

Wisdom Booklet 35



WISDOM QUIZ

Matthew 6:12, 14-15

"And forgive us our debts, as we forgive our debtors. . . ."



How well do you understand the concept of forgiveness?

True/False

1 Based on this passage, God will not forgive us if we refuse to forgive our offenders.

☐ ☐

(Read Matthew 18:21-35.)

- If we translate the word *forgive* as "release," then we understand how God is not able to release us until we release an offender. By refusing to forgive an offender, the offended one is in bondage to his own resentment. This destructive emotion will continue to bind him until he releases his offender. Only then will God be able to release him.

Failing to forgive an offender does not jeopardize the eternal salvation of a Christian.

☐ ☐

(See John 10:28-29 and I Corinthians 3:13-15.)

2 We should be willing to forgive, but wait for our offender to initiate reconciliation with us.

☐ ☒

(Read Matthew 18:15-17.)

- An offender is often bound by guilt, bitterness, and self-justification which make him unable to take steps toward reconciliation. Therefore, God teaches that the offended one must initiate reconciliation. We are to have a forgiving spirit whether or not our offender asks forgiveness. However, in the same way that we are bound, our offender is not able to receive

the benefit of our forgiveness until he repents and requests it.

It is not important for an offender to repent in order to receive our forgiveness.

☒ ☐

(See Luke 17:3-4.)

3 The term *debt* in this passage refers to owing someone money.

☐ ☒

(Read Matthew 18:21-35.)

- The word *debt* used here to indicate "sin" is the identical word that the New Testament uses for a person who owes money. The concept of bondage and servitude is being conveyed by the term rather than actual money owed. Jesus relates borrowing money to sin in two parables. (See Matthew 18:21-35 and Luke 7:36-50.)

Based on this passage, we should forgive financial debts that people refuse to pay us.

☐ ☐

(See I Corinthians 6:1-10.)

4 To forgive an offender is to accept the reality of personal loss.

☐ ☒

(Read I Peter 3:9.)

- God always writes the last chapter, and His blessing is our greatest asset. When we release a debtor, God releases unexpected blessing in our lives.

There are times when we should take an offender to court for justice.

☒ ☐

(See Proverbs 31:8-9.)

Total Correct _____

And Can It Be

Charles Wesley

Thomas Campbell



1. And can it be that I should gain An in - terest in the
2. 'Tis mys - tery all! Th' im - mor - tal dies! Who can ex - plore His
3. He left His Fa - ther's throne a - bove, So free, so in - fi -



Sav - iour's blood? Died He for me, who caused His pain, For me, who
nite His grace? In vain the first - born ser - aph tries To sound the
Emp - tied Him - self of all but love, And bled for



Him to death pur - sued? A - maz - ing love! How can it be That
depths of love di - vine! 'Tis mer - cy all! Let earth a - dore; Let
A - dam's help - less race. 'Tis mer - cy all, im - mense and free! For,



Thou, my God, shouldst die for me?
an - gel minds in - quire no more.
O my God, it found out me.

WISDOM WORKSHEET ON MATTHEW 6:12, 14-15



“AND FORGIVE US OUR DEBTS, AS WE FORGIVE OUR DEBTORS. . . . FOR IF YE FORGIVE MEN THEIR TRESPASSES, YOUR HEAVENLY FATHER WILL ALSO FORGIVE YOU: BUT IF YE FORGIVE NOT MEN THEIR TRESPASSES, NEITHER WILL YOUR FATHER FORGIVE YOUR TRESPASSES.”



As long as this homing pigeon is held captive, it is unable to fulfill its most useful function—carrying vital messages at sixty miles an hour to a waiting receiver.

Similarly, a Christian who is bound with bitterness is unable to fulfill God’s intended purpose for him—that he be an effective witness of the power of the Christian life.

The consequence of an unforgiving spirit is a breaking of fellowship with God, not a loss of eternal life. To the Christian, God’s Word says: “If we believe not, yet he abideth faithful: he cannot deny himself” (II Timothy 2:13).

The temporal debts others may owe us are infinitesimal in comparison with the eternal debts we owe to God. Thus, to forgive our debtor is the bargain of a lifetime.

Linguistics

Languages,
Grammar, Vocabulary,
Communication



FORGIVE

Greek: ἀφίημι (ah-FEE-ay-mee)

DEFINITION: From the root ἵημι (HEE-ay-mee), meaning “to send,” added to the prefix ἀπό (ah-PAW), meaning “from,” this word literally means “to send away or remit.”

INSIGHT: This word is used to cancel debts, as in Matthew 18:27 and 32 or to forgive sins, as in I John 1:9. The tense here indicates “to keep on forgiving.”

Do Resource A.

DEBTS

Greek: ὀφείλημα (off-AY-lay-mah)

INSIGHT: Matthew uses the word *sins* in place of *debts*. To the Jews the words *sins* and *debts* were synonymous, being viewed as shortcomings in service due to God or a harmful action done to fellowmen. Sin is wrong, and like a debt, it requires satisfaction.

AS WE FORGIVE

Greek: ὡς καὶ ἡμεῖς ἀφίμεν (HOCE KYE hay-MACE ah-FEE-eh-men)

INSIGHT: This phrase indicates that the act of God’s forgiveness is based on man’s having already forgiven his fellowman.

Do Resource B.

TRESPASSES

Greek: παράπτωμα (par-AP-toe-mah)

DEFINITION: From the root, πίπτω (PIP-toe), meaning “to fall,” plus the prefix παρά (pah-RAH), meaning “from beside,” this word refers to a false step, a blunder, or deviation from truth.

INSIGHT: This word was used of intentional falling as well, such as depicting a soldier who threw himself on the enemy. Thus, it describes willful sin.

History

Archaeology,
Geography, Prophecy,
Music, Art, Literature



How did one who refused to forgive an opponent incur the wrath of a nation?

The Presidential election of 1800 resulted in a tie. After thirty-six wearisome ballots, the U.S. House of Representatives finally broke the tie and elected Thomas Jefferson as the third President of the United States.

The loser gained the position of Vice President and a bitterness toward the man who had used his influence to defeat him.

Four years later, the Vice President ran for governor of New York. Once again, the influence of one man caused his defeat. The bitterness of the past and the present rose up inside the loser. On July 11, 1804, the two men faced each other with pistols. One shot was fired, and Alexander Hamilton fell to the ground. His bitter opponent won the duel, but was tried for murder. Thus, the name of Aaron Burr, a brilliant lawyer and Vice President, turned to infamy.



Dover, Inc.

Alexander Hamilton
(1755–1804)



New York Historical Society

Aaron Burr
(1756–1836)

How did one who forgave her enemies gain the admiration of the world?



Granger Collection

Nazi death camp

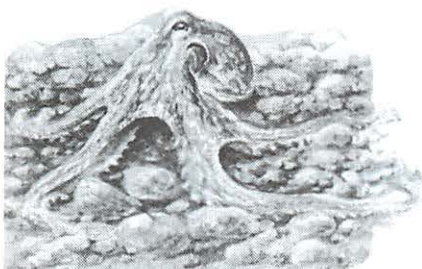
Do Resource C.

Science

Chemistry, Biology,
Astronomy, Geology,
Physics, Mathematics



How does an octopus illustrate the consequence of refusing to forgive?



A hard-to-identify octopus

When an octopus rests on the bottom of the ocean, its colors change so that it looks just like what it rests upon. It will even develop stripes.

Similarly, an unforgiving person will develop many of the attitudes of his offender so that those who observe him will say that he is "just like" the one whom he refuses to forgive.

How do acids and bases reveal the effects of lending and borrowing?

Chemical borrowing and lending takes place among certain elements. When this process occurs, there are caustic, or corrosive reactions.



When a chemical debt is resolved, the result is salt with its beneficial characteristics.

A salt crystal

Do Resource D.

What lesson could modern accountants learn from Christ's teaching on forgiving debts?



Do Resource E.

Law

Government,
Economics, Logic



How does God equate borrowing with sin?

Jesus compared borrowing to sin when Peter asked, "... How oft shall my brother sin against me, and I forgive him?" An analogy of two creditors was used to answer his question. (See Matthew 18:15-35.)

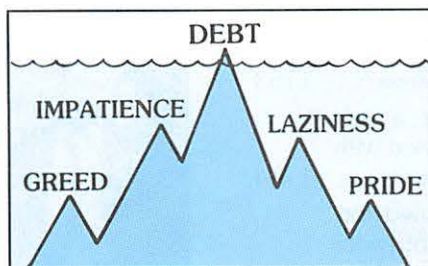


Bible Art Series

A forgiven debtor

Later Simon, a Pharisee, criticized Jesus for allowing a sinful woman to touch His feet. Jesus said, "There was a certain creditor which had two debtors: the one owed five hundred pence, and the other fifty. And when they had nothing to pay, he frankly forgave them both. Tell me therefore, which of them will love him most?" (See Luke 7:36-50.)

What are the hidden motivations to debt?



Often debt is simply the tip of the iceberg and is the result of various "hidden" motives to borrow money.

How are bankruptcy laws God's way of disciplining debtors and creditors?



Do Resource F.

Medicine

Health,
Nutrition, Behavior,
Counseling



How does the formation of scar tissue give insight into forgiveness?

In many ways an offense is like a wound, and the formation of scar tissue is like the healing which comes when forgiveness is granted. Before scar tissue can form, several factors must be in place. These factors picture the requirements that must accompany true forgiveness.



Cross section of skin

Do Resource G.

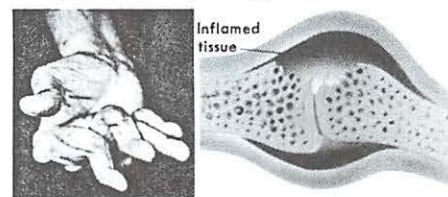
What is the relationship between rheumatoid arthritis and unforgiveness?

There are more than a hundred diseases of the joints which are called *arthritis*. This crippling disease produces pain, stiffness, and swelling of the joints. More than thirty-one million people of all ages in the United States suffer from arthritis.

There are two main types of arthritis. *Osteoarthritis* occurs in elderly people when joints wear out.

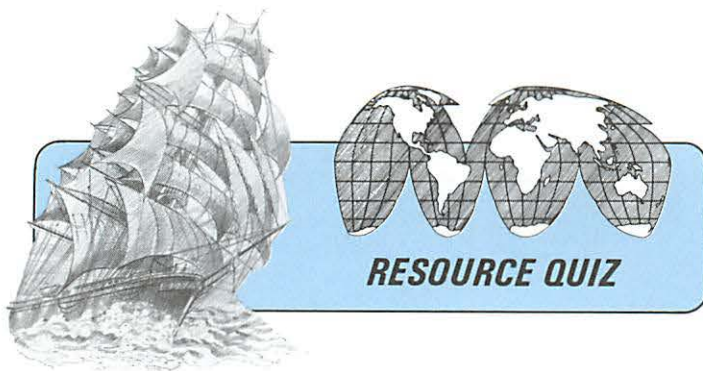
Rheumatoid arthritis, however, is called "the greatcrippler." It not only affects joints, but also spreads throughout the body, damaging organs and connective tissue.

Many things have been found to trigger the exacerbation of rheumatoid arthritis, particularly emotional disturbances associated with anger, depression, bitterness, and guilt.



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The effects of rheumatoid arthritis



How many of these questions can you answer before studying the resources?

WHY ARE SOME PEOPLE UNABLE TO INITIATE FORGIVENESS?



- What was significant about the word which Jesus used for forgiveness? 1747
- Why were the Greek gods unable to forgive those who worshiped them? . . . 1748
- Why are offenders unable to initiate forgiveness? . . . 1748
- How did God initiate forgiveness to us? 1748
- Why is justice necessary with forgiveness? 1748

WHEN IS FORGIVENESS INEFFECTIVE?



- What are the consequences of partial forgiveness? 1750
- What causes probationary forgiveness? 1751
- What are the symptoms of provisional forgiveness? . . 1753
- Would you want a suit against you dismissed with or without prejudice? 1754
- How does postponed forgiveness bind the offender with the offended? 1756

HOW DID FORGIVENESS FREE A PRISONER?



- How did a broken heart in Corrie's youth later help her to forgive? 1757
- What secrets did Corrie learn about forgiveness? . . 1763
- How was a dream for future ministry born in the hopelessness of prison? . . 1765
- What did Corrie do to a former guard that turned hatred into love? 1767

HOW ARE ACIDS AND BASES LIKE DEBT?



- What do chemists and magicians have in common? . . 1769
- How do chemical loans and debts occur? 1770
- How do chemical debts produce destruction? 1771
- What special benefit results from neutralizing a chemical debt? 1776
- What elements refuse to borrow? 1777

HOW CAN FORGIVENESS IMPROVE ACCOUNTING?



- How does a company determine its assets? 1779
- How does a double entry accounting system work? . . 1779
- What is the flaw in listing accounts receivable as an asset? 1781
- How should Jesus' instructions on forgiving debt affect accounting? 1781
- How did a steward turn debits into assets? 1782

HOW DOES BANKRUPTCY TEACH FORGIVENESS?



- What are the two types of bankruptcy? 1784
- How have new laws multiplied bankruptcies? 1785
- How is bankruptcy a punishment for creditors as well as for debtors? 1786
- What are God's principles related to bankruptcy? . . . 1787
- How should creditors view and treat debtors? 1789

HOW IS SCAR TISSUE LIKE FORGIVENESS?



- How do harmful substances hinder healing? 1790
- What proteins are essential for proper healing? 1791
- Why must two pieces of severed skin be joined before scar tissue can form? . . 1792
- Why must the body limit the production of tissue? . . 1793
- How can scars be removed? 1794

HOW DOES THE HISTORY OF THE GREEK WORD "FORGIVE" REVEAL CHRISTIANITY'S UNIQUENESS?



The cold, hard stones and columns erected by pagan worshippers to honor Greek gods symbolize the character of those gods whom they served.

The Greek word ἀφίημι (ah-FEE-ay-mee) used in Matthew 6:12 for *forgive* was a very familiar term to the people of Jesus' day. It was used by people from all walks of life and from all levels of society. There was, however, one context in which it was never used, which is one of the reasons those who listened to Jesus were astonished at His teaching. (See Matthew 7:28–29.)

1 How did lawyers use the word "forgive"?



Lawyers who were skilled in seeking and receiving forgiveness from offenses frequently used the word ἀφίημι. "Forgiveness" was their legal term to indicate release from a binding relationship (such as marriage), exemption from military service, acquittal for infractions of the law, or relief from financial debt. To the legal

community, *forgiveness* was cancellation of a binding relationship, or pardon of a crime.

2 How did soldiers use the word "forgive"?



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Soldiers also used ἀφίημι to describe the discharge of arrows which were "sent off" or "released," or to cite the launching of missiles which were "hurled away." They used ἀφίημι when they "loosed" a ship from its moorings and sent it out to sea. To the military community, *forgiveness* included the idea of sending something away.

3 How did hosts use the word "forgive"?



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A gracious host would have used ἀφίημι to excuse his guests, bidding them "to depart." He might also offer an apology with this word for some social impropriety by asking his guest "to excuse" him. On some occasions, ἀφίημι was used to indicate a final severing of friendship. In polite society *forgiveness* was understood as the adjournment of a meeting, the termination of a relationship, or a pardon granted for an offense.

4 How did scholars use the word "forgive"?



Scholars, too, could use ἀφίημι when urging their pupils to "forsake" or "disregard" all other pursuits in favor of academic excellence.

In short, ἀφίημι is a "voluntary release of a person or thing over which one has legal or actual control" (*New International Dictionary of New Testament Theology*, Volume I by Colin Brown, page 697).

5 When was "forgive" never used?

Though it was commonly used by all levels of Greek society, the word ἀφίημι was noticeably absent in Greek religion. Never did Greeks use this word when addressing their gods.

From the time of the early Greek poet **Homer** to Christ's day, **ἀφίημι** was used exclusively to refer to human relationships. The Greeks understood their need of forgiveness from each other. They also realized their need to appease angry gods. However, the word *forgive* was never included in Greek religious writings.



Brown Brothers

Homer is thought to have lived about eight hundred years before Christ. His poems the *Iliad* and the *Odyssey* greatly influenced Greek philosophy concerning man's obligations to his fellowmen and to his gods.

6 Why did Greek gods never forgive?

The Greeks looked at forgiveness as a form of weakness, and they admired strength. Weak members of their society, in fact, were put to death.

Therefore, when the Greeks granted forgiveness to an offender, they did it with an attitude of contempt and disdain or out of a sense of obligation if the law required it.

The gods which the Greeks worshiped were, in reality, the products of their own imaginations; therefore, they created them in their own image and with their own human failures. In fact, the Greek gods were fashioned not to help men change their character or manner of living, but simply to help them accomplish their own goals and excuse their own lusts.

Thus, one Greek writer penned this prayer, "Give me that which is my due—pay me, ye gods, the debt ye owe me" (attributed to Apollonius of Tyana, *A Bible Commentary for English Readers: The Four Gospels* edited by Charles John Ellicott, page 35).

7 What is required for God to forgive?

Usually those who experience the greatest need of forgiveness are totally incapable of taking any steps to receive it. They are bound by "chains" of guilt, self-justification, denial, blame, and bitterness. Their problem is compounded by spiritual blindness and insensitivity.

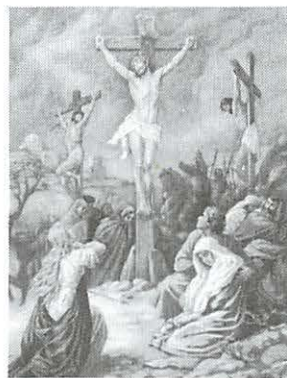
Thus, the person who has been offended must usually be the first to initiate any action of forgiveness.

and reconciliation. The greater the offense, the more necessary it becomes for the offended one to begin this process of reconciliation.

Since the Greek gods were not capable of initiating reconciliation, they were unable to help those who worshiped them to understand or experience any sense of true forgiveness.

Because the laws of God which were written in their hearts condemned them, the worshipers of Greek gods lived in a perpetual state of fear. Their worship consisted of continual attempts to appease their gods, which were actually their consciences.

8 How does justice bring about true forgiveness?



Bible Art Series, Standard Publishing, Cincinnati

Taking the first step to release an offender requires love. Love is essential to the nature of the one true God and the message of Christianity. God initiated our forgiveness by sending His own Son to provide for our debt while we yet hated Him. (See Romans 5:8.)

The uniqueness of Christianity lies in the fact that while God initiated the process of reconciliation, His love demands that it not be forced upon the offender. God's character also requires that justice be carried out for every offense.

Thus, if the forgiveness is not accepted by the offender, the consequences of the offense must be carried out. That is the evidence of true love.

Project

The Greek word which Jesus used in Matthew 6:12 for *forgive* was filled with meaning for the average person who heard it. In the New Testament, this word ἀφίημι is translated sixteen different ways in English. Match the following references with the rich aspects they reveal about forgiveness.

- | | |
|------------------|--|
| 1. Matthew 26:28 | <input type="checkbox"/> A. Release from a contract |
| 2. Luke 4:18 | <input type="checkbox"/> B. Exemption from reprisal |
| 3. Luke 7:41,47 | <input type="checkbox"/> C. Acquittal of sin |
| 4. I John 1:9 | <input type="checkbox"/> D. Cancellation of debts |
| 5. Matthew 18:21 | <input type="checkbox"/> E. Deliverance from bondage |
| 6. Matthew 9:2–6 | <input type="checkbox"/> F. Fulfillment of obligations |

Date completed _____ Evaluation _____



LEARN FIVE WORDS THAT DESCRIBE INEFFECTIVE ATTEMPTS AT FORGIVING AN OFFENDER.



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When we fail to forgive an offender properly, we place him and ourselves in the “stocks” of bitterness until we are able to forgive him.

The warning is very clear in Matthew 6:15: *“But if ye forgive not men their trespasses, neither will your Father forgive your trespasses.”*

This same warning is repeated in the Gospel of Mark: *“And when ye stand praying, forgive, if ye have aught against any: that your Father also which is in heaven may forgive you your trespasses.”*

“But if ye do not forgive, neither will your Father which is in heaven forgive your trespasses” (Mark 11:25–26).

An even more graphic warning is given in Matthew 18:23–35. A servant who owed a huge debt asked for mercy and was fully forgiven, but he refused to forgive a fellow servant who owed him a small debt.

When the king heard about it, he said: *“Shouldest not thou also have had compassion on thy fellow-servant, even as I had pity on thee?”*

“And his lord was wroth, and delivered him to the tormentors, till he should pay all that was due unto him.”

“So likewise shall my heavenly Father do also unto you, if ye from your hearts forgive not every one his brother their trespasses” (Matthew 18:33–35).

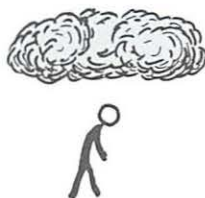
FIVE INEFFECTIVE WAYS OF FORGIVING:

1 PARTIAL FORGIVENESS



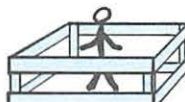
Partial forgiveness is forgiving only a part of an offense or any one of several offenses.

2 PROBATIONARY FORGIVENESS



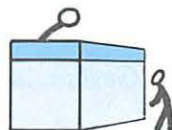
Probationary forgiveness is forgiving an offender with the stipulation that he enter a trial period during which he must prove himself according to the demands of the one who forgave him.

3 PROVISIONAL FORGIVENESS



Provisional forgiveness is granting forgiveness while placing certain limitations on the offender. If he goes beyond these limits, the forgiveness becomes null and void.

4 PREJUDICIAL FORGIVENESS



Prejudicial forgiveness is forgiveness with a continuing claim to personal injury and the right to remove the forgiveness at any time in order to demand full payment.

5 POSTPONED FORGIVENESS



Postponed forgiveness occurs when the one offended knows he must forgive, but purposes to do so at a later date. In the meantime both parties are bound by guilt and bitterness.

Each of these five types of forgiveness is illustrated in Scripture. These testimonies provide rich insights into the causes and cure of ineffective forgiveness.

1 PARTIAL FORGIVENESS

DEFINITION:



Partial forgiveness is continuing to harbor resentment regarding some aspect of an offense. It is incomplete and fragmented forgiveness. Thus, it is defective, deficient, unfinished, and imperfect.

A BIBLICAL EXAMPLE OF PARTIAL FORGIVENESS:

David's failure to forgive Absalom

For two years Absalom plotted the murder of his older half-brother Amnon. He justified his action by the fact that Amnon had defiled his sister and by law should have been put to death.

After carrying out his plot, Absalom fled to the distant kingdom of Geshur and lived in exile for three years.

King David mourned over the death of his oldest son, but then *"the soul of king David longed to go forth unto Absalom: for he was comforted concerning Amnon, seeing he was dead"* (II Samuel 13:39).

However, Absalom had committed a crime worthy of death. No doubt there was much hostility toward Absalom by other members of the family.

General Joab finally interceded for Absalom through the clever appeal of a widow. David then consented to have Absalom return to his home, but David's forgiveness of Absalom was incomplete.

"So Joab arose and went to Geshur, and brought Absalom to Jerusalem."

"And the king said, Let him turn to his own house, and let him not see my face. So Absalom returned to his own house, and saw not the king's face" (II Samuel 14:23–24).

After two years of not seeing the king's face, Absalom demanded a hearing: *"... Wherefore am I come from Geshur? it had been good for me to have been there still: now therefore let me see the king's face; and if there be any iniquity in me, let him kill me."*

"So Joab came to the king, and told him: and when he had called for Absalom, he came to the king, and bowed himself on his face to the ground before the king: and the king kissed Absalom" (II Samuel 14:32–33).

SYMPTOMS OF PARTIAL FORGIVENESS:

- Failure to restore broken fellowship
- Continued punishment by physical separation or by giving the "silent treatment"
- Resentment and self-justification in the one who was offended
- Others taking up the cause of the offended
- Real issues obscured and conflict with emotions

CAUSES OF PARTIAL FORGIVENESS:

- Biblical justice not being carried out; thus, no pleading for mercy by the offender
- Guilt in the one who is to carry out the punishment
- Offenses left undefined and unacknowledged
- Prideful attitudes in the offender

WHAT COULD DAVID HAVE DONE TO BRING ABOUT FULL FORGIVENESS?



The Beautiful Story

Nathan confronted David with his sin.

David did not repent of his sin of adultery with Bathsheba or of the murder of her husband until Nathan skillfully confronted him with the injustice and wickedness of his sin.

At no time does the Scriptural record indicate that David confronted Absalom with the sin of murdering his brother. If David had done this, the way could have been opened for full forgiveness. The appropriate time for David to have confronted Absalom was when Joab brought him back to Jerusalem. Instead, David refused to see him or talk to him.

The next obvious opportunity came when Absalom demanded to see his father and asked for justice (insincerely): *"if there be any iniquity in me, let him kill me"* (II Samuel 14:32).

Instead of confronting Absalom, David kissed him. Years later another son of David wrote under the inspiration of the Holy Spirit: *"Open rebuke is better than secret love. Faithful are the wounds of a friend; but the kisses of an enemy are deceitful"* (Proverbs 27:5–6).

David loved Absalom; yet, because he did not discipline him according to Scripture, Absalom

turned out to be his enemy. This fact is confirmed in another Proverb: *“He that spareth his rod hateth his son: but he that loveth him chasteneth him betimes”* (Proverbs 13:24).

Absalom’s hatred of his older half-brother began when Amnon morally defiled his sister, Tamar. This moral assault was a crime against the half-sister, against the family, against the father, against the kingdom, and against God. The law of God which required swift punishment for such a deed is clearly spelled out in Deuteronomy 22:28–29.



Tamar defiled and rejected by Amnon

When David learned of his oldest son’s sin against Tamar, the Scriptures state that he was very angry (see II Samuel 13:21), but there is no record of David’s confronting Amnon with his sin.

Neither did Absalom confront Amnon with his sin against Tamar, his sister. “. . . Absalom

spake unto his brother Amnon neither good nor bad: for Absalom hated Amnon, because he had forced his sister Tamar” (II Samuel 13:22).

Thus, both David and Absalom were guilty of violating God’s law because they substituted silence and inward anger for open confrontation of sin:

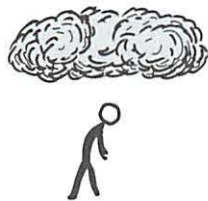
“Thou shalt not hate thy brother in thine heart: thou shalt in any wise rebuke thy neighbour, and not suffer sin upon him”
(Leviticus 19:17).

PERSONAL APPLICATION:

- Is there someone you have only partially forgiven because that person has never repented of his offense and you have never told him how he has offended you?
- Is your partial forgiveness evidenced by your treating him with signs of rejection such as silence or separation? Do you recoil at the thought of being with that person?
- Follow the instructions of God’s Word. Go to that person and tell him how he has offended you. Do it in a spirit of love and compassion. When he repents, fully forgive him. (See Matthew 18:15–17 and Luke 17:3–4.)

2 PROBATIONARY FORGIVENESS

DEFINITION:



A trial period during which a convicted person must prove his worthiness to be reinstated to full fellowship; the suspending of punishment for a time of testing, examining, scrutinizing, and reviewing; limited freedom on the promise of good behavior.

A BIBLICAL EXAMPLE OF PROBATIONARY FORGIVENESS:

Solomon forgiving Adonijah

Adonijah, the older brother of Solomon, aspired to be the king. A presumptuous plot was conceived by Adonijah, General Joab, Abiathar the priest, and other leaders of Israel to make Adonijah king.

David was informed about this plot by his wife, Bathsheba, and Nathan, the prophet. Immediately, David gave orders to have Solomon anointed king. This was done, and the sound of a great celebration echoed through the streets of Jerusalem.

The sound of coronation brought fear and confusion to the dinner party of Adonijah and his co-conspirators. They fled at the news, and Adonijah, fearing that he would be killed, went to the altar and begged for mercy. Notice Solomon’s response:

“And it was told Solomon, saying, Behold, Adonijah feareth King Solomon: for, lo, he hath caught hold on the horns of the altar, saying, Let king Solomon swear unto me to-day that he will not slay his servant with the sword.

“And Solomon said, If he will shew himself a worthy man, there shall not an hair of him fall to the earth: but if wickedness shall be found in him, he shall die.

“So king Solomon sent, and they brought him down from the altar. And he came and bowed himself to king Solomon: and Solomon said unto him, Go to thine house” (I Kings 1:51–53).

SYMPTOMS OF PROBATIONARY FORGIVENESS:

- Holding past offenses over the head of the offender
- Periodically reminding an offender of his past offenses and how hurtful they were

- Bringing up past offenses when new ones occur or when decisions are being made
- Continued separation of spirit between the offender and the offended
- Continued carrying of guilt by the offender

CAUSES OF PROBATIONARY FORGIVENESS:

- Acknowledgment of wrongdoing by the offender but not a true repentance of it
- Regret by the offender that things did not work out as he planned, and fear of the consequences
- Outward signs of humility and submission in the offender, but inward unbrokenness and unrepentance.

WHAT COULD SOLOMON HAVE DONE TO BRING ABOUT COMPLETE FORGIVENESS?

Adonijah acknowledged his offense against Solomon and pleaded for mercy. However, he failed to let go of his claim to the kingdom. He felt that something was owed him. These secret desires became evident when he came to Bathsheba with a request.

"And he said, Thou knowest that the kingdom was mine, and that all Israel set their faces on me, that I should reign: howbeit the kingdom is turned about, and is become my brother's: for it was his from the Lord.

"And now I ask one petition of thee, deny me not. And she said unto him, Say on.

"And he said, Speak, I pray thee, unto Solomon the king, (for he will not say thee nay,) that he give me Abishag the Shunammite to wife" (I Kings 2:15–17).

Abishag was the very beautiful young virgin who was selected from all the women of Israel to



David instructed Solomon to secure his kingdom by destroying his enemies.

minister to King David during the last days of his life. (See I Kings 1:1–4.) Her position gave her the status of a queen, and thus, Solomon recognized Adonijah's request as another plot to gain control of the kingdom.

Solomon gave orders to his captain to execute Adonijah. When Joab heard that Adonijah had been killed, he fled to the altar

and grabbed hold of it in the same way Adonijah had done when he had pleaded for mercy.

However, Joab's action only confirmed the plot to overthrow Solomon. Thus, he was also executed. (See I Kings 2:19–34.)

Adonijah's desire to become king is described immediately following the passage about Abishag. (See I Kings 1:5.) It is quite likely that the thought of having her as his wife was one of his major motivations for wanting to become king. This desire may well have been on his mind when Adonijah bowed himself before Solomon.

If Solomon had spoken to his older brother about yielding all his rights and expectations to the throne or any benefit of the throne, he might have avoided the need to execute him later.

It is obvious that Adonijah had strong desires for Abishag and that he was seeking to have those desires met in the wrong way.

Achieving complete forgiveness involves not only confession of the offense, but also turning from it and working toward a program of victory. This truth is clearly stated in James 5:20:

"Let him know, that he which converteth the sinner from the error of his way, shall save a soul from death, and shall hide a multitude of sins."

A step toward helping Adonijah overcome his hope of marrying Abishag would have been for Solomon to have married her rather than the daughter of Pharaoh. Abishag would have made a beautiful queen and might have spared Solomon from the multitude of sins he committed in marrying many heathen wives.

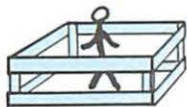
PERSONAL APPLICATION:

- Have you put an offender on probation in your mind? You know that he offended you because of another problem he has. You have forgiven him for offending you, but you are waiting for him to solve his problem before you will have further fellowship with him.
- Have you identified the root cause of his problem? (Bitterness, greed, or moral impurity)
- Have you prayed about his problem and asked God to give you insight in helping him solve it?
- Is there a similar problem in your own life for which God is using this problem to get you to identify and resolve?

3 PROVISIONAL FORGIVENESS

DEFINITION:

Attaching conditions and stipulations to forgiveness; imposing limitations on an offender which, if violated, will revoke forgiveness. Whereas probational forgiveness is based on the offender's good behavior, provisional forgiveness restricts the freedom of the offender.



A BIBLICAL EXAMPLE OF PROVISIONAL FORGIVENESS:

Solomon forgiving Shimei

When rebellious Absalom forced his father to flee the capital city, King David sought refuge in the wilderness. As he passed by Bahurim, on the other side of the Mount of Olives, Shimei ran out and heaped further shame and abuse upon David by cursing him and pelting him with stones.

Shimei was from the tribe of Benjamin and of the house of Saul. He falsely accused David of stealing the throne from the house of Saul and used Absalom's rebellion to prove that God was punishing him.

David refrained his captain, Abishai, from "taking off his head." Instead David put his case in the hands of the Lord. (See II Samuel 16:5-13.)

After David and his men were victorious over Absalom, Shimei was the first one to meet David on his return to Jerusalem:

"... And Shimei the son of Gera fell down before the king, as he was come over Jordan;

"And said unto the king, Let not my lord impute iniquity unto me, neither do thou remember that which thy servant did perversely the day that my lord the king went out of Jerusalem, that the king should take it to his heart.

"For thy servant doth know that I have sinned..." (II Samuel 19:18-20).

David had compassion on Shimei and spared his life. However, David's forgiveness was incomplete. Therefore, before he died, David instructed Solomon to punish him:

"And, behold, thou hast with thee Shimei the son of Gera, a Benjamite of Bahurim, which cursed me with a grievous curse in the day when I went to Mahanaim: but he came down to meet me at

Jordan, and I swear to him by the Lord, saying, I will not put thee to death with the sword.

"Now therefore hold him not guiltless: for thou art a wise man, and knowest what thou oughtest to do unto him; but his hoar head bring thou down to the grave with blood" (I Kings 2:8-9).



Photochrom Co. Ltd.

David fled from Absalom on a winding road near Shimei's home.

When the kingdom was established under Solomon, he called for Shimei and said to him, "... Build thee an house in Jerusalem, and dwell there, and go not forth thence any whither.

"For it shall be, that on the day thou goest out, and passest over the brook Kidron, thou shalt know for certain that thou shalt surely die: thy blood shall be upon thine own head" (I Kings 2:36-37).

Shimei agreed to this restriction and adhered to it for three years. Then two of his slaves ran away, and he went after them. In so doing he violated the limitation that was placed upon him.

When Solomon learned of the incident he called Shimei and rehearsed the agreement they had made and the reason for it:

"The king said moreover to Shimei, Thou knowest all the wickedness which thine heart is privy to, that thou didst to David my father: therefore the Lord shall return thy wickedness upon thine own head" (I Kings 2:44).

Shimei was then executed, and the kingdom was established in the hand of Solomon.

SYMPTOMS OF PROVISIONAL FORGIVENESS:

- A domineering attitude over a repentant offender for something he did against you or against someone else
- Using past failures to control an offender
- An inward delight when you hear that an offender has failed again and will now receive the punishment he deserved in the first place
- An alertness to the failures of the offender rather than an interest in his spiritual growth and walk with the Lord
- A limitation on the number of times you will forgive an offender

CAUSES OF PROVISIONAL FORGIVENESS:

- Shimei harbored bitterness in his heart against David for succeeding King Saul to the throne. He falsely accused David of murdering Saul and his family to gain power. If Saul or one of his sons had been king, Shimei would have benefited by being part of the ruling family.
- It is significant that Shimei disregarded the restrictions which were on him in order to recapture two runaway slaves and bring them back under his control. Thus, Shimei was receiving in himself the limitations of freedom that he was putting upon others.

WHAT COULD SOLOMON HAVE DONE TO BRING ABOUT UNCONDITIONAL FORGIVENESS?

The fact is that Shimei did not offend Solomon. Shimei offended David. Solomon willingly took up an offense against Shimei for David.

Unconditional forgiveness requires that we do not take up offenses for other people.

When David became King, he commanded that one of Saul's sons be brought in to him. They brought in Mephibosheth. He expected death, but instead David showed mercy on him and did good to him.

Shimei could be considered an enemy to the house of David; however, God has given some standing orders on how to deal with enemies:

"But I say unto you, Love your enemies, bless them that curse you, do good to them that hate you, and pray for them which despitefully use you, and persecute you" (Matthew 5:44).

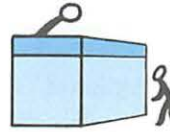
PERSONAL APPLICATION:

- Have you taken up offenses for anyone else, and are you looking for ways to "bring about justice" even though the person has not offended you?
- God loved us when we hated him. "Beloved, if God so loved us, we ought also to love one another" (see I John 4:7–11). What good things can you do or say that will benefit your enemies?
- Consider the value of enemies we cannot appease. Because of David's sin with Bathsheba, God stirred up enemies against him. However, they motivated him to seek the Lord daily (see the Psalms), and they kept him pure until the end of his life (see I Kings 1:4). Solomon got rid of all his enemies, turned away from the Lord, and ended his life in moral failure.

4 PREJUDICIAL FORGIVENESS

DEFINITION:

Prejudice is normally understood to mean a preconceived opinion not based on knowledge or proper investigation. In this resource, however, we want to learn the legal definitions of the following phrases:



• DISMISSING A CASE WITH PREJUDICE

When a civil or criminal case is dismissed against a defendant *with* prejudice, it means that the offended party (the plaintiff) or the prosecutor cannot ever again bring the same case against the same defendant in the future.

• DISMISSING A CASE WITHOUT PREJUDICE

On the other hand, if the case is dismissed *without* prejudice, it has the effect of having never been tried in the court. In this situation the plaintiff or the prosecutor may bring the same case against the same defendant at any future time.

A BIBLICAL EXAMPLE OF PREJUDICIAL FORGIVENESS:

Saul forgiving David

The problem actually began with a song. It was composed and sung by the women of Israel when young David returned with King Saul from a victorious battle over the Philistines.



The Beautiful Story

David's popularity offended King Saul.

"And the women answered one another as they played, and said, Saul hath slain his thousands, and David his ten thousands. And Saul was very wroth, and the saying displeased him; and he said, They have ascribed unto David ten thousands, and to me they have ascribed but thousands: and what can he have more but the kingdom?" (I Samuel 18:7–8).

From that day forward, Saul eyed David with prejudice. Saul adopted a wrong opinion about David's motives, and he set about to protect what he assumed David was out to steal.

Things went from bad to worse until finally David had to flee for his life. He found refuge in the rocks and caves of the wilderness. However, Saul gave him little time to rest.

Whenever Saul learned where David was hiding, Saul gathered his army and pursued him. Each time, David and his six hundred men were able to escape. God was protecting David and preparing him for future leadership.

One day God gave David an opportunity to reveal to Saul the error of Saul's preconceived opinions about David's motives.

Saul learned that David was in the rocks and caves of Engedi. Saul chose three thousand of his best soldiers and pursued David.

While climbing among the rocks, Saul became weary. Therefore, when he discovered a cave, he went into it, lay down, and went to sleep.



David proving his integrity to Saul

David and his men were hidden in that cave. When they saw Saul lying there asleep, David's men excitedly said, "... Behold the day of which the Lord said unto thee, Behold, I will deliver thine enemy into thine hand..." (I Samuel 24:4). David quietly crept over to

King Saul and cut off the lower part of Saul's robe.

When Saul woke up and left the cave, David came out and called to him. As Saul turned around, David bowed and then asked, "Why do you listen to rumors that say 'David seeks to harm you?'"

When Saul realized what had happened, he listened to David's plea for dropping the case against him. Saul then "... lifted up his voice, and wept.

"And he said to David, Thou art more righteous than I: for thou has rewarded me good, whereas I have rewarded thee evil. . . . For if a man find his enemy, will he let him go well away? wherefore the Lord reward thee good for that thou hast done unto me this day.

"And now, behold, I know well that thou shalt surely be king, and that the kingdom of Israel shall be established in thine hand" (I Samuel 24:16-17,19-20).

With these words Saul dropped his charges.

QUESTION:

How did King Saul dismiss his case against David?

- ☐ with prejudice
☐ without prejudice

The answer to the question is seen two chapters later. The Ziphites informed King Saul that David was hiding in the wilderness near them. Saul gathered his three thousand troops and went down to capture David.

That night David and one of his courageous captains crept into Saul's camp and, while Saul and his men were sound asleep, took Saul's spear, his bolster, and his water canteen.

The next morning David called out to King Saul from a distance. David confirmed his innocence and proved by the things he had taken from Saul that he had again spared his life.



Bible Art Series, Standard Publishing, Cincinnati

David protecting Saul's life a second time

When Saul heard David's words, he said: "... I have sinned: return, my son David: for I will no more do thee harm, because my soul was precious in thine eyes this day: behold, I have played the fool, and have erred exceedingly.

"... Blessed be thou, my son David: thou shalt both do great things, and also shalt still prevail" (I Samuel 26:21,25).

QUESTION:

After this second encounter, how did Saul dismiss David's case?

- ☐ with prejudice
☐ without prejudice

Check your answer with I Samuel 27:1-4.

SYMPTOMS OF FORGIVING "WITHOUT PREJUDICE":

- Preconceptions about an enemy that are false or incomplete
- Preoccupation with thoughts about an offender
- Readiness to believe bad reports of others
- Obsession with protecting wealth or power

CAUSES OF FORGIVING "WITHOUT PREJUDICE":

- Overconcern about what others think about us and about protecting our own reputations
- Fear of losing what really belongs to God anyway—and what He freely gave to us
- Jealousy when others are praised
- Demand for personal rights
- Attempting to find security in things or positions of importance

- Bitterness for past personal failures and blaming of others for them
- Unfounded fears about future problems

HOW COULD SAUL HAVE FORGIVEN DAVID "WITH PREJUDICE"?

There was no outward reason for Saul to have had a "self-acceptance" problem. However, that is what he had, and it caused him much pain and ultimate loss.

Saul was head and shoulders above every man in Israel, but he appears to have been overly self-conscious. When he was chosen to be king, he ran and hid in a pile of baggage.

When he was found and brought before the people, his awkwardness and inexperience caused some to despise him and exclaim, "... How shall this man save us? ..." (I Samuel 10:27).

The first indication that Saul was overly concerned about what people thought of him came when his son Jonathan conquered an enemy garrison and Saul made the announcement throughout the land that *he* had won the battle. (See I Samuel 13:1-4.)

If Saul had turned his reputation over to the Lord and yielded his rights to the kingdom, he would have been able to rejoice in David's victories and forgive him "with prejudice."

PERSONAL APPLICATION:

- Have you formed accurate opinions about your enemies?
- Do you have enemies because you have not yielded your rights and reputation to God?
- Do you rejoice when others are praised for victories in their lives?
- Do you continue to rehearse the wrongs for which others have asked you to forgive them?

5 POSTPONED FORGIVENESS



DEFINITION:

To delay granting the forgiveness you know must be given; to put on hold, to tarry in carrying out reconciliation.

A BIBLICAL EXAMPLE OF POSTPONED FORGIVENESS:

Esau forgiving Jacob

Esau and Jacob knew each other's strengths

and weaknesses. Jacob used this knowledge to take the birthright and steal the blessing.

Esau became bitter, and Jacob fled for safety. While in exile Jacob learned how it felt to be cheated.

Twenty years later Jacob decided to return home. He sent flocks and herds on ahead and instructed his servant to say: "... *They be thy servant Jacob's; it is a present sent unto my lord Esau: and, behold, also he is behind us*" (Genesis 32:18).



Bible Art Series, Standard Publishing, Cincinnati

Esau forgiving Jacob

As Jacob neared Esau, he bowed seven times. Esau "... ran to meet him, and embraced him, and fell on his neck, and kissed him: and they wept" (Genesis 33:4).

Esau received Jacob's gifts, gave him full forgiveness, and went his way in peace.

WHAT WERE THE CONSEQUENCES TO ESAU OF POSTPONING FORGIVENESS?

- Bitterness and hatred (See Hebrews 12:15-17.)
- Separation from his brother for twenty years
- Carnal marriages resulting from his distortion of what love really is

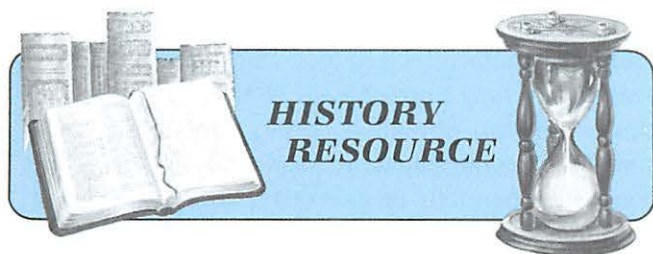
WHAT FACTORS HELPED ESAU COME TO FULL FORGIVENESS?

- His offender's taking the first step toward reconciliation
- His offender's making restitution for what he had stolen
- His offender's coming to repentance and humility before God and him

PERSONAL APPLICATION:

- Have you postponed forgiving anyone who has offended you?
- What steps could you take today to initiate full forgiveness?
- Do you need to make restitution to anyone who has not forgiven you?
- What steps could you take today to initiate reconciliation?

Date completed _____ Evaluation _____



HISTORY RESOURCE

HOW DID FORGIVING OFFENDERS FREE A PRISONER FROM THE HORRORS OF A CONCENTRATION CAMP?



World Wide Pictures

During the second World War, Corrie ten Boom and her family helped many Jews escape the devastation of German concentration camps, until they were arrested and sent there themselves.

"We must tell them," whispered Betsie, "tell them that there is no pit so deep that He is not deeper still. They will listen to us, Corrie, because we have been here."

"Here" was Ravensbruck. The very name of the infamous Nazi concentration camp still strikes terror in the hearts of those who know of its atrocities. Corrie and Betsie ten Boom were imprisoned in dreadful Ravensbruck in 1944 for providing a refuge for persecuted Jews in their house.

Through inconceivable hardships, these sisters learned God's truths about the need for a forgiving heart. As God taught Corrie to forgive even the cruellest abuse imaginable, she discovered the meaning of the petition, "... Forgive us our debts, as we forgive our debtors" (Matthew 6:12).

Corrie ten Boom grew up in Haarlem, Holland, with her two older sisters, Betsie and Nollie, and her brother, Willem. They lived above a watch shop owned by their kindhearted father. Though Mr. ten Boom did not have much "business sense" as most people would consider it, he possessed the wisdom which comes from walking closely with God. Each morning after breakfast at the Beje (their home), he would open his Bible and read aloud. Everyone in the house would gather around, including the employees of the shop. His wise advice often helped Corrie through difficult times.

Corrie loved to read of romantic places and dreamed that one day she would find the kind of romance she read about. Although she did not catch the attention of men as her beautiful older sister did, Corrie believed that the right man for her would think she was beautiful.

When Corrie was fourteen, a young Dutchman named Karel came to visit with her brother Willem. The moment Corrie saw Karel, she fell in love with him. She was confident that this was no schoolgirl crush. Although she was very young and Karel was already in the university, Corrie was sure that she would never fall in love with anyone else for the rest of her life.

During the next two years Corrie did not see Karel, but she thought about him constantly. Then one day she went with her sister to visit Willem at the university. To her delight, she also saw Karel. She was thrilled when he remembered her name, but she was able only to blush and mumble an awkward greeting.



In My Father's House, Corrie ten Boom with Carole Carlson, Fleming H. Revell Co.

Nollie, Corrie, Willem, and Betsie ten Boom during Willem's university days

A few years later, Corrie attended Willem's wedding, excited that her brother was getting married, but also excited because she would see Karel again. At the wedding Corrie anxiously searched for Karel. Then he found her, amazed at how she had grown into such a lovely young lady.



Holland, Marjorie Bowen, Doubleday

Down country lanes like this strolled Corrie and Karel during those glorious summer afternoons of June, 1914.

Willem took a pastorate in a small rural village, and Corrie and her family went to stay with him for awhile. Soon, Karel came to stay in the village, too. The warm June days were perfect. Karel and Corrie took long walks through the beautiful Dutch countryside.

Although marriage was never mentioned, they began to talk about the future—their future. They discovered they had much in common, except that Karel wanted four children and Corrie six.

Willem tried to warn Corrie that Karel would never marry her because his family was determined that he marry an upper-class girl. However, Corrie brushed his cautions aside and continued to dream about the future. The days flew by, and when the time came for Karel to leave, he still had not proposed. However, he urged Corrie to write to him.

Corrie was thrilled with Karel's request and faithfully poured out her heart in letters to him. Her family soon returned to the Beje, and important events of each day there became more exciting as she could share them with Karel in her letters.

Each time she received a letter from Karel she would read it over and over, dreaming of their future together. Eventually the letters from Karel came less frequently. This troubled Corrie, but she assumed it was because he was busy with his work.

One bright November day the bell rang at the side door of the Beje. Corrie rushed to see who it was

and found herself face to face with Karel. Her joy at seeing him was immediately shattered as she saw beside him an attractive young woman who was smiling at Corrie. She wore an elegant hat and a long coat with a beautiful ermine collar. Her white-gloved hand rested lightly on Karel's arm.

Then Corrie realized that Karel was saying something. "Corrie, I would like you to meet my fiancée." Confused and crushed, Corrie somehow managed to say something polite and invite them in, but then Betsie and Mr. ten Boom came to her aid, making conversation with the guests and offering tea.

As soon as Karel and his fiancée left, Corrie raced up the stairs to her room and flung herself across the bed, weeping. She felt as though she would never stop crying. Later, her father came up the stairs. Corrie did not want him to try to console her by saying there would soon be someone else. She knew deep inside that there would never be anyone else.



In My Father's House, Corrie ten Boom with Carole Carlson, Fleming H. Revell Co.

Casper ten Boom

Casper ten Boom, Corrie's wise father, talked to her about the love she felt and the pain that comes when it is rejected. He told her she had two choices: either to kill the love so the hurt would go away or to ask God to open a new channel into which that love could flow.

Corrie had to choose between bitterness and forgiveness. If she had continued to focus on the hurt, she probably would have become very bitter at Karel. Instead, her father helped her to focus on the good that God could bring through this trial so that she became more concerned about her response than about the one who had offended her.

Years later she wrote: "I did not know, as I listened to Father's steps winding back down the stairs, that he had given me more than the key to this hard moment. I did not know that he had put into my hands the secret that would open far darker rooms than this—places where there was not, on a human level, anything to love at all."

As she dropped off to sleep that night, Corrie prayed: "Lord, I give to You the way I feel about Karel, my thoughts about our future—oh, You know! Everything! Give me Your way of seeing Karel instead. Help me to love him that way. That much."

In the years that followed, God provided many other channels for Corrie's love. As she forgave Karel, she found herself caught up in loving and meeting the needs of a great variety of people.

Corrie learned early how to care for the invalid and the homeless. She and her sisters cared for three elderly aunts who lived with them, and not long after Willem was married, their mother suffered a stroke. She was an invalid until she died three years later, but Corrie and Betsie cared for her and took over running the house and the watch shop.

The Beje became a busy place in those years as Casper ten Boom took in orphaned children and fed warm meals to derelicts and whoever else might ring the doorbell.

In this home Corrie learned about love that gives unselfishly and forgives unceasingly as their family accepted each of those who came to them in need.

Corrie and Betsie raised a number of foster children during the 1920s. For ten years a constant stream of needy youngsters came to live with the ten Booms, sometimes as many as seven at one time.



In My Father's House, Corrie ten Boom with Carole Carlson, Fleming H. Revell Co.

It began when Corrie, Betsie, and their father agreed to take in three missionary children whose parents were in Indonesia. In the years that followed, many children found love and acceptance in the ten Boom home, like this group in 1931.

About this same time Corrie started a girls' club. In those days, Sunday School was only for children up to twelve years of age, and the YWCA and other Christian organizations were for young people eighteen or older.

This situation left a great need for the younger teenagers to have a place for Bible study and fellowship. As Corrie's clubs began to fill this need, they grew rapidly.



Holland, Marjorie Bowen, Doubleday

Since the ten Booms had no car, Corrie bicycled to her various club activities around Haarlem. The spire in the background is St. Bavo's cathedral, where Corrie worshiped.

Eventually the clubs became part of the international organization of Girl Guides, a sister organization of Girl Scouts. When it became evident a few years later that the clubs could no longer be used as a means of spreading the Gospel, Corrie and many of the leaders she had trained split off to form a separate organization dedicated to meeting spiritual needs first rather than just social and intellectual needs.

During these years of ministering in clubs and rearing foster children, Corrie also taught a Bible class she had organized for mentally retarded children. She ministered to these boys and girls and their families in many practical ways, cultivating a special love for them which would continue throughout her life.

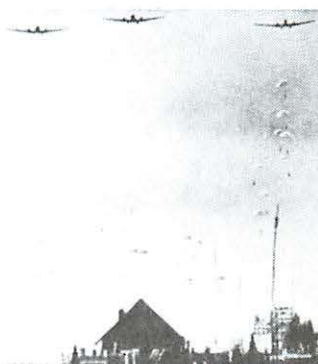
Then came World War II. Though the surrounding countries were engaged in war, Holland was committed to remaining neutral. One evening, the ten Boom family and their guests sat around the radio to hear the Prime Minister's report. He assured the country that Holland's neutrality would be respected, yet that very evening the Germans attacked Haarlem. In only five days of fighting, the Nazis defeated the Dutch forces and occupied the country.



Imperial War Museum, London

German troops moved quickly across Dutch channels to successfully trap the Dutch army.

German paratroopers land in Holland on the first day of the Blitzkrieg in the West, May 10, 1940.



Robert Hunt Library

Gradually it became apparent that the Lord had other work for Betsie and Corrie and their father. First they began to hear of entire Jewish families disappearing overnight. They never knew whether the Nazis had taken them away or whether they had hidden themselves before the Nazis could get to them.

Then they watched a Jewish neighbor's home as German soldiers searched and plundered it. Corrie's heart went out to God's chosen people, and she prayed that the Lord would show her what she could do to help them.

The Nazis had started requiring the Jews to wear a yellow, six-pointed star on their clothing at all times. One day, Corrie and her father were returning from their daily walk when they found the town square cordoned off by policemen and German soldiers.



One of the first things the Nazis did in occupied Holland to harass the Jews was to force them to wear a star of David with the German word for Jew in the middle of it.

A big truck was parked in front of the fish market. Men, women, and children were climbing into the back. All of them wore the yellow star.

"Father!" cried Corrie. "Those poor people!" They watched as the soldiers closed the back of the truck. Mr. ten Boom did not speak until the truck had turned the corner and vanished. He sighed and echoed Corrie's own words: "Those poor people."

However, Corrie saw that he was looking at the soldiers. "I pity the poor Germans, Corrie. They have touched the apple of God's eye."

Corrie was touched by her father's wisdom in seeing that bitterness focuses on its own hurts but forgiveness sees the needs of the offender.



Ullstein

Throughout Germany and the countries occupied by Germany, Jewish men, women, and children were hunted down, rounded up, and taken away from their homes. Eventually, nearly six million of them would die in Hitler's extermination camps.

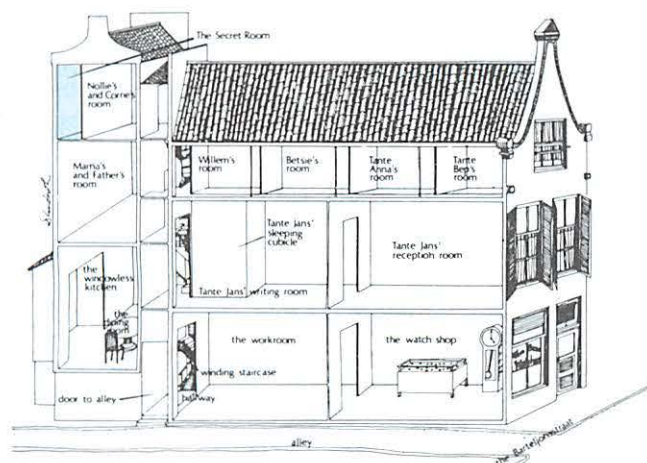


The Hiding Place

The Beje was a tall, narrow building with the watch shop on the first floor and living quarters on the second and third floors. Here persecuted Jews would come for safety.

As the persecution intensified, the Beje gradually became an important part of the underground, the unofficial system that was developed to help Jewish people go into hiding. Many poor, frightened Jewish people appeared at the back door of the Beje seeking refuge, clutching all the possessions they could save in a small satchel.

Corrie found that because her family had been a part of Haarlem for so long, she had vast resources of people to contact for help in providing the needed identity cards and ration cards. Though she could not know whether the people she contacted were



The Hiding Place, Corrie ten Boom with John & Elizabeth Sherrill, Special Film Edition

This cut-away drawing of the Beje shows how part of Corrie's bedroom was turned into a secret room where Jews could hide.

Nazi supporters, she trusted God to guide her to the right people.

An architect who worked with the underground built a brick wall in Corrie's room, providing a secret place for the Jewish visitors to hide when German soldiers raided the Beje.

Many refugees stayed for a night or a week while waiting for another place to become available. There were many late-night missions to smuggle these itinerant guests to a safer place. Eventually, seven Jews came to stay with the ten Booms permanently. These were the ones who were rejected from other hiding places, who would have nowhere else to go if they could not stay at the Beje.

Soon they all grew very close as they adjusted to the hardships and fears of the German occupation. Getting used to the evening curfews and blackouts, the food rations, and the drills which Corrie conducted to prepare for a Gestapo raid seemed to sweeten the fellowship of those who dwelled at the Beje.

Their tension from the fear of being discovered was eased as they spent evenings giving concerts or learning other languages. And always, at the close of the evening, they would gather together as Father read the Scriptures and prayed for their country and for the Germans who oppressed them.

Corrie knew it was just a matter of time before the Nazis discovered that they were hiding Jews. She also knew they would face prison or even death when they were discovered, but their father had taught them that it was their duty as Christians to do all they could to protect the lives of God's chosen people. Through their efforts many lives were spared.

Then in February of 1944 the dreaded day came. Corrie lay sick in bed that day. At fifty-two, Corrie was not as strong as she had once been, and the rigors of her underground work were an added strain on her. The usual noises of the house guests became magnified in Corrie's aching ears.

Then a man came to the door, insisting that he speak to Corrie and asking for money to help provide refuge for his wife. Corrie was cautious, but saw no reason to deny him. She told him to come back later that day and she would have the money.

Corrie weakly climbed back into bed, and the next thing she heard was the sound of the buzzer they had used in their repeated drills. Suddenly, she realized as all the "unofficial guests" rushed into the secret room by her bed that this was not a drill. She closed the hidden door behind them just before the Nazi soldiers stormed into her room.



The Hiding Place

Corrie shows the cleverly concealed sliding panel at the entrance to the tiny hiding place where six people escaped capture by the Nazis on the day the Beje was raided.

The Nazi policemen slapped and beat Corrie and Betsie as they skillfully tried to get more information out of them. Meanwhile a crew of specially trained men searched unsuccessfully for the secret room.

Nollie, Willem, Betsie, Corrie, and Casper ten Boom were taken along with many of the faithful underground workers to the local Gestapo headquarters. They spent long days of standing in lines and answering questions again and again. They were then taken to their cells in the penitentiary. One by one Corrie left her family members behind. One of the greatest tortures during her stay in this prison was not knowing what had happened to her family.

Corrie found herself with four other women in a room hardly big enough for one bed. Still very ill, she was soon sent to the hospital, where a kind nurse smuggled for Corrie some soap, safety pins, and the four Gospels which would be her comfort in this place.

Corrie was soon moved to another cell for solitary confinement because of her illness. At first, she could do nothing but lie on the filthy straw which made her bed, but before long her strength returned and she could pace the room and read her Gospels.

The prisoners in solitary confinement were not allowed to speak, and Corrie's only contact with human beings was when the guards passed her scanty meals into the dark cell. Even then, the guards were not allowed to speak to her.

One day after a couple of months, a package was tossed into the opening of her door, and she recognized Nollie's handwriting. Nollie was free! She had sent Corrie a sweater, a needle and thread, vitamins, cookies, and a bright red towel.

Because Corrie had come to the prison with nothing but the clothes she had hurriedly pulled on

over her pajamas, these were great treasures with which she could brighten her terribly cold, drab cell. But the greatest joy which the package brought was in the message she found under the stamp. All of the Jews who had hidden in the secret room at the Beje were safe!

A later package from Nollie provided Corrie with a tiny, complete Bible which she was able to smuggle with her everywhere she went.

The days wore on as Corrie battled boredom and loneliness. Then one day a letter came from Nollie, bringing the sad news of their father's death just days after they had been arrested. An aged man, he had fallen sick and had been taken to the hospital. However, there were no beds available and not enough doctors, so Mr. ten Boom had died in the hospital hallway before anyone could help him.

Though no human could share Corrie's grief, she turned to the Lord in her tiny cell and felt His comfort as He reminded her that her father had been released from this prison and was enjoying eternal life with his Father.



In My Father's House, Corrie ten Boom with Carole Carlson, Fleming H. Revell Co.

Seeds Corrie sowed during her years of working with girls in the clubs later bore fruit. One night in her lonely prison cell, Corrie heard someone crying. Corrie called to her, "Don't cry. Be strong! We'll be free soon." She was shocked to hear the answer: "Aunt Corrie, is that you?"

The girl turned out to be one who had been active in one of the clubs years before, but she was the last one Corrie would have expected to be strong under such awful circumstances. Corrie reminded her of the first point of their club law: "Seek your strength through prayer." The girl stopped crying.

After four months the guards ordered the prisoners to evacuate. Once outside, Corrie tried to spot Betsie. At last she found her, and they wept tears of joy as they boarded a train, their long separation ended.

They were shipped to another camp in southern Holland, where the women were instructed in punishment procedures. A prisoner who disobeyed would be locked in a cell the size of a gym locker with her hands tied over her head for an indefinite period of time, or she would be shot.

This announcement discouraged Corrie, but she was surprised to find that it excited Betsie with the prospect of ministering to these guards. "Corrie," she exclaimed, "If people can be taught to hate, they can be taught to love! We must find the way, you and I, no matter how long it takes!"

The women were led to the barracks. The two sisters were assigned to the same barracks but different work crews. Betsie, born with pernicious anemia, was too weak for heavy work, so she was assigned to sewing overalls for the prisoners to wear. Corrie worked in a factory making parts for radios.

Each evening after their eleven-hour workday and supper, Betsie and Corrie would secretly hold a prayer meeting with as many women as could gather around their bunk and the little smuggled Bible.

One evening, Betsie shared about a new prisoner who had joined her work crew that day. The new woman had been involved in an underground operation similar to the one at the Beje. As it turned out, the neighbor who betrayed her was the same one who had betrayed the ten Booms. She had even told Betsie the man's name—Jan Vogel. As soon as Corrie heard it, a torrent of bitterness seemed to engulf her soul.

Corrie thought of how her father had died alone and confused in a hospital corridor. She remembered the underground work and how many lives they had helped to rescue. She had the feeling that if their betrayer had stood before her at that moment she could have killed him! All she could think of was how he had obstructed the Lord's work through them.

As these angry thoughts boiled in her mind, Betsie held out their tiny smuggled Bible to Corrie, but she would not take it. "No, Betsie, you will have to lead prayers tonight. I have a headache."

What puzzled Corrie was that Betsie, though she had suffered every bit as much as she had, did not seem to share her sense of outrage toward their betrayer.

One night Corrie was sure her tossing and turning was keeping Betsie awake. Finally she asked, "Betsie, don't you feel anything about Jan Vogel? Doesn't it bother you?"

"Oh, yes, Corrie. Terribly! I've felt for him ever since I knew—and pray for him whenever his

name comes into my mind. How dreadfully he must be suffering!"

For a long time Corrie lay silent and still in the darkness of the barracks. A warm flood of conviction washed over her. Suddenly she realized that Betsie in her own gentle way was telling her that she was as guilty as Jan Vogel. In the eyes of God they were both guilty of murder. Corrie had murdered him in her thoughts and with her words.

Finally she began to pray, "Lord Jesus, I forgive Jan Vogel as I pray that you will forgive me. Bless him now, and his family." As she opened her spirit to the Lord, Corrie was able to see the man she had despised as part of God's bigger plan for their lives. That night, for the first time since she had learned their betrayer's name, Corrie slept peacefully.



Dore Bible Illustrations

Just as Jesus could have become bitter at those who beat Him and nailed Him to the cross, Corrie could have held onto her bitterness. Like Christ, Corrie saw her tormentors as carrying out the purposes of God for her life. With Him she was able to pray, "... Father, forgive them; for they know not what they do" (Luke 23:34).

One day in September the entire concentration camp was evacuated. Corrie and Betsie and some eighty other women were crammed into a small boxcar. They spent the next four days and nights jammed together, without water, sanitary facilities, or fresh air, as the train crept eastward across Holland and into Germany.

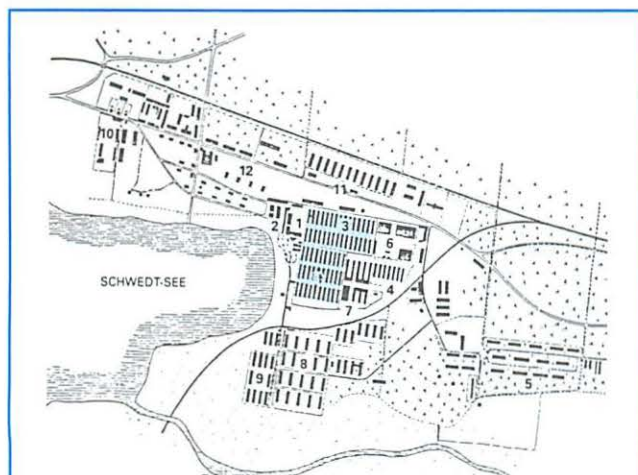


World Wide Pictures

This scene from the film *The Hiding Place* depicts Betsie and Corrie being herded onto cattle cars for the horrible trip into Germany. Many of the prisoners would not survive the ordeal.

When they were finally ordered off the train, they could scarcely walk. Somehow they managed to stagger up the road with the others. After about a mile they came to the top of a ridge and saw stretched out before them a city of low, gray barracks surrounded by high concrete walls.

"Ravensbruck!" The word was repeated along the line of women like a whispered curse.



Ravensbrück Archives

Ravensbrück was the only one of nineteen major Nazi concentration camps designated for women. An estimated 92,000 women and children perished there by the time the war ended. Corrie and Betsie lived in the barracks in area 3 on the map.

Even in Haarlem they had heard about this horrible extermination camp.

Their first week at Ravensbrück included sleeping on the ground in the rain, standing at attention for several hours at a time, passing in shame before a line of gawking guards, and finding their permanent bed to be a platform shared with eight other women and infested with lice and fleas.

The conditions here were much worse than any they had experienced thus far. The most distressing was the violence of the guards. For hours at a time the prisoners would be forced to stand at attention outside the punishment barracks. All day long and into the night they could hear the beatings going on. They longed to jam their fingers in their ears to shut out the screams of the victims, but they could not.

However, God provided miracles so Betsie and Corrie could keep the precious little Bible through many searches, and He was faithful to use them to bring light into that place of deepest darkness.

One day the two sisters were assigned to a work crew that was leveling some rough ground near the outer wall of the camp. It had rained the night before, and the dirt was soggy and heavy. Betsie had never been able to lift very much, but this morning she could barely carry her shovel with even a tiny lump of wet earth on it.

The guard screamed at her to work faster. Then, noticing how much was on Betsie's shovel, she began to mock. She grabbed the shovel and showed the other guards. "Look how much this fine lady is carrying. I'm afraid she's going to overexert herself!" As the guards and even some of the other prisoners began to laugh, Corrie felt a surge of anger rise up within her. How cruel it was for this young well-fed guard to make fun of a woman who was starving and old! Then she realized that her sister was laughing, too, at the guard's imitation of her own stumbling walk. "That's me all right," Betsie said cheerfully, "but you'd better let me totter along with my little spoonful, or I'll have to stop altogether."

This made the guard even angrier. "I'm the one to decide when you will stop," she yelled. She lashed out at Betsie with her short leather whip.

The blow caught Betsie around the neck and chest. Without even thinking, Corrie grabbed her shovel and rushed at the guard.

Before anyone else saw, Betsie stepped in front of her. "Corrie, please! Just go back to work." She took the shovel from her and stuck it into the mud. With a look of disgust the guard threw Betsie's shovel down in front of them. Corrie silently picked it up.

A huge red welt was rising on the back of Betsie's neck, and the front of her dress was red with blood. "Don't look at it, Corrie," Betsie whispered. "Just keep your eyes on Jesus." Betsie's forgiving spirit showed Corrie how to love as Christ loved.

They were into December now and the temperature was dropping lower every night, but still all the prisoners had to assemble in the muddy street outside the barracks for roll call every morning at 4:30. Often they were kept standing at attention for several hours.



Imperial War Museum, London

The concentration camp guards were members of the infamous S.S., especially trained in brutality.

One dark, icy morning a mentally retarded girl two rows in front of Corrie suddenly soiled herself. Immediately a guard came at her, flailing her leather crop. The poor girl screamed from fright and pain, but the guard continued to beat her. The girl slumped to the ground, but the whipping went on until she was completely silent and still.

When the guard finally moved away, Corrie whispered to Betsie, "What can we do for these people? After the war, I mean. Can't we make a home for them, and love them, and care for them?"

"Oh, Corrie," she whispered back. "I pray every day that we will be allowed to do that—to show them that God's love is greater."

Only later in the day did Corrie realize that Betsie had misunderstood. Corrie had been talking about a home for the mentally retarded, but Betsie was thinking about helping their persecutors!

Betsie's concern for their captors was so great that she began to envision ways to help them after the war. As her physical condition grew increasingly weaker, the vision God was giving her for their future work seemed to grow clearer.

She told Corrie they were to have a house, one much bigger than the old Beje in Haarlem. There they would minister to victims of the war, especially those who survived the ordeals of the concentration camps.

She spoke as if she could actually see the house she was describing: "It's such a beautiful house, Corrie! The floors are all inlaid wood, with statues set in the walls and a broad staircase sweeping down. And gardens . . . all around it where they can plant flowers."

By this time Betsie was extremely ill, but medical care was practically nonexistent in the camp. Time after time Corrie took her to the camp hospital, but they would not admit her because her temperature was only 102°.

One morning Betsie was too weak to go outside for roll call. Corrie asked permission to take her to the hospital. When the guard reluctantly agreed, Corrie and another Dutch prisoner carried Betsie down the long, cold street, where thousands of women were standing in rows, stamping their feet to keep them from freezing.

They reached the hospital only to see that the line of sick prisoners stretched all the way to the corner of the building and out of sight into the darkness. On the dirty snow beside the line, three bodies lay where they had fallen. Corrie and her friend turned around and took Betsie back to the dormitory.

As she lay back on the dirty straw that covered the wooden platform that served as their bed, Betsie tried to speak. Her words were slurred and almost unintelligible. Corrie leaned close to catch what she was saying.

"A camp, Corrie—a concentration camp," she whispered. Betsie was seeing another vision of their work after the war. She described for Corrie a camp in Germany. There would be no walls and no barbed wire, and the barracks would have window boxes. It would be a place where the German people could learn to love again.

The next day Betsie could not even stand up to go outside for roll call. Corrie was grateful that at least she did not have to stand out in the stinging sleet. The nurses came with a stretcher to take her to the hospital.

The next morning Corrie could not get permission to visit the hospital, but she was able to slip away unnoticed by the guards. When she got to the hospital, she went around to the side to look in the window of the room where Betsie had been.

There she saw two nurses wrapping Betsie's wasted form in a sheet. At first her mind refused to accept it. She wandered aimlessly around the camp for hours until a Dutch nurse found her.

"Corrie," she said, "you must come and see."

Corrie did not want to come, but the nurse insisted, practically dragging her into the building. In a cold back room, they stopped in front of a long row of corpses. "There," the nurse said gently. "Do you see her?" When Corrie raised her eyes to Betsie's face she could hardly believe what she saw. The sunken cheeks and wrinkled brow had been transformed. The eyes were closed as if in sleep, but the face was full and young and healthy. The lines of grief and care, the pallor of disease and starvation were all erased. It was the radiant face of a woman at peace.

**Betsie ten Boom
1885–1944**



*Corrie ten Boom, Her Life Her Faith,
Carole Carlson, Fleming H. Revell Co.*

It was as if the Lord was giving Corrie a special gift to ease the pain of those first days without her sister. Corrie had always been amazed at how selflessly Betsie was able to love the ones who were taking her very life. Through her love Corrie, too, began to see that these bitter people were already suffering the consequences of their actions.

The day before she died, Betsie had been so sure that they would both be out of prison before the end of the year. Incredibly, it was only three days after her death that Corrie was summoned to the administration building. She was afraid at first that she had been reported for having a Bible, but soon found out that she was to be released.

A few days after Christmas, the heavy iron gates of Ravensbruck swung open, and Corrie walked out into the bright sunshine and freedom. Years later she found out that her release had been the result of a clerical "error" and that the following week all the women her age had been sent to the gas chamber.

Soon the war ended, and in the years that followed, God used Corrie to fulfill Betsie's visions: first the home in Holland became a reality and then the camp in Germany. Not long after returning home, Corrie began to speak in churches, clubs, and homes. She shared the message of Betsie's



Ullstein

American tanks rolled into war-torn Munich in April, 1945. The destruction was almost beyond comprehension, but the greater tragedy was the psychological and spiritual damage the war had done.

life that love and forgiveness are more powerful than hate and bitterness.

In her talks, Corrie always mentioned her sister's vision of a home for war victims. After one meeting a wealthy widow came up to her, saying that God was prompting her to make her house available for Corrie to use in that ministry. In a few days Corrie went to a Haarlem suburb to visit her. Corrie had never seen the house itself before, only the huge park around it. The lady met her at the entrance to the estate, and together they strolled up the wide driveway lined with stately oak trees.

When she saw the house, Corrie could hardly believe how large and beautiful it was. As she stared at the fifty-six-room mansion with gardens surrounding it, Corrie quietly asked the widow, "Are there inlaid wood floors, statues set along the walls, and a curving staircase?"

"Why, yes," she replied with surprise. "I didn't know you had been here before."

Corrie smiled. "Oh, I haven't, but I talked with someone who has."

After that, things happened quickly. In June of 1945 when the war in Europe had been over barely a month, they received the first guests. Eventually hundreds of troubled people would come. Corrie discovered that they all had the same need. The key to their healing was the same. Each one had a particular person and offense to forgive: the neighbor who had betrayed him, a hateful guard, or some cruel soldier.

Corrie continued speaking to groups partly to raise funds for the home but mostly because people seemed more eager than ever to hear Betsie's story. She traveled all over Holland, to other countries in Europe, even to the United States, but the ones who



Tramp for the Lord, Corrie ten Boom with Jamie Buckingham, Christian Literature Crusade, Fleming H. Revell Co.

The hunger for the message of forgiveness seemed greatest in post-war Germany, the one place Corrie did not want to go. In obedience to the Lord, however, she went and shared from her heart. Here she stands with a friend in East Germany.

were most interested were the people in Germany. So Corrie went there, too.

It was after a church service in Munich that Corrie first had the shock of meeting one of her former jailers. He came up, bowing and smiling, to thank her for the inspiring message. Seeing his face brought back a flood of painful Ravensbruck memories: the forced labor, the hunger, the degrading medical examinations, the filth, the death of her sister.

She remembered him clearly as one of the cruelest guards. "You mentioned Ravensbruck in your talk," he was saying. "I was a guard there. Since that time I've become a Christian. It's wonderful to know that God has forgiven me for all the cruel things I did there, but I want to hear it from you, too, Fraulein. Will you forgive me?" The man was reaching out to shake her hand, but Corrie's arm remained frozen at her side. Even as the vengeful thoughts raced through her mind, Corrie knew they were wrong. She silently prayed, "Lord, help me to forgive this man." Yet she could not bring herself to take his hand.

She tried to smile, struggling to raise her hand. Still there was no feeling in her heart, no kindness, not the least bit of love. Again she prayed, but

this time she confessed that she could not forgive this man. "Oh, Lord Jesus," she pleaded, "give me Your forgiveness for him."

It was the most difficult thing she ever had to do, but finally Corrie reached out stiffly to take his hand. As she did, an incredible thing happened. She felt a surge of warmth, beginning at her shoulder and running all the way down her arm.

Suddenly, she found there was love in her heart for this stranger, and she was almost overwhelmed by the power of it.

"I forgive you, brother, with all my heart," cried Corrie. She later wrote of that moment when they grasped each other's hands: "I had never known God's love so intensely as I did then." Corrie had realized that if she responded in bitterness or with silence as a way of punishing him for his offenses, she would have been assuming a right that belongs only to God. "Dearly beloved, avenge not yourselves, but rather give place unto wrath: for it is written, Vengeance is mine; I will repay, saith the Lord" (Romans 12:19).



Tramp for the Lord, Corrie ten Boom with Jamie Buckingham, Christian Literature Crusade, Fleming H. Revell Co.

With Corrie's help, Darmstadt, a former concentration camp, was turned into a place where victims of the war could learn to forgive.

Not long after this experience, while Corrie was still in Germany, she was approached by the director of a relief organization. He had heard of her rehabilitation work in Holland and wanted her to help them with a project. She was about to refuse when he mentioned that they were planning to use a former concentration camp called Darmstadt as the site for the program.

Remembering Betsie's vision, she agreed to go with the director to look over the facilities. As they walked between the rows of prison-gray barracks, Corrie began to talk about painting them bright colors and putting window boxes at every window. How could she say "no" to the fulfillment of Betsie's other vision?



The Hiding Place

Corrie ten Boom
April 15, 1892–April 15, 1983

Corrie was able to help many German people battling bitterness as she shared her heart with them. One man, formerly a lawyer, had lost both of his legs in the war. Now he sat in silence at Darmstadt, filled with bitterness and self-pity. Corrie approached him without hesitation. “The only way to get rid of bitterness is to surrender it,” she said.

He asked, “What do you know about bitterness?” Corrie began to share her story of the anger she had felt toward the man who had betrayed her family and caused her father’s and sister’s deaths. She told him that Jesus had said, “*For if ye forgive men their trespasses, your heavenly Father will also forgive you: But if ye forgive not men their trespasses, neither will your Father forgive your trespasses*” (Matthew 6:14,15). Corrie explained that she had had to come to repentance for her bitterness, and that when she did, God not only took away the hatred, but He also gave her love for her enemies. She went on to describe an example of this love:

After the war Jan Vogel, the man who had betrayed the ten Booms, was sentenced to die for his crimes. Corrie, instead of wishing he were dead, wanted him to find eternal life, so she wrote to him. If she had harbored bitterness in her heart, her letter would probably have accomplished nothing. As it was, God was able to use the miracle of His forgiveness

flowing through Corrie’s life to bring that man to repentance and faith in Christ before he was executed.

As Corrie shared this part of her life with the German lawyer, he was amazed. “What a miracle!” he said. “You mean Jesus can do that to a person? I shall have to give this much thought.”

The next time Corrie visited Darmstadt, this same man met her at the train station. “I have surrendered my bitterness to God. I repented, and the Lord did just as you said. He forgave me and filled my heart with His love. Now I am working in the refugee camp and am praising God that He can use even a legless man if he is surrendered.”

Corrie’s desire to share that same message of forgiveness with others led her to become, as she called herself, a “tramp for the Lord.” For the next thirty years, she traveled the globe, visiting over sixty countries on every continent. Whether sharing with angry prisoners in a Manila jail, counseling missionaries in Africa, or speaking to large crowds in the United States, her theme was always the victorious healing power of God’s forgiveness.

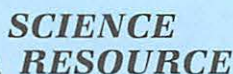
PROJECT

Study the “Six Basic Aspects of Forgiveness” on pages 79–80 of the *Basic Seminar Textbook*. Then review the biographies of great Christians to discern how bitterness (lack of forgiveness) could have destroyed their effectiveness for the Lord.

What if Fanny Crosby had been bitter toward the doctor who prescribed the poultices that ruined her sight? (See *Wisdom Booklet 7*.) What if David Brainerd had never come to a point of asking forgiveness for his hasty words? (See *Wisdom Booklet 22*.) What if Jonathan Goforth had not forgiven his taunting classmates or had become bitter at the Chinese people for what they did to his family during the Boxer Rebellion? (See *Wisdom Booklet 32*.)

What if George Mueller had focused on the reactions of his unsupportive parishioners? (See *Wisdom Booklet 8*.) What if John Wesley had refused to forgive those who opposed his ministry? (See *Wisdom Booklet 10*.) What if John Bunyan had held a grudge against those who had him put in prison? (See *Wisdom Booklet 11*.) What if Peter Waldo had been bitter at those who mocked his decision to follow Christ? (See *Wisdom Booklet 15*.) What if Adoniram Judson had not had a forgiving spirit toward the Burmese who had mistreated him and his wife? (See *Wisdom Booklet 29*.)

Date completed _____ Evaluation _____



A detailed black and white illustration of a medieval alchemist's workshop. In the center, a bearded man wearing a cap and a long robe sits at a wooden table, focused on his work. He is using a small furnace or retort. The room is filled with various alchemical apparatuses, including retorts, flasks, and a large still. A small dog stands on the right, and a large pot sits on the floor in the foreground. The background shows shelves with more equipment and a window with a view of the outside. The overall scene depicts the process of alchemy in a historical setting.

As in monetary debts, chemical debts produce powerful reactions which are able to alter the composition of other more stable substances. God has even established an amazing principle that once

The periodic table is organized into groups and periods. The elements are color-coded as follows:

- Metals:** Elements on the left side of the table, including the alkali metals, alkaline earth metals, and transition metals.
- Metalloids:** Elements along the diagonal line separating metals from non-metals.
- Non-metals:** Elements on the right side of the table, including the halogens and noble gases.
- Halogens:** Elements in Group 17.
- Noble gases:** Elements in Group 18.
- Transition metals:** Elements in the d-block, including the lanthanide and actinide series.

The periodic table is divided into several groups and periods. The groups are labeled as follows:

- Group 1:** Alkali metals
- Group 2:** Alkaline earth metals
- Group 3-10:** Transition metals
- Group 11-12:** Post-transition metals
- Group 13-16:** Non-metals
- Group 17:** Halogens
- Group 18:** Noble gases

The periodic table is also divided into several periods. The periods are labeled as follows:

- Period 1:** 2 elements
- Period 2:** 8 elements
- Period 3:** 8 elements
- Period 4:** 18 elements
- Period 5:** 18 elements
- Period 6:** 32 elements
- Period 7:** 32 elements

The periodic table is also divided into several blocks. The blocks are labeled as follows:

- s-block:** Groups 1 and 2
- p-block:** Groups 13-18
- d-block:** Groups 3-10
- f-block:** Lanthanide and actinide series

The periodic table is also divided into several series. The series are labeled as follows:

- Alkali metals:** Group 1
- Alkaline earth metals:** Group 2
- Transition metals:** Groups 3-10
- Post-transition metals:** Groups 11-12
- Non-metals:** Groups 13-16
- Halogens:** Group 17
- Noble gases:** Group 18
- Lanthanide series:** Period 6, f-block
- Actinide series:** Period 7, f-block

In the middle of the table was a large group of elements which looked like metals, but were much less reactive. These became known as *transitional metals*. The properties of these elements became less metallic going across the table from left to right, but were surprisingly similar to one another when compared up and down the columns.

Other chemists noticed a group of elements they called *non-metals* clustered in a wedge-shaped group in the upper right corner of the table. Most of these elements were gases at room temperature and were very reactive.

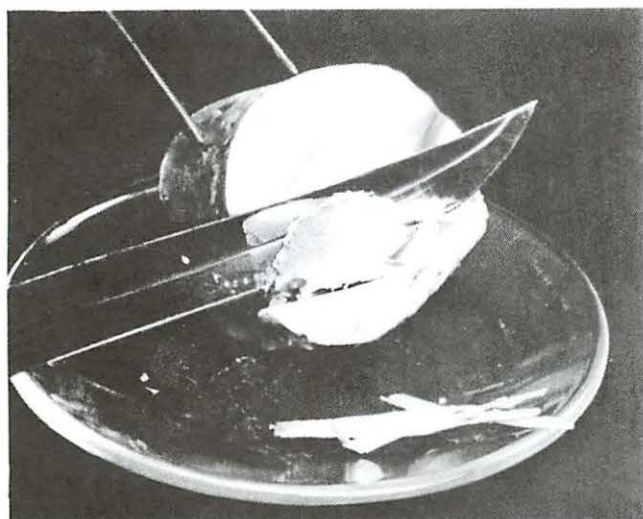
The final group of elements was neither metals nor non-metals. Instead, these elements exhibited unique qualities which set them apart from all the rest. Chemists called them *metalloids* (MEH-tuh-loids).

Hydrogen, with just one proton and one electron, was the only element which did not fit on the table. Theoretically it belonged on the left with the metals, but in actuality it behaved like a non-metal. In order to maintain symmetry, it was arbitrarily placed above lithium.

How chemical loans occur

Chemical loans occur when metals give electrons (which are negatively charged) to other substances and then become positively charged. Metals are those elements which have a loose attraction for their outer electrons. Metals readily give up these loose electrons in order to reach a more compact and stable arrangement.

The most common metals include sodium, magnesium, potassium, and calcium. The most common transitional metals are iron, copper, zinc, mercury, and lead.



Unusual Films

Sodium is so soft it can be cut with a knife. Most metals have a characteristic luster, bend easily, can be hammered and drawn, make excellent conductors of electricity, and tend to be chemically reactive.

Sodium is so reactive (and violently so with water), it must be stored in tightly closed containers of kerosene or oil.

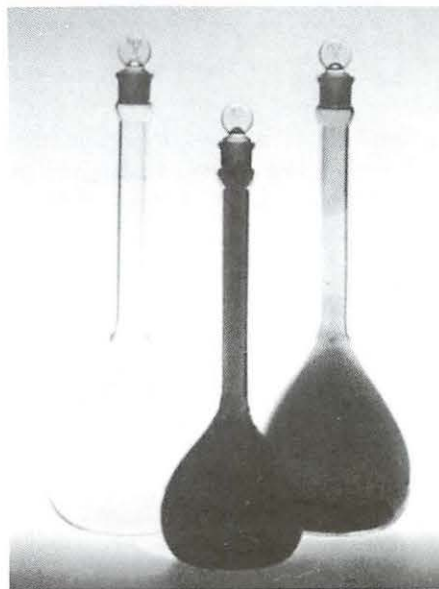
Because metals readily loan electrons to other substances, the elements which accept those electrons acquire a chemical debt. This propensity to loan electrons causes metals to be very reactive and dangerous. Chemists note this loan by writing a superscript plus sign (+) after an element or compound which gives away an electron. A label of two plus signs (++) means that two electrons have been loaned.

Elements or compounds which accept electrons become negatively charged and are then labeled with minus signs—the number being dependent upon the number of electrons accepted.

Because like charges repel, and unlike charges attract, the process of loaning and borrowing electrons forces some atoms and molecules apart while drawing others together.

How chemical debts occur

Non-metals generate large chemical debts by stripping electrons from other substances. Non-metals include such elements as carbon, nitrogen, oxygen, sulfur, fluorine, chlorine, and bromine. These elements are poor conductors of heat and electricity and form brittle crystals which cannot be drawn or hammered like metals.



Descriptive Chemistry, W.H. Freeman and Co.

The flasks above contain, from left to right, chlorine, bromine, and iodine gas. Chlorine is greenish-yellow, bromine is reddish-brown, and iodine is magenta.

These three elements, plus fluorine and astatine are found in column 17 of the periodic table, and are called the *halogens*.

Non-metals have a tremendous affinity for electrons. Chemists call this affinity *electronegativity*. Fluorine, for example, is the most electronegative element on the periodic table. It is almost always found indebted to other substances. Chemists indicate this debt by placing a negative sign after the element's symbol (F^-).

Elements below or to the left of fluorine are less electronegative, but they also borrow electrons. In doing so, they acquire negative charges as well.

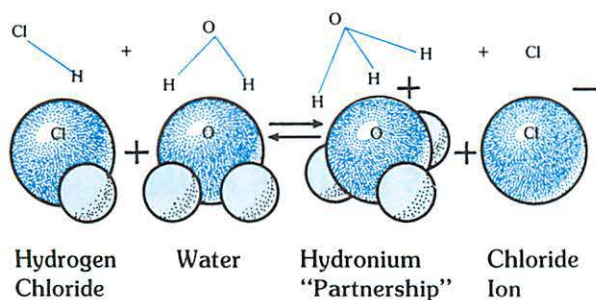
Sometimes metals react directly with non-metals to form what chemists call *ionic compounds*. These ionic substances represent a complete transfer of one or more electrons from the metal to the non-metal.

The metal, thus, acquires a positive charge, and the non-metal acquires a negative charge. These charges become the attractive force which holds the atoms together. In fact, the debt between the two atoms literally binds them together.

How chemical partnerships occur

Chemical partnerships occur when two atoms claim ownership of the same electron(s). Each H^+ ion formed by an acid quickly seeks to borrow an electron from somewhere. Because the non-metals which produce acids will not release an electron, the hydrogen ion proposes a "partnership" with other hydrogen atoms (H). Most often the H^+ joins up with the hydrogens in water to form a molecule of H_3O^+ .

Chemists call H_3O^+ the *hydronium ion*. Hydronium ions represent a partnership of joint debt. In effect, three hydrogen atoms and one oxygen atom claim ownership of the same two



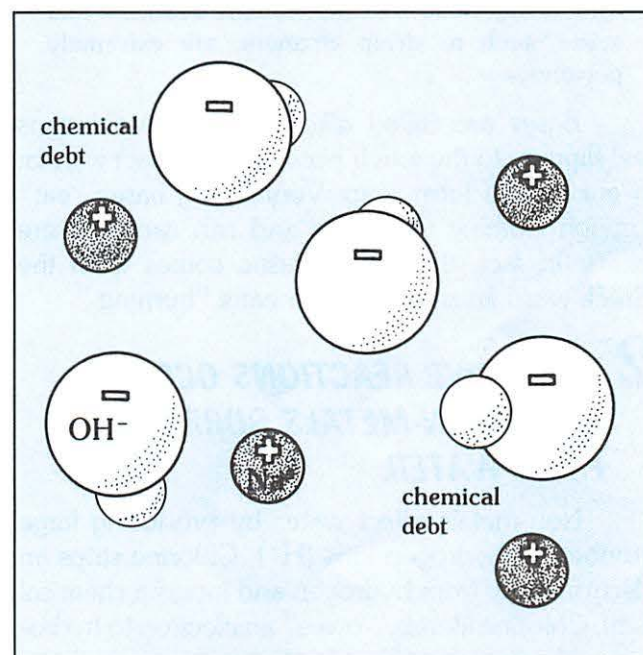
The reaction of hydrogen chloride (HCl) and water (H₂O) creates a chemical debt which separates hydrogen and chloride into ions (EYE-ens). Ions are atoms which are charged due to the loss or gain of electrons. The hydrogen ion by itself is not a powerful acid; however, it prompts water molecules to join in its debt.

electrons. This "partnership" binds the extra hydrogen to the hydronium ion and limits its freedom to resolve its own debt.

While individual hydrogen ions (H^+) are not very reactive, H_3O^+ ions are extremely reactive. They cause acids to eat through clothing, burn skin, and etch glass. In fact, the strength of an acid is a measure of the number of H_3O^+ ions it produces. Weak acids are those which produce only a few hydronium ions. Strong acids produce many hydronium ions.

1 CAUSTIC REACTIONS OCCUR WHEN METALS MAKE LOANS TO WATER.

When a reactive metal such as sodium mixes with water, it produces a large chemical loan which generates tremendous heat, hydrogen gas, and a strong base chemists call *sodium hydroxide*. The reaction is often so violent that the hydrogen burns with explosive force.



When sodium hydroxide dissolves in water, it breaks apart into ions. Ions with a negative charge are indebted to ions with a positive charge.

Chemists write sodium hydroxide as NaOH. Na is the symbol for sodium, O is the symbol for oxygen, and H is the symbol for hydrogen. An OH written together is called *hydroxide* and usually indicates the presence of a base.

In reality, sodium hydroxide could be written as Na^+ and OH^- . The plus indicates that the sodium atom released an electron. The negative on the OH indicates that the hydroxide acquired the extra

electron. This electron exchange produces a chemical debt. In effect, the OH^- ion literally owes the Na^+ ion one electron. These borrowed electrons are what cause bases to disrupt and break apart other, more stable substances.



Physical Science, Scott, Foresman

Common household bases include antacids, soaps, drain cleaners, and baking soda. The stronger bases exhibit caustic qualities, and some, such as drain cleaners, are extremely poisonous.

Bases are called *alkalies*. Alkaline solutions feel slippery to the touch because they react with fat in our skin to form soap. Very strong bases “eat” through clothing with ease and can cause severe burns. In fact, the word *caustic* comes from the Greek word *kaustos*, which means “burning.”

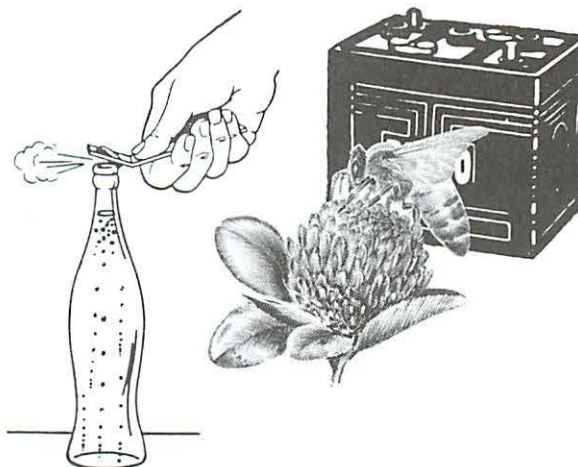
2 CORROSIVE REACTIONS OCCUR WHEN NON-METALS BORROW FROM WATER.

Non-metals affect water by producing large numbers of hydrogen ions (H^+). Chlorine strips an electron away from hydrogen and incurs a chemical debt. Chlorine literally “owes” an electron to hydrogen and refuses to pay it back.

This debt causes hydrogen to carry a positive charge while the chlorine carries a negative charge. Chemists write this as H^+ and Cl^- . These charges again mark the “creditor” and the “debtor.” The debtor has the negative charge because it has gained an electron. The creditor has a positive charge because it has lost an electron.

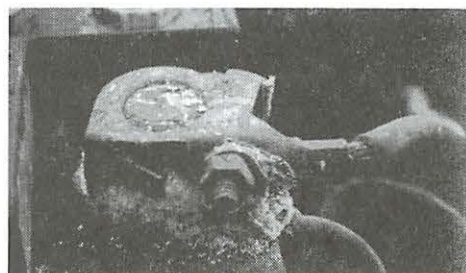
When a metal is replaced with hydrogen, the resulting substance is an acid. The H^+ ion actually substitutes itself in place of a metal such as iron or lead. When this happens, the metal appears to dissolve and the hydrogen escapes as a gas.

What do honey bees, soda pop, and lead-acid storage batteries all have in common?



Carbonic acid causes soda pop to bubble, formic acid causes bee stings to hurt, and sulfuric acid aids in storing electricity in batteries. Other common acids include acetic acid in vinegar, lactic acid in milk, and acetylsalicylic acid in aspirin.

Among the strongest acids are perchloric acid (HClO_4), hydriodic acid (HI), hydrochloric acid (HCl), nitric acid (HNO_3), and sulfuric acid (H_2SO_4). These acids are capable of eating holes in clothing, causing severe burns, and corroding metal.



Physical Science, Scott, Foresman

The terminals of a battery corrode quickly because hydrogen ions (H^+) replace the metal atoms in the terminal.

3 SOURNESS RESULTS FROM A PARTNERSHIP BETWEEN HYDROGEN IONS AND WATER.

Mild acids such as citric acid and aspartic acid give lemons and green apples their distinctively sour taste. The sour taste of dill pickles comes from acetic acid which we commonly know as vinegar.

Aspirin has a sour taste from acetylsalicylic (uh-SEE-tul-sal-uh-SILL-ick) acid. Vitamin C tastes sour because of the ascorbic acid. The sharp biting

taste of soda pop is the result of carbonic acid. Even the sour taste of rhubarb comes from an acid called oxalic acid.

The tongue is most sensitive to these acids at its tip. As the hydronium ion of an acid reacts with receptors on the tip of the tongue it produces the sensation of sourness.

The hydrogen ion itself is not chemically reactive; however, a partnership between water and hydrogen yields hydronium ions. This combination produces a sour taste.

Warning: Do not taste any unknown acid or base because these could be extremely harmful. Even a small amount can severely burn the tongue or cause poisoning.

4 BITTERNESS RESULTS WHEN WATER BORROWS AN EXTRA ELECTRON.

Mild bases produce an unpleasant, bitter taste. Several bases which we eat include milk of magnesia, TUMS™, and baking soda. Milk of magnesia contains magnesium hydroxide ($\text{Mg}[\text{OH}]_2$), and TUMS™ contains calcium hydroxide ($\text{Ca}[\text{OH}]_2$). The alkalinity of baking soda, or sodium bicarbonate (NaHCO_3), results from a slightly more complicated reaction which produces bitter-tasting hydroxide ions. Bases also give soap its bitter aftertaste.

Each of these bases stimulates taste receptors on the sides of the tongue. Because bases taste bitter, manufacturers of alkaline products often add strong-tasting sweeteners to cover the bitterness.

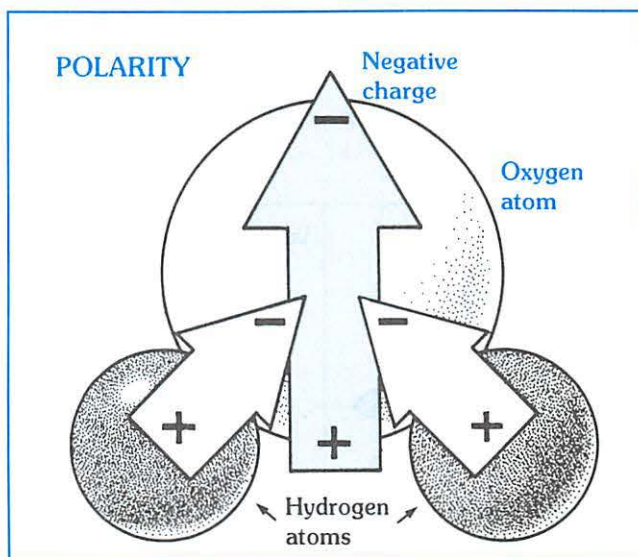
- A lemon swiss creme flavored antacid/antiflatulent for the relief of acid indigestion, heartburn, sour stomach accompanied by gas and upset stomach associated with these symptoms.
 - Each tablet contains magnesium hydroxide 200 mg, dried aluminum hydroxide gel 200 mg and simethicone 25 mg.
 - Inactive ingredients: citric acid, confectioner's sugar, D&C red No. 30, D&C yellow No. 10, dextrose, flavors, glycerin, magnesium stearate, mannitol, saccharin sodium, sorbitol, starch, talc.
- Directions for Use:** One to four tablets chewed, four times a day, taken twenty minutes to one hour after meals and at bedtime, or as directed by a physician.
- **Warnings:** Do not take more than 16 tablets in a 24-hour period or use the maximum dosage for more than 2 weeks or use if you have kidney disease except under the advice and supervision of a physician.
 - **Drug Interaction Precaution:** Do not use if you are taking a prescription antibiotic drug containing any form of tetracycline.
- Keep this and all drugs out of the reach of children.

Checking the fine print of antacid labels reveals that manufacturers mask the taste of the active hydroxide in order to make antacids palatable.

5 THE GREATER THE DEBT, THE GREATER ITS STRENGTH TO DIVIDE.

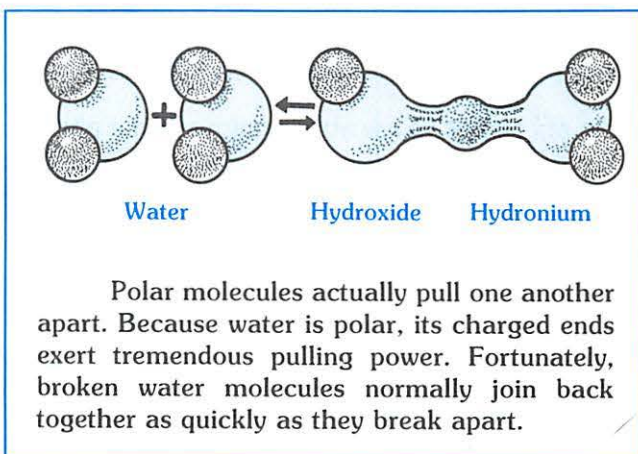
While the strength of an acid or a base is a complicated interaction of several factors, one of the most important factors is the degree to which the positive and negative charges in a molecule are separated. Chemists refer to this as **polarity**.

Polarity is an indication of how completely an atom has become indebted to another. The greater the debt, the greater the polarity.



Polarity is an indication that electrons are held more securely by some atoms than others. Water is a polar molecule because the oxygen atom borrows an electron from each of the two hydrogen atoms. This leaves the oxygen atom with a negative charge and the hydrogen atoms each with a positive charge.

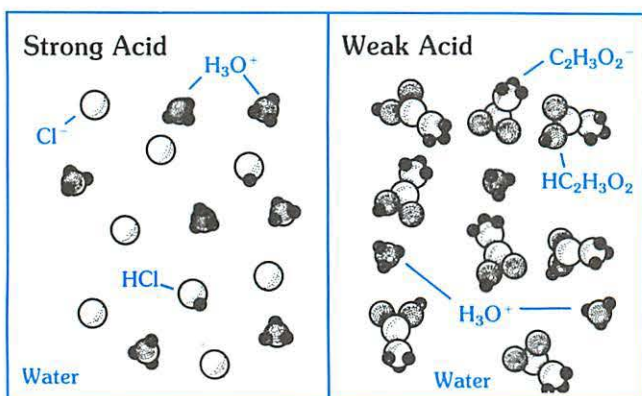
Polarity also increases the proportion of atoms which separate from one another as they dissolve in water. Because water is itself a polar molecule, it “pulls” on other indebted molecules such as acids and bases until they come apart. Chemists call this separation **dissociation**.



Polar molecules actually pull one another apart. Because water is polar, its charged ends exert tremendous pulling power. Fortunately, broken water molecules normally join back together as quickly as they break apart.

For example, pure hydrogen chloride (HCl) exists both as a gas and as a liquid. Neither has any characteristics of an acid. However, when HCl is mixed with water, the water molecules begin to tug at the hydrogen and chlorine atoms. Because there is a large chemical debt between hydrogen and chlorine, the two separate easily into H^+ and Cl^- ions. Once separated, the hydrogen ions (H^+) form partnerships with the water molecules to create a strongly acidic hydronium ion (H_3O^+).

Other potential acids and bases avoid large chemical debts and are not very polar. These do not yield easily to water's pull. For the most part they remain as complete molecules. Since only a few of their molecules break apart, the acids or bases they create remain very weak.



Hydrogen chloride breaks apart easily in water and forms large numbers of hydronium ions. Acetic acid, on the other hand, does not dissociate easily in water. Most of it remains in molecular form and does not produce hydronium ions.

Acids and bases in which less than fifty percent of its atoms dissociate are said to be weak. Those in which more than fifty percent dissociate are considered strong.

Chemists report the strength of acids as numbers on the "pH" scale and bases as numbers on the "pOH" scale.

pH and pOH are abbreviations of the phrases *per Hydronium* and *per Hydroxide*. pH and pOH are measures of the concentration of hydronium (H_3O^+) and hydroxide (OH^-) ions, respectively, in a liter of solution. Technically they are the negative logarithms of the hydronium or hydroxide concentrations.

For example, an acid with a concentration of 1.0×10^{-6} moles/liter of hydronium ions has a pH of 6. 6 is the negative logarithm of its concentration.

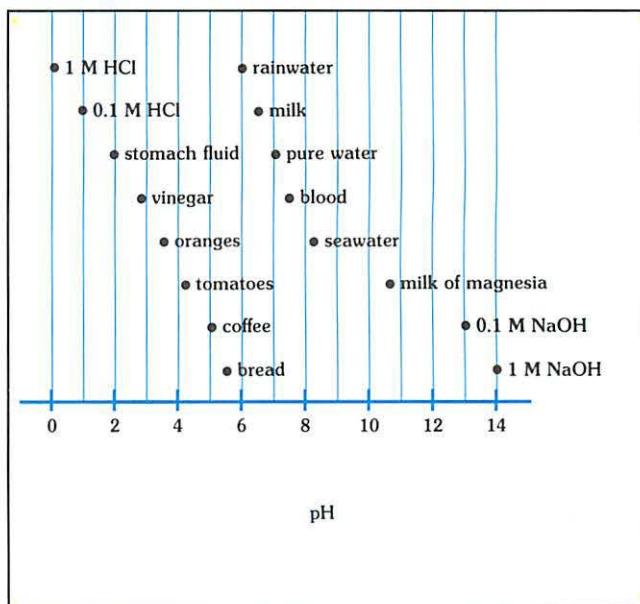
Although pH and pOH seem to be sophisticated mathematical terms, they are relatively easy to understand. Pure water has a pH of 7 and a pOH of 7. That means that its concentration of both hydronium ions and hydroxide ions is exactly the same, and that pure water is neither an acid nor a base.

Since pH and pOH are negative logs, a smaller pH indicates a greater concentration, and a larger pH indicates a lesser concentration. The same is true for pOH.

Chemists have also determined that the sum of the pH and the pOH for any solution is always 14. If the pH is 3, then the pOH must be 11. If the pOH is 8, the pH must be 6.

However, using both pH and pOH often becomes confusing, so in most cases, chemists refer only to pH. They understand that a pH from 0–7 (but not including 7) means that a solution is acidic, and that a pH from 7–14 (but not including 7) means that a solution is basic. A pH of 7, of course, means that a solution is neutral.

EXAMPLES OF THE pH OF VARIOUS SUBSTANCES



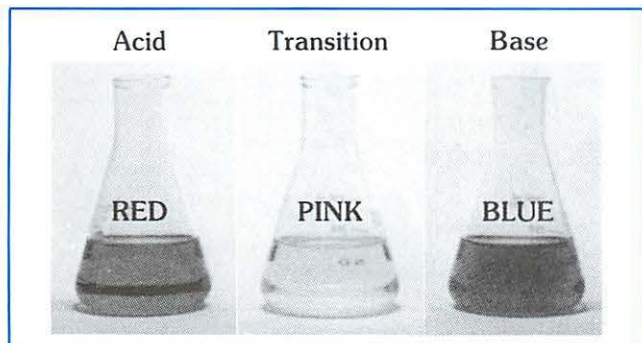
pH is a measure of acidity and alkalinity. A pH of less than seven indicates an acid. A pH of greater than seven indicates a base.

Compare the pH of stomach fluid with the pH of blood. The various fluids of the body have different pH's, but the normal pH range of each fluid is very narrow.

The pH of blood, for example, is 7.35–7.45. Even when strong acids or bases are taken into the body, the blood pH remains fairly constant because of *buffer systems*—chemical processes which change strong acids and bases into weak ones.

6 CHANGES IN COLOR OCCUR AS DEBTS INCREASE OR DECREASE.

Indicators such as litmus, phenolphthalein, and bromothymol blue actually turn color when the concentration of hydronium ions and hydroxide ions changes. Litmus, for example, is red in the presence of acids and blue in the presence of bases.

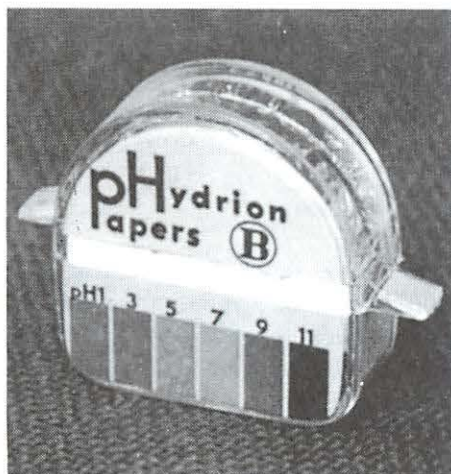


Physical Science, Scott, Foresman

Litmus is often added to absorbent strips of paper. These "litmus strips" turn different colors, depending on the pH of the solution being tested.

Some indicators change suddenly at or near the neutral point where the pH equals 7. However, other indicators such as bromothymol blue change gradually along a continuum from 0 to 14.

At a pH of 1, bromothymol blue is red. From 2 to 7 it is various shades of yellow. At 8 it turns green, and then it is blue from 10 to 14.



Physical Science, Scott, Foresman

Sometimes indicators may be mixed together in order to give more specific information. These paper strips not only reveal whether a solution is an acid or a base, but also indicate its specific pH. A chemist can measure the pH of a sample by simply comparing the color on the test strip to the color chart on the package. Instruments called *pH meters* are able to determine the pH of substances to hundredths of a unit.

Some pH indicators are present in nature. For example, azaleas can be fiery red, orange, or yellow, depending on the acidity of the soil.

Indicators are actually weak acids or bases themselves. They establish an equilibrium between their indebted forms (ionic forms) and their non-indebted (molecular) forms. In most instances the molecular form has a different color from the ionic form.

The molecular form of phenolphthalein, for example, is colorless, but the ionic form is red. When phenolphthalein comes into the presence of a base, it acquires a chemical debt from the hydroxide ions. This situation shifts the equilibrium and makes the phenolphthalein red. In the presence of an acid, phenolphthalein's debt is paid, and it becomes colorless.

- WHAT ARE THE INDICATORS THAT A PERSON IS CARRYING AN UNFORGIVEN DEBT?
- WHAT ARE THE INDICATORS THAT SOMEONE HAS FAILED TO FORGIVE ANOTHER OF A DEBT?

7 AN ACID OR BASE CANNOT BE NEUTRALIZED UNTIL ITS DEBT IS FULLY PAID.

The heartburn which comes from overeating is a result of digestive acids which burn the sensitive linings of the esophagus where it empties into the stomach. To relieve this pain, many people take antacids. Antacids, however, are merely bases which neutralize the stomach's excess acid.



Physical Science, Scott, Foresman

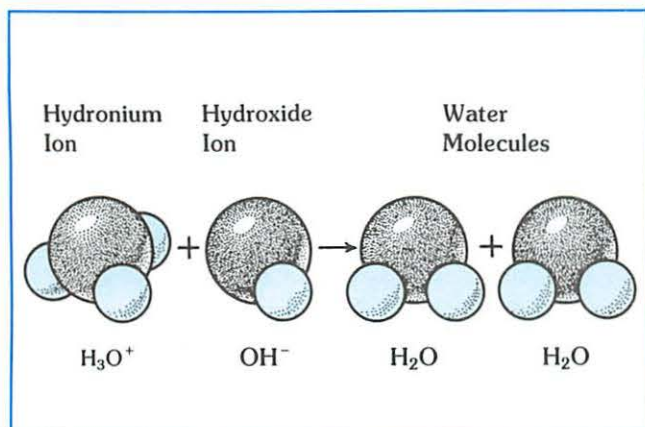
Hairdressers use acids and bases to give hair a "permanent" wave. After the hair has been waved, they must carefully neutralize the waving solution to stop its waving action.

The neutralization of an acid or a base is a chemical reaction which returns electrons to their original owners. This reaction pays the chemical debt and restores both acids and bases to a neutral condition. By definition, an acid can neutralize a base, and a base can neutralize an acid.

During neutralization the hydroxide ion (OH^-) of the base releases the extra electron which it had once borrowed. This release neutralizes the base's caustic characteristics and releases bound-up energy in the form of heat.

The freed electron is then drawn to the hydronium ion (H_3O^+) of the acid, where it rejoins a hydrogen atom. This combination dissolves the indebted partnership of the hydronium ion, neutralizes its acidic characteristics, and releases still more heat energy.

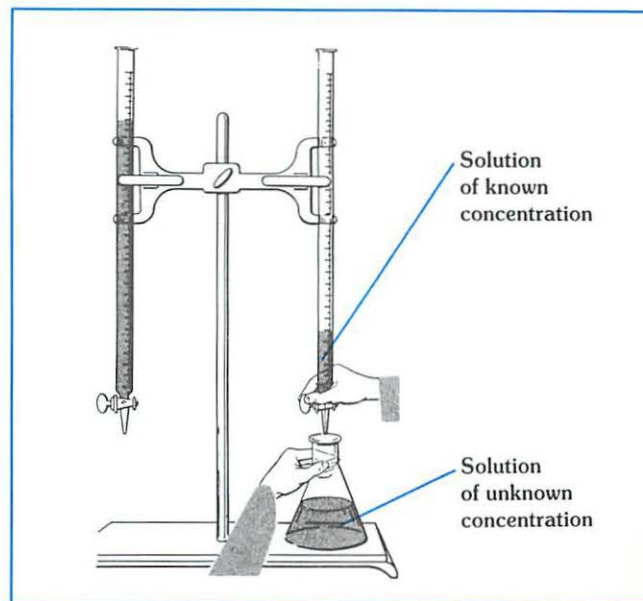
For every hydroxide ion which gives up an electron there is a hydronium ion which gives up a hydrogen atom. The result is a one-for-one exchange. For complete neutralization of an acid or a base, the exchange must continue until every hydronium ion and every hydroxide ion have been freed of their debts.



Payment of a debt requires that every obligation be fulfilled. Every hydronium ion must neutralize every hydroxide ion to form two molecules of water.

Chemists take advantage of this one-for-one exchange to determine the strength of unknown acids and bases. Using a procedure called *titration* (tie-TRAY-shun), chemists measure precisely how much of one solution is required to cancel out the chemical debt of another.

To determine the point at which the debt is fully paid, chemists often add a color indicator to the unknown solution. When the indicator changes color, they know that the debt has been fully paid.



By using a burette, a long, slender glass tube which has been calibrated to measure volume, chemists can add one solution to another a drop at a time.

If a chemist measured out 300 milliliters of an unknown acid and found by titration that 93 milliliters of a 3.5 N base was required to neutralize it, the following calculation would reveal the concentration of the unknown acid.

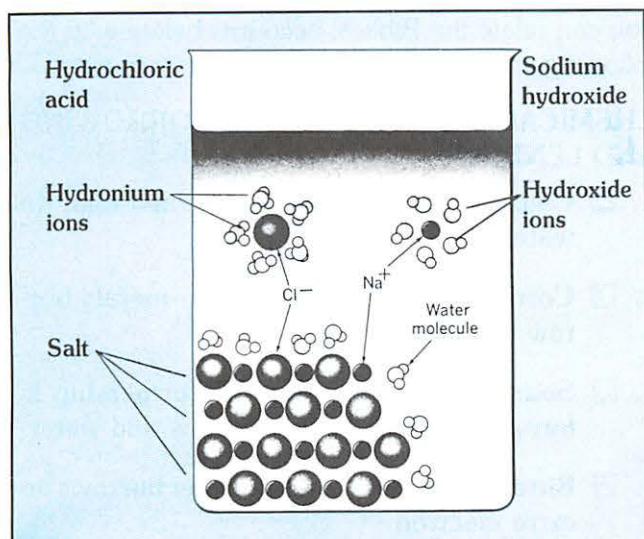
CALCULATING THE STRENGTH OF AN UNKNOWN ACID

Known solution (base) concentration \times volume	=	Unknown solution (acid) concentration \times volume
$3.5 \text{ N} \times 93 \text{ ml}$	=	$? \times 300 \text{ ml}$
$\frac{3.5 \times 93}{300}$	=	1.1 N

"N" is a unit of concentration called normality. Normality refers to combining capacity in chemical reactions and is a reflection of the number of hydronium ions or hydroxide ions in a liter of solution.

Restoring a debt has the beneficial result of producing salt.

Once acids and bases are neutralized, their natures change completely. In fact, a trained chemist in a proper laboratory setting can take a solution of hydrochloric acid that is strong enough to eat its way through metal and a solution of a drain cleaner such as sodium hydroxide, neutralize them, and cancel their debts.



Foundations of Chemistry, Holt, Rinehart, and Winston

A trained chemist can mix hydrochloric acid that has a pH of 1 and sodium hydroxide that has a pH of 14, and have a new solution with a pH of 7.

However, there is more to neutralization than merely the cancellation of debts. The neutralization of acids and bases also produces a new substance completely unlike the originals. That new substance is salt. In fact, by definition, salt (plus water) is the result of every acid/base neutralization reaction. NaCl, table salt, is only one of many kinds of salt. Some other examples of salts are magnesium chloride (MgCl_2), potassium sulfate (K_2SO_4), and aluminum phosphate (AlPO_4).

When sodium hydroxide neutralizes hydrochloric acid, the new substances formed are table salt (NaCl), and water (H_2O). The formula for this reaction is $\text{NaOH} + \text{HCl} \rightarrow \text{NaCl} + \text{H}_2\text{O}$. (The arrow is read as “yields.”) The solutions are no longer sour or bitter. Instead they are salty. If the water evaporates, the neutralized solution leaves behind perfectly symmetrical cubes of salt.

Warning: *The chemical reactions described here cannot be done in the home or even with chemistry sets. They require special training and equipment.*

Even the offensive smells of an acid and base disappear when their debts are canceled. Mixing ammonia and vinegar, for example, cancels the smells of both. However, they must be mixed in precise proportions, for if the debt is not completely paid, the smell will linger.

Chemists also know that once acids and bases have been neutralized into salt solutions, their character cannot be changed back to acids or bases



Chemistry for the Modern Mind

NaCl crystals form neat, six-sided cubes. The stronger the initial acids and bases are, the greater will be the quantity of salt that is produced during neutralization.

Review *Wisdom Booklets 13 and 14* for the benefits and spiritual analogies of salt.

except by unusual chemical means. Salt remains salt. It is neither acidic nor basic, nor does it exhibit any of the harmful effects of the original chemicals.

Metalloids have unique freedoms because they neither borrow nor lend.

All metalloids show a metallic luster, but none of them form positive or negative ions. That is to say, they do not borrow or lend electrons.

Metalloids include boron, silicon, germanium, arsenic, antimony, tellurium, polonium, and astatine. Of these elements, silicon is the most common. In fact, silicon is the second most abundant element in the earth's crust and is present in ninety-seven percent of all compounds. Yet, it remains debt and loan free.

In its pure form, silicon is very stable. It does not combine with air, water, or acids except at high temperatures, and like other metalloids, silicon has a very high melting point of 1,414°F.

Because silicon neither lends nor borrows electrons, it is also known as a *semiconductor*. That means that silicon is free to conduct electricity under some conditions and insulate against the flow of electricity under other conditions.

This characteristic makes pure silicon extremely valuable as a switching device for computers. Computer engineers cut tiny slices of silicon and imprint the surfaces with miniature electronic circuits which can condense thousands, even millions, of transistors into an area smaller than a thumbnail.

Silicon is also used in electrical motors to increase their durability and power. For example, a ten horsepower motor equipped with silicon insulators and lubricated with silicon oil experiences a 900% extension in the life of the motor and a 50% greater power output.

Silicon's non-reactive qualities help prevent staining by sealing clothing and carpet fibers so they cannot absorb spills.

In nature, however, silicon is most often found in combination with oxygen as molecules of SiO_2 . SiO_2 , called *silicate*, is the main ingredient in glass, quartz, and sand. It is a non-polar molecule which does not dissolve in water or form acids or bases.

Instead of reacting with other substances, silicate molecules join themselves to form beautifully intricate crystals which can be used to make precision lenses, miniature radios, or accurate timepieces.

While chemists classify carbon as a non-metal, there are occasions when it acts more like a metalloid. When carbon atoms bond to one another, they neither give nor take electrons. Instead they share them freely and evenly with other carbon atoms. The result is a debt-free bond of tremendous strength. These are the bonds which make diamonds so strong.



Diamonds are the result of a substance which neither borrows nor lends.

PROJECT

There are many illustrations in Scripture which exemplify the caustic, corrosive, sour, and bitter aspects of borrowing and lending. See how precisely

you can relate the Biblical accounts below with the following characteristics of acids and bases.

CHEMICAL REACTIONS FROM BORROWING AND LENDING:

1. ☐ Caustic reactions when metals loan to water
2. ☐ Corrosive reactions when non-metals borrow from water
3. ☐ Sourness resulting when a partnership is formed between hydrogen ions and water
4. ☐ Bitterness resulting when water borrows an extra electron

CORRESPONDING BIBLICAL ILLUSTRATIONS:



Bible Art Series,
Standard Publishing, Cincinnati

- A. A student in the school of the prophets borrowed money (II Kings 4:1).



- B. Laborers borrowed money so they could continue building (Nehemiah 5:1-5).



- C. Nehemiah rebuked the nobles and rulers for making loans (Nehemiah 5:6-13).



New York Public Library

- D. Jehoshaphat made a league with King Ahab (I Kings 22).

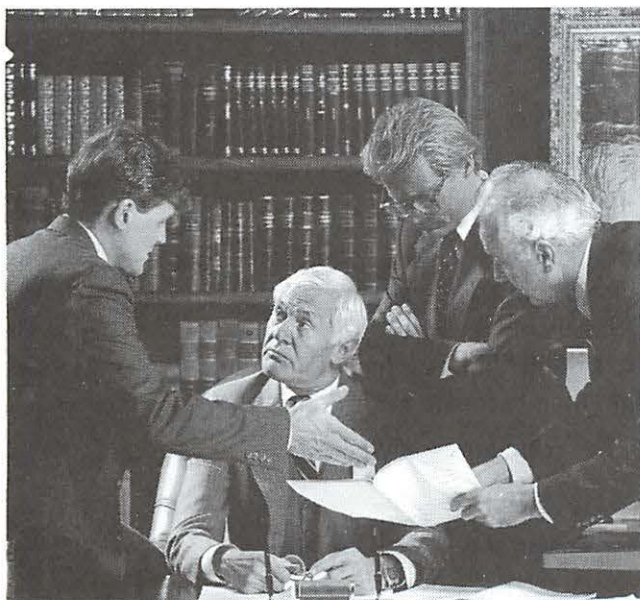
Salt is formed when the debts of acids and bases are paid. What benefits resulted when the following debts were forgiven?

1. Joseph fully forgave his brothers (Genesis 45). *survived*
2. Stephen fully forgave those who were stoning him (Acts 7). *Saul became Paul*
3. Esau fully forgave Jacob (Genesis 33). *reconciled with family*

Date completed _____ Evaluation _____



WHAT COULD ACCOUNTANTS LEARN FROM CHRIST'S TEACHING ON FORGIVING DEBT?



The Photo Source

Accountants may try to convince an executive that he has assets which God says not to count on.

Modern accounting methods employ the following formula in order to determine the net worth of an individual or a company:

$$\text{ASSETS} = \text{LIABILITIES} + \text{OWNER'S EQUITY}$$

In order to understand what modern accountants should learn from Christ's teaching about forgiving debts, we must define each of the above terms:

ASSETS

Assets are all the possessions and resources of a business. Accountants list the following items as assets, and it is in this list that a serious flaw exists.

- | | |
|------------------------------------|--|
| <input type="checkbox"/> Cash | <input type="checkbox"/> Furnishings |
| <input type="checkbox"/> Land | <input type="checkbox"/> Merchandise |
| <input type="checkbox"/> Buildings | <input type="checkbox"/> Accounts Receivable |
| <input type="checkbox"/> Machinery | |

LIABILITIES

A liability is anything which could bring about economic outflow. A debt owed to a creditor is a type of liability called *accounts payable*.

OWNER'S EQUITY

Owner's equity is the net worth after having subtracted liabilities from assets. In light of this definition our formula could be stated as follows:

$$\text{ASSETS} - \text{LIABILITIES} = \text{OWNER'S EQUITY}$$

HOW THE FORMULA WORKS

Let us suppose that a man named Mr. Smith decides to open a dry cleaning business. To start the business he invests \$20,000 of his own money. His accounting equation would read as follows:

Assets	=	Liabilities	+	Equity
\$20,000	=	\$0	+	\$20,000

The first thing Mr. Smith does is use \$600 of his cash to purchase a computer/cash register. The equation now looks like this:

Assets	=	Liabilities	+	Equity
Cash + Computer	=	Liabilities	+	Equity
\$19,400 + \$600	=	\$0	+	\$20,000

Mr. Smith next uses \$10,000 of his cash to buy cleaning equipment for his business.

Assets	=	Liabilities	+	Equity
Cash + Comp. + Equip.	=	Liabilities	+	Equity
\$9400 + \$600 + \$10,000	=	\$0	+	\$20,000

Notice that the sum of the figures on the left side of the equation is the same as the sum of the figures on the right side.

After being open for one week, Mr. Smith's business takes in \$200 in cash.

Assets	=	Liabilities	+	Equity
Cash + Comp. + Equip.	=	Liabilities	+	Equity
\$9600 + \$600 + \$10,000	=	\$0	+	\$20,200

Is the sum of the figures on the left the same as the sum of the figures on the right? Where was the \$200 cash added on the left? Where was it added on the right?

At the end of the third week, the electric company sends Mr. Smith a bill for \$150. Remember, this bill is a liability and is listed as an account payable until it is paid.

Assets			=	Liabilities	+	Equity
Cash	+ Comp.	+ Equip.	=	A/P	+	Equity
\$9600	+ \$600	+ \$10,000	=	\$150	+	\$20,050

Which column increased by \$150? Which column decreased by \$150?

The fourth week, Mr. Smith pays the electric bill out of the cash from the business.

Assets			=	Liabilities	+	Equity
Cash	+ Comp.	+ Equip.	=	Liabilities	+	Equity
\$9450	+ \$600	+ \$10,000	=	\$0	+	\$20,050

Mr. Smith's business then agrees to wash all the tablecloths for a local restaurant. The terms of the contract state that Mr. Smith is to bill the restaurant at the end of every month for his services. At the end of the first month, Mr. Smith sends the restaurant a bill for \$200. (Remember, this is an account receivable, because Mr. Smith should receive the money at a future date.)

Assets			=	Liabilities	+	Equity
Cash	+ A/R	+ Comp.	+ Equip.	=	Liabilities	+ Equity
\$9450	+ \$200	+ \$600	+ \$10,000	=	\$0	+ \$20,250

Which column changed on the left side? Which column changed on the right? When the restaurant pays its bill, the equation looks like this:

Assets			=	Liabilities	+	Equity
Cash	+ A/R	+ Comp.	+ Equip.	=	Liabilities	+ Equity
\$9650	+ \$0	+ \$600	+ \$10,000	=	\$0	+ \$20,250

The actual accounting done by a business is much more complicated than this; however, this is basically the procedure that is followed. A system like this is called a **double entry system**, because every transaction affects at least two columns in the accounting equation.

Because each transaction affects two columns, there must be a double entry (two entries) made each time. In other words, whenever an addition is made, it must be made to both sides of the formula, and whenever a subtraction is made, it must be made from both sides of the formula.

HOW TO APPLY THIS FORMULA TO A HOME INDUSTRY



H. Armstrong Roberts

Your family is engaged in the home industry of bread baking, and it is necessary for you to do some accounting to keep track of your financial records. What would these records look like using a double entry system? First, try making the entries on your own, and then compare your entries with the ones here.

1. Your family starts with an owner's equity of \$100.

Assets		=	Liabilities	+	Equity
\$100		=	\$0	+	\$100

2. Your initial equipment expenditure is \$10 for bread pans.

Assets		=	Liabilities	+	Equity
Cash	+ Equip.	=	Liabilities	+	Equity
\$90	+ \$10	=	\$0	+	\$100

3. You spend \$60 of your cash on enough ingredients to make 120 loaves of bread. These ingredients are called **inventory** by accountants.

Assets			=	Liabilities	+	Equity
Cash	+ Equip.	+ Inventory	=	Liabilities	+	Equity
\$30	+ \$10	+ \$60	=	\$0	+	\$100

4. You receive your electric bill on the tenth of the month. It is \$20 more than the normal bill for this time of year. The difference is the amount of electricity used in baking bread. Your bread-baking industry is liable to pay this \$20 difference.

Assets			=	Liabilities	+	Equity
Cash	+ Equip.	+ Inventory	=	A/P	+	Equity
\$30	+ \$10	+ \$60	=	\$20	+	\$80

5. On the twelfth of the month you pay the electric bill.

Assets			=	Liabilities	+	Equity
Cash	+ Equip.	+ Inventory	=	A/P	+	Equity
\$10	+ \$10	+ \$60	=	\$0	+	\$80

6. You sell your first 30 loaves of bread at \$1.00 a loaf, for a total income of \$30.

Assets			=	Liabilities	+	Equity
Cash	+ Equip.	+ Inventory	=	Liabilities	+	Equity
\$40	+ \$10	+ \$60	=	\$0	+	\$110

7. However, you have used up \$15.00 worth of your ingredients (inventory) to make the 30 loaves of bread.

Assets			=	Liabilities	+	Equity
Cash	+ Equip.	+ Inventory	=	Liabilities	+	Equity
\$40	+ \$10	+ \$45	=	\$0	+	\$95

8. You make and sell 90 more loaves of bread. \$60 is received in cash; \$30 is in credit.

Assets				=	Liabilities	+	Equity
Cash	+ Equip.	+ Inventory	+ A/R	=	Liabilities	+	Equity
\$100	+ \$10	+ \$45	+ \$30	=	\$0	+	\$185

9. You have also used all the rest of your ingredients.

Assets				=	Liabilities	+	Equity
Cash	+ Equip.	+ Inventory	+ A/R	=	Liabilities	+	Equity
\$100	+ \$10	+ \$0	+ \$30	=	\$0	+	\$140

10. You decide to close your bread-baking industry. What are your total assets worth? How much of that is in cash?

WHAT IS THE FLAW IN THIS ACCOUNTING SYSTEM?

Notice that at point 8 the credit of \$30 is listed as an asset. As a result the owner would be told by his accountant that his equity in the business is \$185.

If he were then to borrow money, using the accounts receivable as collateral, and find himself

unable to collect these funds, he would enter the bondage of financial debt.

HOW SHOULD FORGIVING DEBTS AFFECT BUSINESS PLANNING AND TRANSACTIONS?

When a business owner allows a customer to purchase an item on credit, the owner is actually loaning money to the purchaser. The purchaser then immediately becomes servant to the owner.

Jesus gave some very clear instructions to his disciples on how to treat debts which others owe. If we were to apply this instruction to an accounting system, we would not list accounts receivable as an asset, but rather as an item invested with no hope of recovery:

“And if ye lend to them of whom ye hope to receive, what thank have ye? for sinners also lend to sinners, to receive as much again. But love ye your enemies, and do good, and lend, hoping for nothing again; and your reward shall be great, and ye shall be the children of the Highest: for he is kind unto the unthankful and to the evil” (Luke 6:34–35).

Understanding this concept would cause us to rewrite the entries in the accounting system to look like this on point 8:

Assets				=	Liabilities	+	Equity
Cash	+ Equip.	+ Inv.	+ A/R + Allowance for doubtful acc'ts	=	Liabilities	+	Equity
\$100	+ \$10	+ \$45	+ \$30 + -\$30	=	\$0	+	\$155

The purpose of an accounting system is to give a realistic and factual picture to the one who has been entrusted with funds. If an inaccurate picture is communicated, the accounting system is not only ineffective, but also dangerous.

By separating accounts receivable from cash assets and not expecting the credits to be paid, the owner is first of all forced to avoid any accounts receivable which he cannot easily stand to lose.

If he follows this caution, he is protected from making plans which depend upon the accounts receivable, and he is free to forgive the debts if and when that becomes necessary.

HOW DID JESUS ILLUSTRATE THE PRINCIPLES BEHIND THIS APPROACH TO ACCOUNTING?



“And he said also unto his disciples, There was a certain rich man, which had a steward; and the same was accused unto him that he had wasted his goods.

“And he called him, and said unto him, How is it that I hear this of thee? give an account of thy stewardship; for thou mayest be no longer steward.

“Then the steward said within himself, What shall I do? for my lord taketh away from me the stewardship: I cannot dig; to beg I am ashamed.

“I am resolved what to do, that, when I am put out of the stewardship, they may receive me into their houses.

“So he called every one of his lord’s debtors unto him, and said unto the first, How much owest thou unto my lord?”

“And he said, An hundred measures of oil. And he said unto him, Take thy bill, and sit down quickly, and write fifty.

“Then said he to another, And how much owest thou? And he said, An hundred measures of wheat. And he said unto him, Take thy bill, and write fourscore.

“And the lord commended the unjust steward, because he had done wisely: for the children of this world are in their generation wiser than the children of light.

“And I say unto you, Make to yourselves friends of the mammon of unrighteousness; that, when ye fail, they may receive you into everlasting habitations.

“He that is faithful in that which is least is faithful also in much: and he that is unjust in the least is unjust also in much.

“If therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true riches?”

“And if ye have not been faithful in that which is another man’s, who shall give you that which is your own?” (Luke 16:1–12).

Observations about this passage:

- As Christians, we must recognize that we are stewards of all God has entrusted to us.
- As stewards, we must give an account to God on how we have managed His assets.
- The steward in this account was accused of wasting his master’s goods. Part of this waste was being too free with credit.
- The steward appears to have been lax in record keeping, in that he asked his debtors how much they owed.
- The steward had authority to forgive debts.
- The steward used his authority to motivate repayment by forgiving part of the debt.
- The 50% forgiveness on one debt and 20% on another may indicate different profit margins for wheat and oil.
- The steward was commended for his wisdom which indicated that he recovered cash assets which then could be reinvested and multiplied.



PROJECT

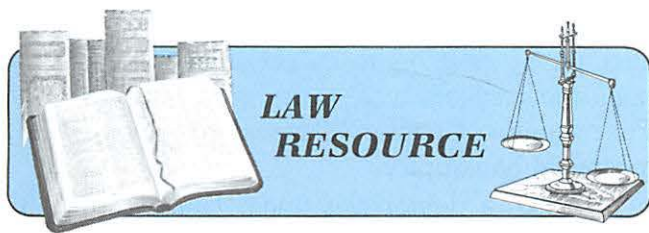
How to make practical application of this lesson

Giving credit without the anticipation of forgiving the debt may lead to financial bondage for both creditor and debtor. First, determine what the actual costs are behind an item or service that you are selling.

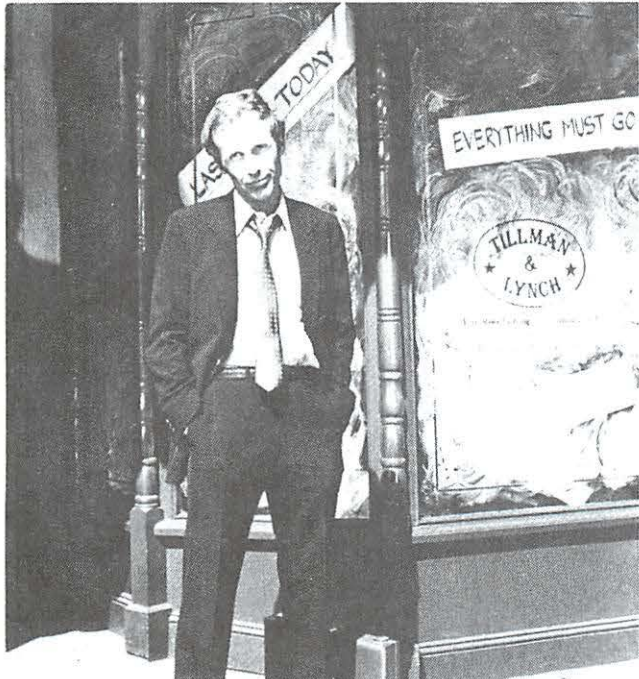
Then, if you are not able to go on a “cash only” basis, ask the purchaser to make a down payment equal to the actual cost and allow the rest as a “credit” which you would be free to forgive if necessary.

How should this approach differ with a friend or Christian brother? (Study *Men’s Manual*, Volume II, page 13.)

Date completed _____ Evaluation _____



HOW ARE BANKRUPTCY LAWS GOD'S WAY OF DISCIPLINING BOTH DEBTORS AND CREDITORS?



Money

The number of people filing for bankruptcy is increasing at an alarming rate. The statistics, however, are a symptom of God's reproof not only to borrowers but also to those who loan them money.

What is the meaning of bankruptcy?

The term *bankrupt* is derived from words meaning "broken bench." In Europe during the Middle Ages a merchant or craftsman who did not pay his debts would find that his creditors had actually broken his workbench. This served as a public notice to the community that he was no longer in business.

Today, *bankruptcy* refers to the legal status of a person who cannot meet his financial obligations to those from whom he has borrowed money or purchased items on credit. An individual may be *insolvent* without being bankrupt, because bankruptcy can be determined only by a court of law.

OTHER IMPORTANT WORDS TO UNDERSTAND

DEBT—legal obligation to pay money

ASSET—property that has exchange value, such as cash, household furnishings and appliances, or real estate

INSOLVENT—not having enough money to pay debts as they become due

DEBTOR—a person who owes money to another

CREDITOR—a person or business to whom money is owed

DISCHARGE—to forgive or cancel a debt

Once judged bankrupt, a person may have to give up some of his assets in order to pay his creditors, but most of his debts are discharged.

Since the Constitution gives Congress the power to regulate bankruptcy, it is a matter of federal law. However, states may have their own regulations as long as they do not conflict with the federal bankruptcy code. Since it is such a specialized area of the law, bankruptcy is handled by a separate court system.

Wrong
CJ
8/6/2015

How do the changes in bankruptcy laws illustrate society's movement away from God's ideal?

A book published during the Great Depression explained the historical development of bankruptcy laws in this country by dividing it into three phases. The first was called the *Period of the Creditor* and began in 1789 with the signing of the Constitution. The laws of this era protected the interests of creditors by allowing them to seize a debtor's property. This period lasted until 1827 when, after ten years of debate in Congress, the defeat of bankruptcy legislation favorable to debtors heightened public awareness to the needs of debtors.

The second phase from 1827 until the beginning of the Civil War (1861) was called the *Period of the Debtor*. Public pressure following the Panic of 1837 finally resulted in the passage of an act allowing voluntary bankruptcy. Even though the Bankruptcy Act of 1841 was in operation for only about a year, a significant number of debtors gained relief through



Dictionary of American Portraits, Dover, Inc.

John Tyler was President during the time the Bankruptcy Act of 1841 was in effect. This was the first U.S. law to allow a debtor the option of filing bankruptcy. Creditors were successful in getting it repealed very quickly.

its provisions. It was repealed before the Supreme Court could rule on its constitutional validity, but by the time the question of voluntary bankruptcy came up in Congress again, constitutionality was not even an issue. The third era (1861–1935) was called the **Period of National Interest** because the laws were aimed at increasing federal government control over bankruptcy, rather than protecting debtors at the expense of creditors or vice versa.

The decades since the Depression (1935 to the present) might be termed the **Period of Credit Spending**. Although recent changes in bankruptcy laws have preserved the rights of both debtors and creditors, the primary emphasis has been on maintaining our credit-based economy.

ACTUALLY THERE ARE SEVERAL OTHER TYPES OF BANKRUPTCY.

What are two types of bankruptcy?

A person can file for bankruptcy under two different sections of the bankruptcy law: Chapter VII or Chapter XIII. However, Chapter XIII proceedings are not actually bankruptcy, but rather a reorganization of a debtor's finances to make it possible for him to pay off his debts.

Unlike Chapter VII, or **straight bankruptcy**, the debtor's assets are not collected and sold by the court. Instead, the court takes control of the debtor's income and distributes it to the creditors according to an approved plan. The debtor is protected from

attempts by creditors to collect what is owed, but often the creditors receive less than full payment. The majority of Chapter XIII cases end up converting to straight bankruptcy.

When a debtor files under Chapter VII, his creditors can no longer try to exact payment from him. The court appoints a trustee who then collects and sells the debtor's assets. Certain assets which are exempt and, thus, not taken away include the debtor's house, car, tools used for his job, and most personal items. The proceeds from the sale of the available assets are used to pay court costs and the trustee's expenses. What remains is divided among the creditors so that each receives an equal percentage of what is owed to him.

At that point the debtor is freed from all remaining debt. Certain categories of debt, however, cannot be discharged in this manner, such as taxes, alimony and child support payments, and federal student loans. The debtor then has a **fresh start** except that the bankruptcy will remain on his credit record for ten years.

There are two types of Chapter VII bankruptcy: **voluntary** and **involuntary**. Voluntary bankruptcy is when the debtor himself files bankruptcy, usually in order to get relief from persistent creditors. Involuntary bankruptcy occurs when three creditors file bankruptcy against a



An involuntary bankruptcy petition cannot be filed against a farmer. Legislators felt that, given the seasonal nature of farm income, it would be unfair to force a farmer into bankruptcy just because he is temporarily unable to pay his debts. Scripture, however, indicates that even in the sabbath year when they could harvest no crops, farmers were to look to the Lord for provisions rather than go into debt. (See Leviticus 25:1–5.)

debtor. This is sometimes necessary to keep the debtor from transferring, concealing, or wasting his assets in order to avoid paying his bills.



Culver

During the Great Depression of the 1930s, thousands of men, like these in a bread line in Brooklyn, lost their jobs. Although unemployment is a factor in some bankruptcies, it is not responsible for the sharp increase in filings in recent years.

Why has the number of bankruptcies been rising?

Bankruptcy is often associated with hard times. Although it is true that more individuals claim bankruptcy during or following an economic recession, the number of people filing for bankruptcy has been consistently increasing for the past fifty years. Even during the decade ending in 1965, which was the most prosperous in the history of the nation up to that time, the annual personal bankruptcy rate went up by a staggering 503 percent.

Similarly, the increase in the number of bankruptcies cannot be attributed simply to a rise in unemployment, since around ninety percent of those who file bankruptcy are employed at the time of filing. Nor would it be accurate to say that inflationary prices have created an overwhelming debt burden for these young families, because in the vast majority of cases the amount owed is \$6,000 or less.

The more lenient bankruptcy laws which went into effect in 1978 are partly to blame for the more recent upsurge in filings. The new laws significantly

raised the amount of personal debt that could be discharged through bankruptcy proceedings.

By 1983, the number of bankruptcy cases pending (over 700,000) exceeded the combined total of all civil and criminal cases pending before the federal district courts. In 1985, nearly 340,000 debtors sought relief under bankruptcy laws (up twenty percent over 1984). The roots of bankruptcy, however, go much deeper than these economic and legal factors.

Typically, bankruptcy is sought by young men with families. The usual explanation for the higher rate of bankruptcy in this category is that young families have a greater need for consumer goods and are, thus, more likely to overextend themselves.

The same statistics viewed from a Biblical perspective suggest that the higher rate is due to the fact that the financial pressures of supporting a family often reveal character flaws such as slothfulness and lack of self-control.

One study showed that forty percent of the bankruptcies were the direct result of the individual's own financial mismanagement or irresponsibility. The other sixty percent resulted from "circumstances beyond the debtor's control," such as high medical bills, marital difficulties, or unemployment.

However, if these people had been following God's principles of finance, they probably could have handled the "unexpected" expenses and setbacks without resorting to bankruptcy court.



Library of Congress

Natural catastrophes, like this flood in Arkansas, or high medical expenses due to illness or an accident sometimes pile up more debts than a man can pay. Is declaring bankruptcy a Scriptural solution for a family in this situation?

In what ways is bankruptcy a punishment for creditors rather than for debtors?

Although bankruptcy is commonly viewed as a debtor's last resort, its effects are often not that devastating.

Exemption regulations are often so liberally interpreted that the debtor loses very little in terms of assets. In one state, for example, the homestead exemption allows the debtor to claim up to two hundred acres of rural land or one urban acre and any buildings on it as his homestead. This property cannot be sold by the court to satisfy creditors.



H. Armstrong Roberts

In one 1983 case a real estate developer claimed a twenty-one-story office building with a penthouse and rooftop swimming pool as his residence. By filing bankruptcy, the developer had his debts forgiven while creditors were legally powerless to touch his \$67.5-million "homestead."

While it seems logical that bankruptcy would completely ruin a person's credit rating, this does not necessarily happen. In fact, some financial institutions openly solicit the business of recent bankrupts because they know these individuals cannot claim bankruptcy again for six years.

The person going through bankruptcy may feel embarrassment, but there is currently much less social stigma attached to bankruptcy than in the past. Whatever negative emotions debtors may experience in the months before filing, their most common response to being declared bankrupt is a sense of relief.

The more severe consequences which creditors undergo when a debtor files bankruptcy are indications that God is disciplining them for not following His ways.

As soon as a debtor files a bankruptcy petition, an **automatic stay** goes into effect. This means that creditors are legally prohibited from trying to collect what is due them. For example, any lawsuits they have brought against the debtor are immediately put on hold.

The proceeds from the sale of the debtor's assets are often insufficient to cover court costs and the trustee's expenses. Any remainder is divided up among the creditors according to priorities set by law. In practice, creditors often receive only a fraction of what was owed them.

Their losses are compounded by the fact that they must spend a great deal of time and energy on the court proceedings. Even their efforts to exact payment before bankruptcy is filed can turn out to be counterproductive. One legal means creditors can use, for instance, is to garnish a debtor's wages. **Garnishment** means the debtor's employer is required to withhold a certain amount of the employee's pay to send directly to the creditor. Since most employers find this system burdensome, it is not uncommon for the garnished worker to lose his job, making it even more unlikely that the creditor will be paid.

As the number of personal bankruptcies increases, businesses must charge higher prices to make up for the discharged debts. Lower profit margins make it increasingly difficult for small firms to stay in business.

Perhaps the most significant consequence is that creditors are forced by the bankruptcy laws to do what they should have been prepared to do voluntarily according to God's law. By not practicing the charity commanded in Scripture, creditors miss out on the blessings God promises.

The Old Testament instructions about canceling debts after every seven years are followed by these promises: "...For the Lord shall greatly bless thee in the land which the Lord thy God giveth thee for an inheritance to possess it: Only if thou carefully hearken unto the voice of the Lord thy God, to observe to do all these commandments which I command thee this day. For the Lord thy God blesseth thee, as he promised thee: and thou shalt lend unto many nations, but thou shalt not borrow..." (Deuteronomy 15:4-6).



Borrowing money and buying on credit have become so prevalent in our society that most people are not aware of the effects of being in debt. On the average, Americans owe \$1,700 per person for goods and services.

What does God's law say regarding indebtedness?

Scripture makes it very clear that God does not want His people to borrow or buy on credit. (See Romans 13:8.) However, realizing that many fall short of His ideal, God also gives specific instructions about how to deal with debt.

The debtor has a clear responsibility to pay what he owes. "Withhold not good from them to whom it is due, when it is in the power of thine hand to do it. Say not unto thy neighbour, Go, and come again, and tomorrow I will give; when thou hast it by thee" (Proverbs 3:27-28).

Failure to repay a debt puts a person in the category of the unrighteous: "The wicked borroweth, and payeth not again: but the righteous sheweth mercy, and giveth" (Psalm 37:21).

In Bible times a man who was not able to pay what he owed would either be thrown into prison, or he and his family could be sold as slaves. (See Matthew 18:25,30.) These solutions to the debt problem were not commanded by Scripture, but they were to be governed by Scriptural principles.

Consistent with the prohibition against debt is God's desire that His people not become creditors either, except in relation to foreigners. So, just as God commands the potential debtor not to borrow, He tells the would-be creditor to give to the poor rather than lend to him. (See Proverbs 22:9.)

Giving to the needy in the name of the Lord has great benefits for both giver and receiver. "He that hath pity upon the poor lendeth unto the Lord; and that which he hath given will he pay him again" (Proverbs 19:17). Thus, the receiver is encouraged to focus on God as the source of the gift, and the giver is also looking to the Lord as the One Who will repay him.

Once again, however, the law addresses those who fail to live up to this ideal of giving rather than lending. Three provisions apply specifically to creditors' dealings with their fellow Israelites:

• LEND WITHOUT INTEREST.

"Thou shalt not lend upon usury to thy brother; usury of money, usury of victuals, usury of any thing that is lent upon usury: Unto a stranger thou mayest lend upon usury; but unto thy brother thou shalt not lend upon usury: that the Lord thy God may bless thee in all that thou settest thine hand to in the land whither thou goest to possess it" (Deuteronomy 23:19-20).

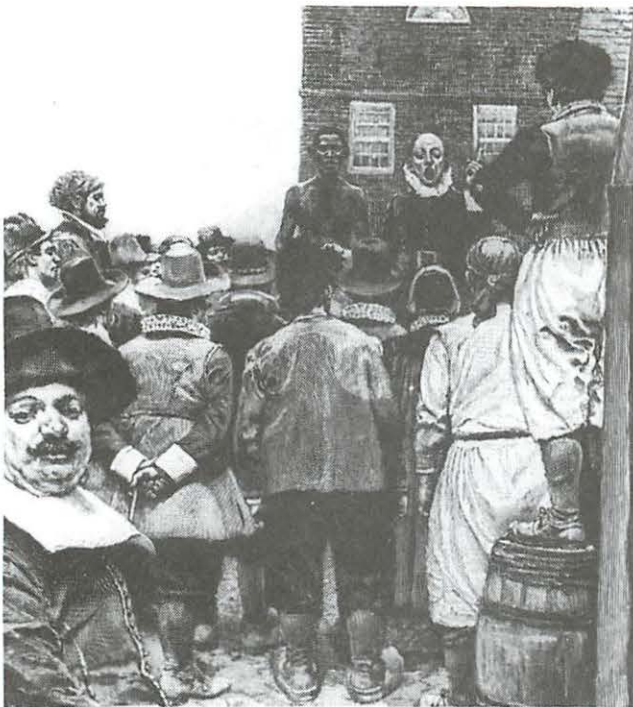
• CANCEL DEBTS.

"At the end of every seven years thou shalt make a release. And this is the manner of the release: Every creditor that lendeth ought unto his neighbour shall release it; he shall not exact it of his neighbour, or of his brother; because it is called the Lord's release" (Deuteronomy 15:1-2).

• RELEASE THOSE IN BONDAGE BECAUSE OF DEBT.

"If thou buy an Hebrew servant, six years he shall serve: and in the seventh he shall go out free for nothing" (Exodus 21:2). The freed slave was not only given his freedom, but the master was required to provide him with the economic necessities for setting up his own household business: "And when thou sendest him out free from thee, thou shalt not let him go away empty: Thou shalt furnish him liberally out of thy flock, and out of thy floor, and out of thy winepress: of that wherewith the Lord thy God hath blessed thee thou shalt give unto him" (Deuteronomy 15:13-14).

Having compassion and being generous to the poor are characteristics of the righteous and bring the blessing of the Lord: "There is that scattereth, and yet increaseth; and there is that withholdeth more than is meet, but it tendeth to poverty. The liberal soul shall be made fat: and he that watereth shall be watered also himself" (Proverbs 11:24-25).



Bettmann Archive

The key to understanding bankruptcy from God's point of view is to realize that debt always creates a master-servant relationship. Though not as visible as the slavery that existed in America before the Civil War, the bondage of indebtedness is very real.

Based on God's law, what steps should debtors and creditors take?

Whether he is currently a debtor, a creditor, or neither, the first thing each Christian needs to see is the true nature of the debt relationship. Borrowing always produces bondage. *"The rich ruleth over the poor, and the borrower is servant to the lender"* (Proverbs 22:7).

An understanding of this fact should motivate us to avoid both borrowing and lending because a servant loses his freedom and a master assumes a large burden of responsibility. This understanding also clarifies how creditors and debtors should behave toward each other.

• Debtors

Realizing that he is a servant, a debtor should seek to apply the Biblical instructions given to slaves.

1 Discern the spiritual cause(s) of this financial bondage.

Basic to the Biblical view is the concept that slavery is the result of sin. (See Exodus 22:2–3, for

example.) A man who becomes enslaved by debt should examine his life to discover the root problem.

Having temporal values is the most likely cause for indebtedness. This problem is often evidenced by a man's developing slothfulness. *"The hand of the diligent shall bear rule: but the slothful shall be under tribute"* (Proverbs 12:24).

"Under tribute" refers to slave labor. Moral impurity can also bring about enslavement through debt: *"For by means of a whorish woman a man is brought to a piece of bread . . ."* (Proverbs 6:26).

Bitterness can have the same result. A man who has a forgiving spirit is conscious of the great debt he owes to God. He is willing to release others from the debts which they owe him. (See Luke 16:1–12.) However, a man who has a bitter, unforgiving spirit will find that it will adversely affect his business relationships and his personal health. (See Hebrews 12:15–17.)

2 Take full responsibility for debts.

Scripture repeatedly admonishes slaves to submit to their masters and work diligently *"with good will doing service, as to the Lord, and not to men"* (Ephesians 6:7). For someone in debt, this means working off what he owes even if it seems unfair.

"Servants, be subject to your masters with all fear; not only to the good and gentle, but also to the froward" (1 Peter 2:18).



Library of Congress

As this sign posted in a store indicates, merchants often remind customers of the "advantages" of installment purchases, but fail to point out the responsibilities involved and the possible consequences, such as bankruptcy.

3 Purpose to get out of debt.

First-century slaves who became Christians were commanded not to chafe under bondage, but Paul encouraged them to gain their freedom legally if the opportunity arose. (See I Corinthians 7:20–22.) In the same way, a debtor should accept his servitude but at the same time should seek to earn his freedom.

4 Learn to choose a good name.

The purpose of debt-slavery in the Bible was not punishment, but discipline. It was designed to turn a man into a responsible member of the community. One of the most important lessons a debtor needed to learn was the importance of a good name. *“A good name is rather to be chosen than great riches . . .”* (Proverbs 22:1).

• Creditors

Since the man who extends credit is the one responsible for putting a debtor into bondage, he should be careful to follow the Scriptural admonitions to masters.

1 Choose servants carefully.

A literal translation of Proverbs 26:10 indicates that hiring a fool or any passerby is like carelessly shooting arrows without any regard for who might be wounded by them. Therefore, a businessman should look at his credit customers as potential employees rather than just trying to determine whether they are good or poor credit risks.

A wise employer will carefully evaluate the character of a job applicant before he makes any commitment. Should he not be even more cautious in checking out someone who is about to become his servant through debt?

Studies of people who have gone through bankruptcy reveal that they often were well aware that they were becoming overextended by buying on credit.

However, they expected the creditor to check their credit rating and refuse them as a bad risk. Many times the salesmen would not bother to check or would ignore the information in their eagerness to make the sale. So creditors who keep extending credit are just as irresponsible as debtors who keep adding to their debts, knowing that they will probably not be able to pay them all.

2 Treat servants with kindness.

The Mosaic law made a clear distinction between the Israelite who became a slave because of debt and the foreign bondservant. *“And if thy brother that dwelleth by thee be waxen poor, and be sold unto thee; thou shalt not compel him to serve as a bondservant: But as an hired servant . . . Thou shalt not rule over him with rigour; but shalt fear thy God”* (Leviticus 25:39–40,43).

Through the institution of household servitude, the creditor-debtor relationship became a very personal one. In our society, by contrast, an individual usually owes money to a bank or company rather than to another person. Certainly the impersonal nature of debt today contributes not only to the decreased sense of responsibility on the part of the debtor but also to a lack of concern on the part of the creditor.



Ewing Galloway

The use of credit cards removes the necessity of the businessman to know his customers personally. This enhances the illusion of financial independence the cards provide.

A creditor must get to know his debtors in a more personal way in order to be aware of their needs. A master was responsible for meeting the basic physical needs of his servants. *“Behold, as the eyes of servants look unto the hand of their masters, and as the eyes of a maiden unto the hand of her mistress . . .”* (Psalm 123:2).

In the same way, a creditor should be sure that the debt obligation he has allowed his debtors to take on is not depriving them of the necessities of life. This is part of what Paul meant when he wrote, *“Masters, give unto your servants that which is just and equal; knowing that ye also have a Master in heaven”* (Colossians 4:1).



UPI

Fear that this savings and loan association might go bankrupt motivated these depositors to try to get inside to withdraw their savings. Is such a panic a judgment of the Lord on indebtedness?

Paul gave masters another instruction that clarifies what it means to rule over a servant in the fear of the Lord. He said that a master should not threaten his servant. (See Ephesians 6:9.) Thus, a creditor should never resort to threats to try to exact payment.

3 Cancel the debt at the appropriate time.

In Israel every seventh year was a sabbath year. Among other things this meant that all debts and loans were canceled and those in servitude due to debt were released. (See Deuteronomy 15:1-3 and Exodus 21:2.) This practice has at least two implications for modern-day creditors. One of these is that creditors should allow only short-term obligations. The revolving charge account that allows a debtor to continue in debt as long as he makes a certain minimum monthly payment would be a violation of this principle.

Second, the amount of credit extended would be based on how much the creditor is willing to write off if the debtor is unable to pay. In other words, if a creditor knows that he may have to absorb the loss of balance owed, he will deal with the borrower differently from the outset of the relationship.

In a very real sense, this principle means that the debt ultimately belongs to the creditor rather than to the debtor, which is why it is to the creditor's advantage to give a gift rather than a loan in the first place.

PROJECT

Study chapter 7 ("Purpose to Keep out of Debt") and chapter 8 ("Learn to Live Within Your Income") of *Men's Manual*, Volume II, pages 74-101. How does following God's principles of finance keep a man from coming to the point of filing bankruptcy?

Based on Scriptural principles related to bankruptcy, what decisions would you make in the following case studies?

CASE ONE:

The father of a poor family asks you to loan him one hundred dollars so that he can buy food for his family until his next paycheck. You do have one hundred dollars in the bank, which you were saving for a family vacation. Which of the following should you do?

- ☐ 1. Loan him the money at no interest.
- ☐ 2. Loan him the money at current interest rates.
- ☐ 3. Have him work for you to earn it.
- ☐ 4. Give him the money.
- ☒ 5. Buy him the food.

Answer: See Proverbs 19:17 and James 2:15-16.

CASE TWO:

A friend went into business for himself and has experienced some unexpected reverses. He has offered to give you a high rate of interest if you will loan him ten thousand dollars. Presently, you have the money in a bank earning five percent interest. What should you do?

- ☐ 1. Loan him the money for the rate of interest he has specified.
- ☐ 2. Loan him the money at the five percent rate you are currently making at the bank.
- ☐ 3. Encourage him to file for bankruptcy.
- ☐ 4. Give him the money.
- ☐ 5. Encourage him to sell the business and use the money to pay off his debts.
- ☒ 6. Offer to give him financial counsel.

Answer: See Matthew 13:44-46 and Proverbs 18:13.

CASE THREE:

A Christian friend owes you a large sum of money and instead of paying you back, continues to buy other luxuries which he does not need. What should you do?

- ☒ 1. Reprove him for financial irresponsibility.
- ☐ 2. Forgive him the debt.
- ☒ 3. Discuss his financial situation with him.

Answer: See Galatians 6:1 and Proverbs 25:9.

Date completed _____ Evaluation _____



SCIENCE RESOURCE

HOW DOES THE FORMATION OF SCAR TISSUE REVEAL THE NATURE OF FORGIVENESS?



Bettmann Archive

When the proper steps of treating a wound are not followed, whether by neglect or unavoidable circumstances, an unsightly scar results.

If a scar is to be avoided, the following steps must take place in the treatment of an open wound.

1 SUBSTANCES WHICH HINDER SCAR TISSUE GROWTH MUST BE REMOVED.

It is natural to view the painful swelling of a wound as something undesirable. However, the inflammation which produces pain and swelling also cleanses the wound of harmful substances and prepares the area for restoration.

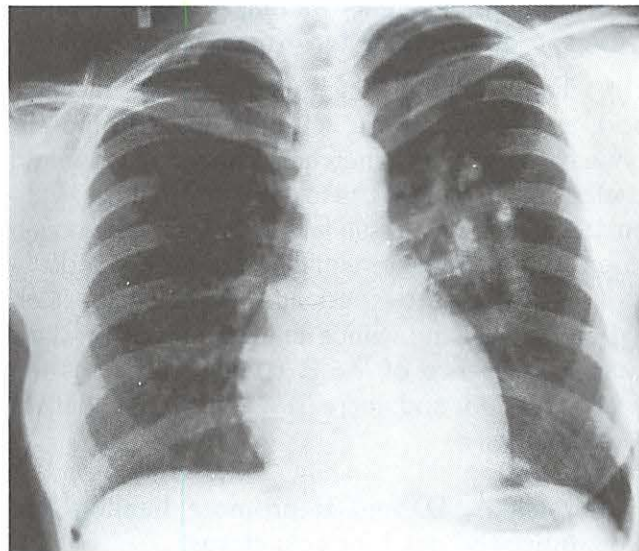
Before scar tissue can begin to close a wound, inflammation must neutralize dead tissue, kill bacteria, and remove any foreign debris.

- Failure to remove foreign debris may produce sensitive granulomas.

A *granuloma* (gran-yuh-LOW-muh) is a grainy tumor which often forms around a foreign agent that is difficult to remove. Such offensive objects as a piece of pencil lead, a splinter, a speck of dirt, or unremoved suture material may become walled off

by a granuloma. This tissue produces a sensitive lump which remains as a permanent reminder that a wound was not properly cleansed.

One particular type of granuloma forms around tuberculosis bacilli. These bacilli aggravate the cells of the lungs and produce granulomas which wall off the organism and prevent its spread. X rays reveal the presence of these granulomas as white spots on the lungs.



White spots on a chest X ray reveal the scars left by harmful substances. Tuberculosis, tar, smoke, and strong chemicals irritate the epithelial cells which line the surface of the lungs. Continued exposure to these irritants produces a type of scar tissue made up of *squamous* (SKWAY-mus) cells—a kind of cell which is highly susceptible to cancer.

- Proper debridement of a wound results in rapid healing with a minimum of scarring.

Debridement is the medical term for removing devitalized tissue and foreign matter from a wound. Proper debridement of a wound promotes healing by eliminating the obstacles which hinder the formation of scar tissue. When a wound heals quickly without prolonged complications, it generally leaves only a small, innocuous scar.

2 THE INTAKE OF PROTEINS AND VITAMINS WHICH STRENGTHEN SCAR TISSUE MUST BE INCREASED.

Scar tissue is mostly protein and requires as many, if not more, special nutrients than normal tissue. This means that if scar tissue is to mature adequately it must receive a rich supply of proteins and vitamins.

- **A vitamin C deficiency produces scar tissue which tears easily.**

Vitamin C regulates the production and maintenance of many substances within body cells. It is also an important ingredient in the “glue” which “cements” scar tissue together. Without vitamin C, wounds fail to heal properly and become fragile and break apart under the least amount of stress.

- **A vitamin B deficiency increases pain and limits the energy available for growing scar tissue.**

The B vitamins, including thiamine, nicotinic acid, and riboflavin are key ingredients in the enzymes of scar tissue. They help convert glucose into energy which the cells use to grow and mature. Without this energy, scar tissue fails to develop fast enough to prevent reinjury or reinfection of the wound.

B vitamins are especially important in the healing of nerve tissue. Since injured nerves produce pain, a deficiency of the B vitamins prolongs the healing period and increases the pain a patient must endure.

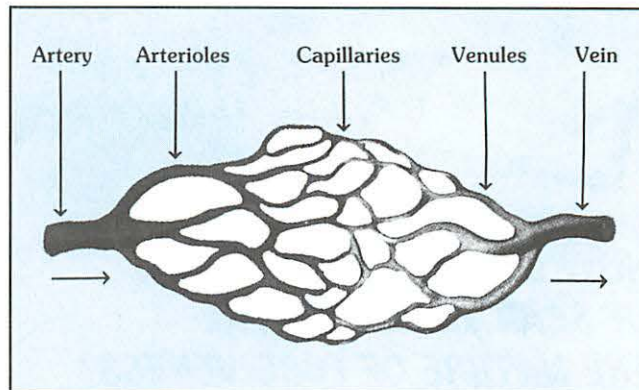
- **Vitamins A, D, and E promote healing and minimize the need for scar tissue.**

Vitamin A is an essential component in the restoration of the outer layer of cells which cover most wounds. These cells are called *epithelial* (eh-pih-THEEL-ee-ul) cells. The word *epithelial* comes from the Greek prefix *epi-*, meaning “upon,” and the Greek word *thele*, meaning “a thin covering of skin.” In medicine this term is used to refer to all the cells which cover outer body surfaces.

Vitamin D is essential to the absorption of calcium, which hardens bones and promotes the healing of fractures. Vitamin E appears to stimulate circulation and, thus, increases the rate at which a wound heals. In some cases vitamin E promotes such prompt healing that the scars which form are almost invisible.

3 THE BLOOD SUPPLY THAT SUPPORTS HEALING CELLS MUST BE RESTORED.

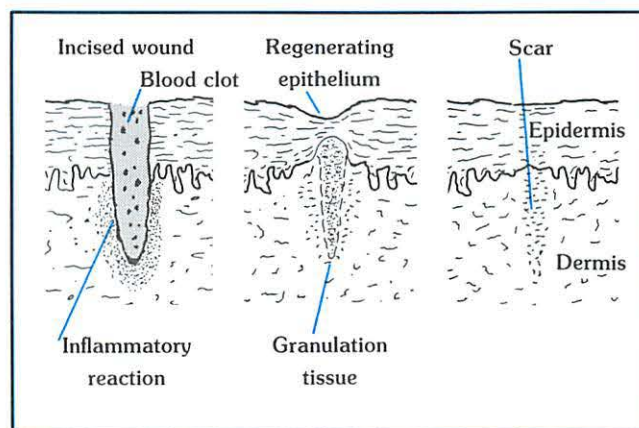
The process of inflammation, which begins immediately after an injury occurs, generates *histamine*. Histamine is a *vasodilator*—a substance which expands the blood vessels. This response increases the blood flow to the injured area so the raw materials of the healing process are readily available.



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A vast network of blood vessels carries an increased flow of blood to the damaged area. Laid end to end, the vessels would total 100,000 miles.

The real restoration process begins, however, as cells adjacent to the wound begin to reproduce rapidly and small blood vessels begin to branch out into the wounded tissue. The combination of rapid cell division and new blood vessels generates an actively growing connective tissue called *granulation tissue*.



Pathophysiology, McGraw-Hill

Granulation tissue is the bright red tissue you see under a scab. If the scab breaks loose prematurely, the granulation tissue bleeds easily because of its vast blood supply.

- **Granulation tissue which is misplaced produces “proud flesh.”**

Occasionally granulation tissue may form *above* the surface of a wound instead of *below* it. Rather than serving as the foundation for the restoration, misplaced granulation tissue forms a highly visible patch of bright red scar tissue.

The technical term for “proud flesh” is *pyogenic granuloma* which means “a pus-forming tumor.” The proud flesh traps pus underneath it and hinders the restoration of the wound. To restore

healing, the proud flesh must be cut away and the wound cauterized to stop the bleeding.

- **Granulation tissue which remains hidden provides a framework for epithelial cells to fill in with protective skin.**

As granulation tissue closes a wound, it provides a network of blood vessels to nourish and support skin cells which gradually grow over the top of the wound.

Epithelial cells originate from healthy skin cells that remained uninjured around the margins of a wound. As they divide and reproduce, the new cells slowly migrate onto the surface of the wounded area.

The underlying granulation tissue supports these new cells and allows them to divide and reproduce still more cells. Eventually the healing process works its way to the center of the wound, and the granulation tissue is completely covered.

Granulation tissue also secretes fluids which kill bacteria, and therefore, prevent infection.

4 THE METABOLIC RATE THAT SUPPORTS SCAR TISSUE GROWTH MUST RAPIDLY INCREASE.

The abilities of various kinds of cells and tissues to regenerate differ widely. Most epithelial tissues, such as skin, the lining of the mouth, the pharynx, and the gastrointestinal tract, regenerate rapidly.

Cells of the liver, kidneys, and certain glands also recover well if they are not too badly damaged, and if the organ as a whole is not badly damaged. Fingernails and toenails also regenerate unless the nail bed is severely damaged.

- **Cells which fail to change and grow are often replaced.**

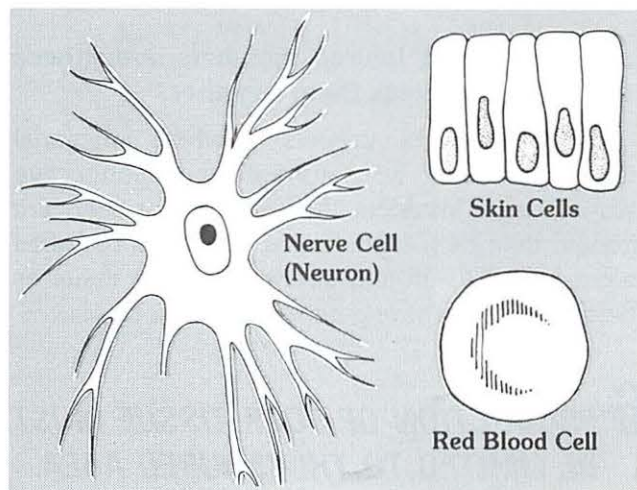
Unfortunately, other tissues regenerate very poorly or not at all. Heart muscle cells, brain cells, and the sheaths which surround neurons, for example, have absolutely no regenerative powers. When these cells are damaged, they are lost forever.

In many instances the key to restoration is the metabolic rate of the wounded cells. *Metabolism* comes from the Greek word *metabole*, which means "to change." *Metabolic rate* refers to the sum of all the processes involved in the change and growth of cells.

Cells which cannot change, grow, or reproduce quickly tend to be replaced by faster-growing but nonfunctional connective tissue.

- **Active cells are the most likely ones to regenerate after having been wounded.**

Cells that change, grow, and reproduce rapidly are the most likely to regenerate. For example, skin cells wear away and must be replaced constantly. An average of seventy to one hundred hairs falls out daily. The active replacement of hair follicle cells is the result of their high metabolic rate. This characteristic also makes these cells more apt to regenerate when wounded.



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5 INJURED MEMBERS MUST BE PROPERLY JOINED TOGETHER OR BE PERMANENTLY SEPARATED.

Within a few days after an injury, granulation tissue usually bridges the wound from one side to the other. The size of the gap is one of the main factors in determining the size of the scar that remains after a wound heals.

- **Untreated wounds produce larger scars.**

When the edges of a wound are not rejoined, large amounts of granulation tissue must form in order to bridge the gap. In large wounds the granulation tissue may appear as a delicate "carpet" that bleeds easily when touched.

Once granulation tissue has closed a wound, its presence separates the edges of the wound and prevents them from coming together. When epithelial cells cover the large expanse of granulation tissue, a large, unsightly scar forms.

- **Untreated irritations may restrict the freedom of surrounding tissue.**

Serosal (suh-ROW-zuhl) tissue is particularly susceptible to abnormal scarring. Serosal tissue is

the moist, soft covering of the lungs, heart, and intestines. When this tissue is injured or irritated, it tends to form scar tissue which binds to anything it contacts.

For example, an irritated intestine may attach itself to an adjacent loop of the bowel or to the abdominal wall. Instead of moving freely within the abdominal cavity, adhesions lock the intestine in place with webs of scar tissue. These webs restrict movement and cause pain every time food or gas passes through the intestine.

- **Properly joining injured members strengthens the bond that holds them together.**

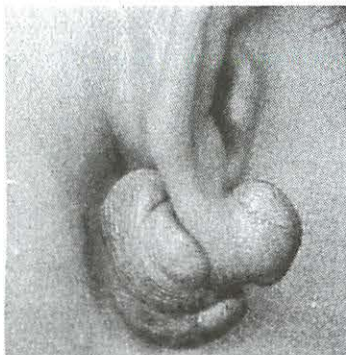
Fibrosis is the process in which functional tissue is replaced with nonfunctional connective tissue. In most instances the replacement fibers are stronger than the original ones. A substance called *collagen* (KAHL-uh-jen) strengthens scar tissue as fiberglass threads strengthen cellophane tape.

6 PRODUCTION OF SCAR TISSUE MUST BE LIMITED TO THE INJURED AREA.

Normally scar tissue stops forming when a wound heals. However, there are instances in which the scar tissue fails to limit itself. When this happens, scar tissue loses its beneficial qualities and becomes a serious complication.

- **Ugly keloids form when scar tissue fails to stop growing.**

A *keloid* (KEE-loid) is a nodule of scar tissue which refuses to stop growing. Any injury, surgery, burn, or skin disease that triggers the growth of scar tissue can cause a keloid. Even a simple ear piercing may be enough to stimulate the formation of a keloid.



American Medical Association Family Medical Guide

Unfortunately, keloids are difficult to remove. Because they tend to reoccur, surgical removal is not a permanent solution.

- **Aging contracts scar tissue, causing it to disfigure, wrinkle, and harden.**

As a scar tissue ages, it generally hardens and begins to shrink. Usually this does nothing more than produce a few wrinkles around the scar. However, if scar tissue has completely surrounded a functional member such as a blood vessel, duct, or tube, it may begin to restrict the flow of vital fluids.

The medical term for this development is *stricture*. Strictures can block the flow of urine from the kidneys or bladder, reduce blood circulation, or even produce alternating numbness and pain when a nerve is trapped in excessive scar tissue.

- **Failure to check the growth of scar tissue may result in major handicaps.**

If allowed to go unchecked, unorganized scar tissue may grow any haphazard way. The result is a thickened mass of scar tissue that literally engulfs healthy tissue and prevents it from moving.

7 REPEATED INJURIES MUST BE AVOIDED.

While scar tissue serves a vital role in healing, its presence may disrupt the function of the very member it intended to heal. This is especially true when a person fails to heed the lessons of an injury and continually repeats the same offense.

- **Continued abuse of the liver (with alcohol and/or drugs) may lead to cirrhosis of the liver.**

The word *cirrhosis* comes from the Greek word *kirrhos*, meaning "orange," and the suffix *osis*, meaning "condition." It refers to the color change which takes place in the liver as healthy tissue is replaced by scar tissue.

Even though liver tissue has a high capacity to regenerate functional liver cells, chronic abuse eventually exceeds the liver's ability to repair itself.

PROJECT

Relate the seven points of this resource to forgiveness. An example of the first one is listed below.

- 1. Substances which hinder scar tissue growth must be removed.**

People who feed the fires of bitterness must be removed before reconciliation can occur. Confirming Scriptures: "Cast out the scorner, and contention shall go out; yea, strife and reproach shall cease" (Proverbs 22:10). See also Proverbs 26:20-21.

Date completed _____ Evaluation _____