

“Mayonnaise Jar Interest”

When I was a kid, dad used to give me the change out of his pocket. Sometimes I would put it in a jar and bury it in a secret place in the yard. Later in life I went to college in East Texas. One of the required classes for my degree was Finance. The first day in the class, Dr. Lanius gave an introduction that has always stuck with me. He said that many foolish people stock up money and hide it in their house. The reason this was foolish is because the money was not working. It was gaining no interest. He referred to it as “mayonnaise jar interest.” He went on to explain that people put money in a mayonnaise jar and bury it so they may recover it later.

For whatever reason, it is easy for the Lord’s people to see the logic when it comes to money, yet fail to see the “mayonnaise jar” theory in spiritual affairs. When Jesus told the parable of talents in Matthew 25, He was giving an illustration regarding Christian duties. The one talent man took what the master gave him and just buried it. He made no progress or gains from it, he just sat on it. It is for this reason that Jesus referred to him as a “*wicked and slothful servant*” in Matthew 25:26.

On the other hand was the five and two talent men. They took their entrusted goods and made wise decisions with it. They made their talents work just as money will work for you today in the proper place. The talent in the parable was a measure of money representative of the abilities of these men. Even so the Lord has given us talents today. Many vary but one constant in this gift is that the Lord requires the same faithful service from all of us regardless of your level of talent.

There are obviously many five, two, and one talent people in the Lord’s church today who are in the “mayonnaise jar interest” category. They have the abilities to preach, teach Bible classes, offer public prayers, clean the building, mow the grass, and so forth yet they have made the decision to bury their talent. What a shame! It may not seem like it on the surface, but churches need helpers for a wide variety of tasks. Without them, very critical jobs are not done! Even someone who mows the grass is important. Would you attend a congregation where they did not take care of their property? Everybody counts!

There will certainly be a day of reckoning. In Matthew 25:19, Jesus explains, “*Now after a long time the lord of those servants cometh, and maketh a reckoning with them.*” The word “*reckoning*” means “to give account.” The Lord will one day come and you and I will have to give an account of what we have done with the gospel that He has entrusted with us.

It is evident through the parable that the mayonnaise interest theory will only secure us a place in "*outer darkness, where there will be weeping and gnashing of teeth*" (Matthew 25:30). When is the last time you gave yourself an assessment of the talents God has blessed you with?

Adapted From John C. Robertson