

FIVE BAGS OF GOLD



A MODERN PARABLE OF WEALTH,
RESPONSIBILITY, AND
ETERNAL INVESTMENT



Nicholas Comninellis, MD

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Nicholas Comninellis, MD
Founder of *INMED*,
the Institute for International Medicine

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As a follower of Christ, how will you faithfully bless others with the talents and resources God has entrusted to you? Dr. Nicholas has masterfully highlighted our Biblically-based calling to care for those most in need. Ultimately, we will all give account of whether we elected (or not) to respond to this God-given directive. Through personal testimony and scripture, *Five Bags of Gold* profoundly motivates the reader to reflect on one's life and compels us to selflessly serve the forlorn and forgotten.

- **Lance Plyler, MD**

Chief Medical Officer, Samaritan's Purse

I found this book to be well written, a very easy read, and also very thought-provoking. Given the unprecedented political, social, and economic turmoil of the day, *Five Bags of Gold* is not only timely but a much-needed reminder of how one should live. Why it is important to be of service to others over self, to treat others as we wish to be treated, and why there is a need to prioritize time for faith. The author continues to motivate and excite others to engage in humanitarian work. The growth of INMED is a shining example of the power of mentorship. The questions asked in the final portion of the book are wonderful opportunities for the reader to apply many of the lessons discussed throughout the book to their lives and proceed to identify how they too can be of service.

- **Tracy Branch**

Captain, U.S. Public Health Service

This book is a powerful testament to lives lived—and still being lived—in humble obedience to Christ's call to serve "the least of these..." Matthew 25:40. With unwavering love, profound compassion, and relentless dedication, Dr. Nicholas brings the Gospel to life—not through words alone, but through selfless action. His journey and the journeys of others across nations, reaching the sick and vulnerable, reflects the true heart of a servant of God. Every page radiates a spiritual richness that reminds us that our greatest treasure lies not in what we keep, but in what we give. Dr. Nicholas's book also inspires me to develop and live by Treasure Investment Plan rooted in this principle.

- **Dr. Lawand Aqrawy**

Associate Protection Officer at UNHCR, the UN Refugee Agency
Law Professor at Akre University for Applied Sciences, Kurdistan
Region of Iraq

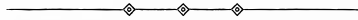


Preface

Treasure — wealth, power, influence. We all want it. The desire is saturated throughout human nature and human history. But our use of treasure is controversial and provokes ceaseless creativity, corruption, generosity, and greed. *Five Bags of Gold: A Modern Parable Of Wealth, Responsibility, and Eternal Investment* explores virtue-guided use of our resources, illuminated by the author's personal experience on multiple continents with individuals investing their own bags of gold.

Part One:

What Do You Treasure?



For where your treasure is, there your heart will be also (Matthew 6:21).





Chapter 1

Treasure Received

Guo Li stepped carefully upon the bamboo scaffolding. Encased within stood an ancient Chinese pagoda. With reverence, Guo Li reached inward, scraping away the decaying paint that graced the revered monument to his culture and religious heritage. Pausing momentarily, Guo Li gazed out over the vast city, one hundred feet below. None of Shanghai's 25 million people would notice him — none but his fellow craftsmen working alongside.

Moving up one rung, Guo Li took a step, forced his weight on the next bamboo brace, and extended his leg. With a loud snap, the wood broke, sending Guo Li headfirst toward the street below. Guo Li let out a shout of terror and his colleagues gasped as they watched their friend dive toward death. Two seconds later, another crashing sound. The craftsmen peered over the scaffolding expecting to see their friend's crumpled body on the pavement. Instead, he was jack-knifed over a beam below, his hands and feet dangling from where his abdomen was stopped by the bamboo.

They scurried downward, to Guo Li's heart-wrenching cries of pain. Forcing open a hatch on the pagoda's side, the craftsmen heaved his body inside and carried him down the winding circular staircase to the street below. Hurrying to the curb with their injured companion, the craftsmen waved for attention and shouted for motorists to stop. But Shanghai traffic is dense and intense, and deference is seldom rewarded. Minutes passed. No bus, truck, or even car driver seemed to notice their plight.

None, except a lowly elderly bicycle driver. His was a working bike designed to carry produce with a typical steerable front wheel, and two rear wheels supporting a wood-covered platform measuring

about 4 x 6 feet. Guo Li, wincing with every movement, was laid on the platform. The elderly cyclist heaved his full weight on the front pedal. With the craftsmen trotting behind, the bike entered traffic and steered toward the distant horizon.

On that horizon I stood in the emergency department of Shanghai Charity Hospital where I served as a resident physician. The entryway consisted of a small brick arch just wide enough for a small car, and with an incline up to the entry doors. I heard shouting outside and emerged to see an exhausted old man straining against the petals of the three-wheeled bike and four men in work clothes pushing the bike from the rear. On the platform, a distressing sight: a crumpled young man clutching his abdomen and covered with bloody vomitus.

The emergency department attendants and I rushed him inside, the four men frantically describing the accident. Clearly, Guo Li suffered serious abdominal trauma, likely with rupture of his spleen, liver, and/or stomach. His blood pressure was low, and his heart rate was high, both indicating severe blood loss from internal bleeding. Guo Li would need emergency surgery. But my first priority was to stabilize his condition with intravenous fluid and blood replacement. The former was easy. Start an IV and administer medical-grade salt water. The latter proved more challenging than I anticipated.

"I need all of you to go to the laboratory and be tested to donate blood." I spoke to a rapidly growing group of Guo Li's colleagues, friends, and family members who were gathering in the waiting room. "Guo Li needs a blood transfusion immediately to save his life. Among you there surely are two or three who have the right blood type." I turned and started walking toward the lab, expecting all to follow. But I heard no steps behind me. I returned to the waiting room, where everyone sat still.

"如果不输血，国力就会死。但你可以帮助拯救他。" I repeated. "Guo Li will die if he doesn't get a blood transfusion. But you can help save him." They looked at one another anxiously, and then their excuses began.

"I don't like needles."

"Sounds painful."

"I think I need all of my own blood."

“If I give away my blood, I will be giving away my soul.”

“I really need to go home right now.”

Exasperated, I tried my best to control my frustration at their self-centeredness, and appealed to their concern for Guo Li, a concern that just minutes earlier compelled them to come to the hospital. One by one, his family, friends, and coworkers stood up to leave.

In the background, Guo Li’s cries of agony continued. An emergency department attendant came to the door. “Dr. Nicholas, we need you.”



Nicholas Comninellis at the emergency entrance of Shanghai Charity Hospital. China, 1981. Credit: Author's photo.

∞ TREASURE PARADOX

In His celebrated Sermon on the Mount, Christ Jesus declares: For where your treasure is, there your heart will be also (Matthew 6:21). What treasure is He speaking about? Treasure can refer to something material like money, property, or possessions — for example, the gifts of gold, frankincense, and myrrh brought by the Magi to the Christ child in Bethlehem. Treasure may also refer to spiritual wealth, including wisdom, love, spiritual understanding, and the Good News. In short, treasure in the biblical sense means a thing of great value.

What we treasure bears witness to our values, our priorities, and our faith. What we dwell upon in our discretionary moments, where our mind goes when undistracted, what we do with uncommitted resources, all reveal what is most important to us. As Saint Augustine observed, “You are what you love,” and what we love guides our actions.

When we first consider treasure, images and sentiments of hard work, diligent study, and relentless toil often come to mind. The great paradox of treasure, however, is that the most significant treasure is one we cannot earn or create, but rather one that we actively receive. In his moment of crisis, by comparison, Guo Li could not possibly acquire blood on his own behalf. Rather, he needed to receive it. Description of this special treasure is seeded throughout the New Testament and can be summed up with the mnemonic **L I F E**:

CHRIST'S LOVE

Each of us has a deep, built-in need for belonging, for love. We need to feel appreciated and respected by someone we admire. Our parents and friends may try to fill this need. However, most love is conditional upon our performance, meaning we will be loved if we measure up, appear attractive, or perform well.

But the love of Christ is quite different. He loves us just as we are and not as we should be. His is a love without preconditions; a love that we can't earn. Paul, one of the first followers of Jesus, put it like this: “...he saved us, not because of righteous things we had done, but because of his mercy... through Jesus Christ our Savior” (Titus 3:5-6). With the absolute assurance of God's love, we can find energy, hope, and even enthusiasm for living.

CHRIST'S INSPIRATION

Everyone needs a sense of capability, a feeling of confidence to better handle life's demands. But such a sentiment alone is fragile and subject to the whims of emotional swings.

When we trust in Christ, we benefit from more than just a confident feeling. We receive the Holy Spirit (1 Corinthians 3:16–17, Ephesians 1:13–14). Part of God Himself comes to live within us, infusing the abilities and energy we need to overcome life's obstacles. Paul explains: "For the Spirit God gave us does not make us timid, but gives us power, love and self-discipline" (2 Timothy 1:7). Christ's inspiration is not just an emotion. It's a reality — the person of God active within us, and this is inspiration in the most potent sense.

CHRIST'S FORGIVENESS

Offense against God, others, and even against ourselves is a tragic fact; one usually followed by feelings of guilt and shame. It also generates real world problems: war, starvation, disabilities, disease, and relationship turmoil of all kinds. We can try to overcome the offense through denial, distraction, or self-sacrifice. But the offense — the sin — remains a burden people carry throughout their lives. Why? Because sin is a spiritual problem. No amount of self-improvement can detach it. Only Christ can lift it off from us.

When we trust Christ to forgive us, remarkable changes occur. Spiritually, we are freed from absolutely all guilt before God. Mentally, we gain the strongest possible rationale to combat shame. Socially, we receive the foundation to rebuild our relationships. In Paul's letter to the church at Colossae he describes the depth of Jesus' forgiveness: "When you were dead in your sins and in the uncircumcision of your flesh, God made you alive with Christ. He forgave us all our sins, having canceled the charge of our legal indebtedness, which stood against us and condemned us; he has taken it away, nailing it to the cross" (Colossians 2:13–14). Our account with God is completely and permanently cleared!

CHRIST'S ETERNITY

It's natural to want to preserve our own lives. In our teens and twenties, this seems easy. But in our thirties and beyond, a sobering reality sets in — the fact that life will not last forever. Relatives and friends

begin to die, education and career dreams become unachievable, our hair grays, our skin wrinkles. In this light, Ecclesiastes uses metaphors like dust, smoke, and shadow to describe the brevity of human existence. For people with no anticipation of life after death, depression and hopelessness become common, and even understandable.

But the expectation is much different for individuals who trust Christ. Though our bodies decline, we hold onto a wonderful promise. In 1 Peter 1:3–4, we read, “Praise be to the God and Father of our Lord Jesus Christ! In his great mercy he has given us new birth into a living hope through the resurrection of Jesus Christ from the dead, and into an inheritance that can never perish, spoil or fade. This inheritance is kept in heaven for you.” No matter what tragedy we encounter on Earth, God promises us an incredible life forever in heaven. Holding on to this truth can give us remarkable courage amid this life’s challenges. The reality is that eternal life begins not when we die, but the very moment we begin to trust in Christ.

Our individual pursuit of treasure is better navigated by first recognizing that the most significant treasure cannot be earned or created. Rather, the **LIFE** — Love, Inspiration, Forgiveness, and Eternity in Christ — is available to us through His sacrifice on our behalf.

☞ TREASURE WITHIN

Guo Li clutched his abdomen, which continued to grow slightly in size, no doubt due to the bleeding within. I administered morphine to control his pain and pressed on the bags of intravenous fluid to speed the flow infusing into his veins to help maintain blood pressure. But the effort was losing effectiveness. Guo Li’s blood pressure, temporarily sustained, began falling once again. For a moment, I considered offering my own blood. But an episode of hepatitis years earlier made my blood unsafe for donation.

I hustled back to the waiting room. The family was gone. The friends and coworkers had also disappeared. One middle-aged man remained. His face was wrinkled, signaling years of unrelenting outdoor labor. His clothing, covered with fine coal dust, suggested humble housing without laundry. He spoke with a heavy accent common among village people who migrated to Shanghai to fill the lowest paid manual jobs.

The man signaled with his hand.

“You still need blood, I believe. I’ll give my blood!”

“Who are you?” I replied, quite surprised.

“Well, I’m the bicycle driver.” He spoke matter-of-factly.

Not a hint of pride or self-sacrifice tainted his voice.

As if anticipating my questions, he continued. “I think my body has an abundance of blood, and if my blood is my soul then surely my soul can help give a bit of life to another.”

The two of us walked to the laboratory. Indeed, the driver was a blood type match, and within the time necessary to change a bicycle tire’s inner tube, Guo Li was receiving his transfusion.

I spoke with the surgeon and anesthesiologist, who were delighted at the news, and rolled Guo Li toward the operating room. A couple of hours later, my patient was in recovery, fresh from the repair of his bleeding spleen. His family and coworkers also reappeared, expressing relief and acting a bit sheepish as they inquired about Guo Li’s condition.

One person among them finally confessed what was surely on everyone’s mind: “How fortunate that someone, even a total stranger, actually treasured him more than we did.”



Nicholas Comninellis with resident physicians on night duty at Shanghai Charity Hospital. China, 1983. Credit: Author’s photo.