FIRST (SCOTS) SERMONS

"THE FIVE-YEAR RULE"

Scripture Lesson: Luke 10: 25-37

This sermon was preached by The Rev. Dr. L. Holton Siegling, Jr. on Sunday, January 18, 2026 at First (Scots) Presbyterian Church in Charleston, South Carolina.

Luke 10: 25-37

The Parable of the Good Samaritan

25 *An expert in the law stood up to test Jesus. "Teacher," he said, "what must I do to inherit eternal life?"* 26 *He said to him, "What is written in the law? What do you read there?"* 27 *He answered, "You shall love the Lord your God with all your heart and with all your soul and with all your strength and with all your mind and your neighbor as yourself."* 28 *And he said to him, "You have given the right answer; do this, and you will live."*
29 *But wanting to vindicate himself, he asked Jesus, "And who is my neighbor?"* 30 *Jesus replied, "A man was going down from Jerusalem to Jericho and fell into the hands of robbers, who stripped him, beat him, and took off, leaving him half dead.* 31 *Now by chance a priest was going down that road, and when he saw him he passed by on the other side.* 32 *So likewise a Levite, when he came to the place and saw him, passed by on the other side.* 33 *But a Samaritan while traveling came upon him, and when he saw him he was moved with compassion.* 34 *He went to him and bandaged his wounds, treating them with oil and wine. Then he put him on his own animal, brought him to an inn, and took care of him.* 35 *The next day he took out two denarii, gave them to the innkeeper, and said, 'Take care of him, and when I come back I will repay you whatever more you spend.'* 36 *Which of these three, do you think, was a neighbor to the man who fell into the hands of the robbers?"* 37 *He said, "The one who showed him mercy." Jesus said to him, "Go and do likewise."*

The Five-Year Rule

Leader: The word of the Lord.
People: Thanks be to God.

I was talking with some friends around a campfire a few weeks ago, and, as I recall, the topic of taking a family trip came up. The person with whom I was speaking didn't want to take it. The reason was simple: it was an inconvenient trip. It would have taken a lot of time, and a couple of the few days they had off would have been spent in the car. Those of us around the campfire had empathy for the guy, but eventually the pastoral side of me spoke up.

It's the burden of being a pastor, I think, that oftentimes we can't help but think like a pastor. We watch news cycles through the lens of a Christian worldview. We watch movies with an eye toward how they might preach. Our kids deal with this the most, knowing deep down inside, or perhaps fearing deep down inside, that anything they say or do can, and oftentimes will, find its way into a sermon illustration. In full disclosure, and I've shared this with many of you, years ago we decided that for every time I mention one of our children

in a sermon, we pay them five dollars. That has seemed to satisfy them, and it keeps me honest, though I must admit it also keeps me a little lighter in the pocket some Sundays.

At one point in our conversation around the campfire, I suggested that my friend employ what I call the five-year rule. He said, "What's the five-year rule?" And so I explained that it's a technique Martha Ann and I use when we're trying to make a difficult decision, like whether or not to take a family road trip. It goes something like this: if we're struggling with packing up the kids and driving the extra hours needed to see family, after considering all the reasons why it might be easier to just lay low, we ask ourselves one simple question: which decision will prove to have been the better decision five years from now?

And inevitably, the inconveniences become just that—inconveniences—and we tend to opt for the decision that will matter more in the long run. That is the five-year rule.

When Peter texted us on Friday and said he was sick, and then again yesterday to say that he was really sick and wouldn't be able to make it this morning, I was tempted to say, "Wait a minute. Give it some more time. See how you feel tomorrow." What I was thinking to myself was, "Doggone it." I had planned to work in the garage on Saturday and then spend the afternoon and evening with our son Harrison and his fiancée, Carolyn. Of course, there was another underlying personal concern, and I think you know what it was. Peter was assigned to preach this morning, and I didn't have a sermon written for today. Funny thing is, that five-year rule came to mind again. Not that I would have said to Peter, "Be tough and push through it," but our pastoral team quickly shifted into caregiving mode. Mary brought him some fruit, and we encouraged him to go to a walk-in clinic. Hopefully he's feeling a little better today.

That recent campfire conversation came back to me because, at the end of it, my friend said, "You know, that five-year rule—that'll preach." And so I figured I'd try it out this morning. I suppose it's not unlike other bits of wisdom that we learn through the years, sometimes through trial and error, sometimes through happenstance.

What if, when faced with difficult decisions, especially the ones that feel inconvenient, or costly, or exhausting, we asked one simple question: five years from now, when we look back, which decision will we wish we had made?

Should we take the longer drive to see family, even though we're already tired, the car is packed, and the GPS says we'll arrive at an hour when no one should reasonably be awake? The five-year rule. Should we show up for the thing we'd rather skip, make the phone call we'd rather avoid, say yes when it would be much easier to say no? The five-year rule.

My guess is that when we employ the five-year rule, nearly every time—annoyingly and predictably, I might add—the answer becomes clear. Five years from now, I doubt we will remember the simple inconveniences, but we will remember the people. We will remember the things we said and did. Conversely, the things we didn't get around to doing will be remembered too.

I started watching a new Netflix movie the other day entitled *Jay Kelly*. It stars George Clooney, who plays the role of a mega-star actor, and part of the storyline involves reconnecting with his estranged daughter. At one point, after a failed therapy session, she catches up with her father in a stairwell and says, "Do you know how I know that you didn't want to spend time with me? Because you didn't spend time with me." The five-year rule.

I dare say that more often than not, five years from now, we won't be grateful for having protected our weekend. We won't remember that we saved some gas. We won't remember that we were inconvenienced. But we will always be grateful that we leaned into love.

Some people don't know that Fred Rogers, of *Mr. Rogers* fame, was a Presbyterian minister. When he was a child, he was often scared by the world, but his mother would comfort him by saying, "Look for the helpers. You will always find people who are helping." What strikes me about his mother's wisdom is that helpers rarely plan to become helpers. They are almost always interrupted people—people who were on their way somewhere else, people whose schedules were disrupted, people who could have said, "Not today."

Such an insight was certainly not lost on Dr. Martin Luther King Jr. In his own reflections about our New Testament lesson this morning, he suggested that the priest and the Levite likely asked themselves the question, "If I stop to help this man, what will happen to me?" But the Good Samaritan asked a different question: "If I don't stop to help this man, what will happen to him?"

People like Mr. Rogers and Martin Luther King Jr. understood that our choices have a way of interrupting us, and that they can change not only the trajectory of our lives but also the lives of those with whom we come in contact.

In our New Testament lesson this morning, the Good Samaritan was on his way from Jerusalem to Jericho. He wasn't part of a neighborhood watch, checking to see who might have fallen into the hands of robbers. He was simply going about his business. We don't know what that business was. Maybe he was visiting family. Maybe he was carrying supplies on that animal of his to sell or barter. We don't know.

What we do know is that he didn't set out that morning planning to invest time, money, and risk in a person who, culturally speaking, hated his guts. He didn't wake up thinking, "I'm going to spend a significant amount of money on someone I don't know just to make sure they recover." But praise be to God, his compassion and mercy aligned with God's heart, even when it disrupted his schedule and his budget.

People in the Bible may not have had the five-year rule in mind, but there was often a divine imperative at work in their lives that kept them showing up, kept them active and faithful, because they knew they were part of a story bigger than their own—a story whose fulfillment was not always realized immediately, but sometimes years, even generations, later.

We talked about Abraham recently, how he left his country, his family, and his security because he trusted not in the present, but in God's promises. Or consider Moses. He was in a privileged position, essentially Pharaoh's adopted grandson. He had power, wealth, and security, yet when he saw one of the Hebrews being beaten, he faced a choice: to look away or to relinquish his privilege and intervene.

Or consider Ruth and David. Ruth could have stayed in her homeland with her own people, but instead she chose loyalty and covenantal faithfulness. David had the opportunity to kill King Saul, a decision that would have saved him years of hiding in the wilderness, but while it would have spared him hardship, it would not have saved his soul.

Esther and Daniel faced similar choices. Esther risked her life by approaching the king uninvited to save her people, trusting that God would use her courage—and God did. Daniel continued to pray openly despite a royal decree, knowing it could cost him everything. The immediate result was arrest and the lions' den, but his long-term faithfulness was rewarded.

Faithfulness does not mean there are no consequences. Saying to God, "Let it be with me according to your word," does not guarantee an easy life. There can be both peril and promise when we place our lives, our decisions, and our future in God's hands.

Viewed through a biblical lens, the point of the five-year rule is not comfort or certainty. It is the realization that five, ten, or even a hundred years from now, it will not be the inconveniences that linger, but faith, hope, and love.

As I was preparing this morning's sermon, I found myself wondering what happened five years later in the story Jesus told about the Good Samaritan. We never hear that part. We don't know what became of the man who was beaten and left for dead. We don't know whether he fully recovered or ever saw the Samaritan again.

But I imagine that if we could have spoken with that man five years later and asked him what he remembered most about that day, it wouldn't have been the dust in his mouth or even the anger toward those who attacked him. If he had gathered around his own campfire to tell the story, I suspect he would have talked about the one who stopped, the one who crossed the road, the one who chose compassion over convenience—the one who showed him mercy.

And if we were to ask the Samaritan five years later what he remembered, I doubt he would say, "I remember how late I was," or "I remember how much money I spent." I imagine he would remember that he leaned into love, and that it was the right thing to do.

Friends, the question before us is really quite simple: which decision, five years from now, will we be grateful we made?

In the name of the Father, and of the Son, and of the Holy Spirit. Amen.