founded upon a rock.

And every one that heareth these sayings of mine, and doeth them not, shall be likened unto a foolish man, which built his house upon the sand:

And the rain descended, and the floods came, and the winds

## Five Were Wise; Five Were Foolish

blew, and beat upon that house; and it fell: and great was the fall of it. (Matthew 7: 21-27)

Two kinds of people: wise and foolish. One basic difference. The wise were those who heard the word and obeyed it. The foolish were those who heard the word and ignored it. The rain, beloved, fell on both houses. The floods, beloved, rose to both doorsteps. The wise came through the storm more than conquerors because their house was built on the Solid Rock. The foolish saw it all wash away. There are obvious applications to both salvation and spiritual growth involved, but the most obvious is the reality that there were only two choices: take the word of God for what it is and build your life upon it, or treat it as less than it is, and perish in life's floods.

Two kinds of people. There are only two categories of people in this world: believers and unbelievers. And when the flood of judgment comes, only those on the Rock will survive. I also believe there are two kinds of Christians: those who are hovering in the flood-relief shelter zone, rejoicing that they are still alive, and those who are building a new house, rock by rock, as they hear the word *and immediately obey it*. Perhaps that is an oversimplification, but that's what wise people do.

The greatest concern I would share with you in closing is that we are raising (or have raised) a generation of young people who *are not looking for His appearing*. So intent are we on teaching about the here and now, we have not given them a consciousness of the life to come. So focused on themselves is this generation that the cry of the day is to restructure Bible teaching to the needs of a group whose primary interest is in their own welfare, their own spirituality, their own survival. I'm not sure today's young people as a group understand that this world is not their home. I'm not sure most of them long for heaven. I'm not sure most of them understand the "two treasure" concept explained in this passage.

This is crucial for two reasons:

1- History has proved that unless you understand heaven, you cannot be spiritually successful living life on earth. Unless you grasp the reality of His coming, and unless you truly believe that the reason you are here is to lay up treasures there, you will redefine Christianity until God becomes a heavenly Santa Claus whose job it is to make this life easier and make you happier.

2- This generation is raising the next one, and with each succeeding generation, there seems to be a continual eroding of conviction about what true Christianity is all about. There is a progressive compromise where God's standards of holiness, moral purity, marriage and divorce, and separation from the world's impurities are concerned. There is a progressive decline in teaching about heaven. Until and unless they go to funerals, many young people find heaven to be vague, uncertain, unreal. The end result is an unwillingness to lay aside the pleasures of this life in order to lay up treasures for the next. This mindset breeds a lack of confidence in the authority of the word and the validity of the creation story. There is also, as God foretold, an increased absence of respect for authority, because they focus on the weaknesses of those in authority, rather than trusting God to work through the office itself. There develops prayerlessness, a lack of missions burden, the absence of humility, discipline and respect. Peter wrote about it in II Peter, chapter three. He described the problem and prescribed the solution. Listen:

This second epistle, beloved, I now write unto you; in *both* which I stir up your pure minds by way of remembrance:

That ye may be mindful of the words which were spoken before by the holy prophets, and of the commandment of us the apostles of the Lord and Saviour:

Knowing this first, that there shall come in the last days scoffers, walking after their own lusts,

And saying, Where is the promise of his coming? for since the fathers fell asleep, all things continue as *they were* from the beginning of the creation.

For this they willingly are ignorant of, that by the word of God the heavens were of old, and the earth standing out of the water and in the water:

Whereby the world that then was, being overflowed with water, perished:

But the heavens and the earth, which are now, by the same word are kept in store, reserved unto fire against the day of judgment and perdition of ungodly men.

But, beloved, be not ignorant of this one thing, that one day *is* with the Lord as a thousand years, and a thousand years as one day.

The Lord is not slack concerning his promise, as some men count slackness; but is longsuffering to us-ward, not

## Five Were Wise; Five Were Foolish

willing that any should perish, but that all should come to repentance.

But the day of the Lord will come as a thief in the night; in the which the heavens shall pass away with a great noise, and the elements shall melt with fervent heat, the earth also and the works that are therein shall be burned up.

*Seeing then that* all these things shall be dissolved, what manner *of persons* ought ye to be in *all* holy conversation and godliness,

Looking for and hasting unto the coming of the day of God, wherein the heavens being on fire shall be dissolved, and the elements shall melt with fervent heat?

Nevertheless we, according to his promise, look for new heavens and a new earth, wherein dwelleth righteousness.

Wherefore, beloved, seeing that ye look for such things, be diligent that ye may be found of him in peace, without spot, and blameless.

(II Peter 3:1-14)

When is He coming? It could be today. Why is He waiting? He is not willing that any should perish. What ought we to do?

Every morning, when we arise,  
We ought to gaze in wonder at the eastern skies.  
And shouting with gladness, “Dear Savior, we plead,  
Come quickly, Lord Jesus; come quickly, indeed.”

## Five Were Wise; Five Were Foolish

### A Challenge to Further Study

1- What do you think the parable of the fig tree in Matthew 24:32 symbolizes? How does it fit in with this passage and the parable to follow?

2- What do you think Matthew 24:33 means when it refers to “all these things”?

3- Reread Genesis 6. What similarities exist between Noah’s generation and this one? What differences?

4- Find five key words in the parable of the wise and foolish virgins in Matthew 25:1-13.

5- Paraphrase Matthew 7:21-27. The houses looked the same. What was the difference? How true is that today?

### A Challenge to Further Application

1- Spend some time this week contemplating heaven. What do you know about it? What can you do to learn more? Try to visualize what you think heaven will be like. Why is it so difficult to imagine?

2- Ask your peers, your children, or your grandchildren some questions to determine how they perceive the life to come. Seek to impart to them the joy of looking for His coming again.

3- Ask God to make Christ’s return more real to you as the days go by. Ask Him to give you an attitude of expectancy and joy as you anticipate that moment.

### A Challenge to Scripture Memory

Memorize Matthew 24:42 and 44.

dtm DISCIPLESHIP TAPE MINISTRIES, INC.

10602 Mossbank, San Antonio, TX 78230

210-226-0000 or 1-800-375-7778

www.dtm.org • dtm@dtm.org • © Russell Kelfer