Book 32

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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 are 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 house work and all went to the wedding and stayed for the party after.

The high point of the celebration came when the bridegroom took the bride from her parent's 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 and 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 also noting that many people were unprepared for his coming and 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 told it over and over again, it was understood primarily as dealing with the second coming of Christ and of some people being ready and others not prepared.

However, through the years, this parable like many others has taken on some broader themes for those of us who are 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 in general 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've not 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 or not 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 the waiting for something you know is going to happen but do not know when. You have been promised a promotion at work, but are not sure when it's going to take place. You know you are

going to die sometime in the future. Will you live to age 99 or 88? All of us do a lot of waiting for something we know is going to happen but have no idea when it will take place. It is with this kind of waiting that this parable describes.

The ten young women in the parable knew the bridegroom was going to arrive some time that night, but did not 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 does not 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 each class session.

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

If you are prepared then 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 are 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 is emphasizing 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, but at the same time 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, but 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 prepar-

ing 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 our 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 all of a sudden is in need of it? 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 all of a sudden you are in need of it? No you can't

borrow it on demand, but you can learn from good role models over a period of 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 is probably the most important judicial figure in the nations's long march toward full civil rights for minorities.

As a child Tuttle lived briefly in Washington D.C. There 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 busses passed her without stopping. Tuttle's mother, on 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 moth-

er 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 quite 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 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 all of a sudden to develop 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.