Sunday, November 10, 1996
TOO LATE TO BORROW
Matthew 25:1-13

We live in a time when we are encouraged to borrow many things, especially money. Lending institutions advertise “easy credit terms.” Visa and Mastercard hope that you will not pay in full what you have charged on your account because their profit comes from the interest you will have to pay on the balance. Furniture stores, automobile dealers, appliance and computer outlets all tell us it is not necessary to wait until you have saved enough money to buy whatever you want. By borrowing the money, you can have it all now and pay later. Deferred gratification is not a popular idea. Saving your money and paying cash has gone out of style.

This is not a sermon against the concept of credit or borrowing. Most of us would not be able to buy and own a home if mortgage money was not available. Both small and large businesses find that borrowing money is necessary for them to operate. However, it’s one thing to borrow money for items that you need and another thing to borrow money for gadgets that you want. Too many people have difficulty distinguishing between needs and desires when it comes to borrowing.

In addition to money, most of us do other kinds of borrowing as well. You might borrow a tool from your neighbor or a book from a friend. I can remember the time when a neighbor would come to the kitchen door to borrow a cup of sugar or an egg.

There are times, however, when because of our own lack of planning, we are not prepared when an emergency arises. Then we try to borrow what we need and discover it’s too late. To use the money metaphor, the bank is closed, or our credit is no good.

One of the parables of Jesus has this theme. The story is about ten young women — five who were called wise because they were prepared and five who were called foolish because they were not prepared. All ten were waiting to participate in a marriage feast.

In Jesus’ time, a wedding was one of the most important festivities in a Jewish community. People were given the day off from work. Children were let out of synagogue school. Women hurried through their housework, and all went to the wedding and stayed for the party afterward.

The high point of the celebration came when the bridegroom took the bride from her parents’ house to their new home. This is where Jesus picks up the story. The young women of the neighborhood were waiting for the groom to bring the bride to her new home so they could join the celebration. For some reason, there was a delay, and they fell asleep while waiting.

Finally, at midnight, they were awakened by the announcement that the bridegroom was arriving. Five of the young women, seeing that their lamps were out of oil, wanted to borrow some oil from those who were prepared. The five who had enough oil refused to lend them some of theirs, so the unprepared five had to seek more oil elsewhere. While they were out searching, the celebration took place, and they missed it completely.

Most biblical scholars agree that when Jesus told this story, he was referring to himself as the bridegroom and noting that many people were unprepared for his coming. By the time they were prepared, it would be too late. The event would have passed them by.

Later on, as the early church remembered the story and retold it, it was understood primarily as dealing with the second coming of Christ and the fact that some people would be ready while others would not.

However, through the years, this parable, like many others, has taken on broader themes for those of us trying to live a Christian life. We're going to examine two of these in this sermon.

First of all, there's the theme of "waiting." We are all aware that as human beings, young or old, wise or foolish, Christian or non-Christian, there is a lot of waiting to be done in this world. Events do not always take place as planned.

There are generally two kinds of moods in our waiting. One mood is that of joyful anticipation as you look forward to an event — a birthday celebration, a wedding, an anniversary, a special holiday like Christmas, or waiting to visit with someone you haven't seen in a long time. A date has been set, and you can hardly wait for it to come.

Another mood in waiting is fear and trembling because the outcome is uncertain. Will the lab tests show that the tumor is malignant or benign? There's been an accident, and you wait to learn if your loved one is alive or has been killed. You've done something wrong, and you wait in fear, wondering whether you will be caught and, if so, what punishment might be coming.

Some of our waiting is done in anticipation of a specific date or time, which we know in advance — a birthday, a holiday. On the other hand, there's waiting for something you know is going to happen but don't know when. You've been promised a promotion at work, but you're not sure when it's going to happen. You know you are going to die sometime in the future, but will you live to 99 or 88? All of us do a lot of waiting for something we know is going to happen but have no idea when. This parable describes that kind of waiting.

The ten young women in the parable knew the bridegroom was going to arrive sometime that night but didn't know the exact hour. That's the point Jesus was making. He said, "Watch, therefore, for you know neither the day nor the hour." In other words, be prepared.

There's much in life that doesn't run on a predictable schedule. There are many things we are to prepare for without knowing if or when they will happen. I had a professor in college who was famous for giving surprise "pop" quizzes. He wanted us to be prepared for each class session.

Much of the insurance industry is built on this principle. You buy insurance to make sure you are prepared for the unexpected: an accident, a tornado, a fire, a flood, or an earthquake.

If you are prepared, much of the waiting that you do in your life takes on a different character. You can wait with a certain peace of mind. The five women in the story who had enough oil for their lamps could sleep in peace while they waited. No matter how late the bridegroom arrived, they were ready.

The five foolish women either thought they knew for sure when the bridegroom was going to arrive, or maybe they assumed that if it was later than expected, they could always borrow what they needed.

You know people like that — individuals who are seldom prepared and then go around trying to scrounge from others at the last minute to get out of the jam they're in. Students do it at school. People do it in social relationships, on their jobs, and in countless other places. But there will come times when it's too late to borrow.

So the parable speaks of being prepared while waiting, but being prepared for what? Frequently when people think of being prepared, they think of it as being prepared for the worst that could happen — and that's important. However, this story emphasizes being prepared for the best. Many people miss a lot of joy in life because they are not prepared to receive it. And when it comes, it's too late to borrow.

Christianity has often made the mistake of emphasizing how people should prepare for death while giving little preparation for living a meaningful and joyful life here and now. We forget that Jesus said, "I have come that you might have life and have it more abundantly."

The midnights of life are not just signs of doom — they can also be the time when great joy comes into your life. But if you are not prepared for it, you will discover it's too late to borrow, and you will miss the party completely.

If you are a student, this means that going to school and continuing to learn is a way of preparing for the best. Preparation for joy is as crucial as preparation for bad times.

A second theme in this story, in addition to the fact that there is a lot of waiting to be done and that we need to be prepared in our waiting so that we do not miss the best, is this: in life, there are some things that cannot be borrowed.

As I said in the introduction to this sermon, we live in an economy where we are led to believe that we can borrow or lease or rent almost anything we need at any time, so good preparation is not given high priority.

There are some things that cannot be borrowed. Or to put it another way, we discover it's too late to borrow. Can a person trained with long experience in decision-making and responsibility instantly lend this to someone else? Can a person trained in Christian courage give it on demand to a neighbor who has lived all of his or her life in cowardly comfort?

Can a saintly person who has gathered insight from long years of prayer and the cultivation of the spiritual life instantly lend that spiritual maturity on request to someone else who has always been careless in spiritual growth but suddenly finds themselves in need? Oil for that kind of lamp cannot be quickly borrowed.

Can you borrow a good reputation, good character, integrity, or virtue from someone else when you suddenly find yourself in need of it? No, you can't borrow it on demand, but you can learn from good role models over time.

Elbert Tuttle was a federal appeals judge who died this past June. He wasn't the country's most well-known lawyer or judge. Yet, aside from Supreme Court justices, Tuttle was probably the most important judicial figure in the nation's long march toward full civil rights for minorities.

As a child, Tuttle lived briefly in Washington, D.C. While sitting on the porch of his family's house with his mother, he noticed a black woman waiting alone at a bus stop. Two city buses passed her without stopping. Tuttle's mother, seeing this, put on her hat, walked to the bus

stop, and stood with the woman. The next bus stopped, the stranger boarded, and Tuttle's mother returned to her seat on the porch. She said nothing and never brought up the matter afterward. Tuttle never forgot it. Tuttle never had to borrow virtue or integrity later in life. He learned it mostly by modeling his life after that of his parents.

Can you borrow instant maturity? Here is a person who has never grown up, never taken any personal responsibility, and then one day announces that at 21, she is an adult and is ready to be married. Maturity doesn't come that quickly and cannot be borrowed on demand from someone else.

As I was talking with some of my friends this past week while I was thinking about this sermon, several of them said to me, "The problem with me is not only remembering that there are things that cannot be borrowed on demand when it's too late, but I borrow the wrong things — I borrow trouble from someone else, I borrow worry, I borrow stress. I have enough of those things on my own; why do I borrow more from others?"

There's a basic principle built into God's creation which underscores the fact that in very important matters, it can be too late to borrow.

Stephen Covey calls it the "law of the farm." Think of it this way. Did you ever "cram" in school — goof off during the semester, then spend all night before the big test trying to cram a semester's worth of learning into your head?

Can you imagine "cramming" on the farm? Can you forget to properly prepare the soil and not plant in the spring, goof off all summer, and then try to catch up in the late summer or early fall? All of a sudden, you rip up the soil, throw in the seeds, fertilize, and hope to get a bountiful harvest in a few weeks. Does that work? You can't borrow adequate preparation at the last minute, not only on the farm but in every other area of life as well.

In the long run, the law of the farm governs in all areas of life. There are those who crammed in school, got the degree, but didn't get the education.

There are many things in life that cannot be borrowed when we find ourselves in an emergency. In spite of the fact that we have instant coffee, instant tea, fast foods, and microwave ovens, we cannot create instant virtuous character. It must be developed. There are times when it is too late to borrow good moral standards, too late to develop good habits, too late to borrow oil for our lamps so that we might see the right way.

More than anything else, you cannot borrow at the last minute a deep religious faith. Again and again, I hear the cry, "Give us some of your oil because our lamps are going out." And though I wish I could, I cannot. There come times in our lives when it is too late to borrow. Amen.