

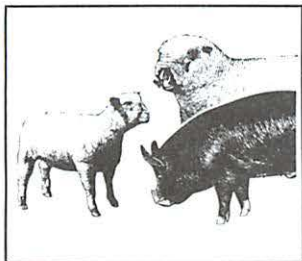
Wisdom Booklet 40



WISDOM QUIZ

Matthew 6:24

"No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon."



How well do you understand the concept of servanthood?

True/False

1 The warning not to serve mammon means not to serve money. ☐ ☒

(Read Philippians 3:7-9.)

- Whatever we treasure is included in the Aramaic definition of *mammon*. *Mammon* to a teenager may be popularity; to a public official, power; to a businessman, prestige. Whatever competes with Christ must be despised and rejected in the same way that Paul despised all things as dung, that he might win Christ.

2 The dilemma of trying to serve God and money is a greater problem for the rich than for the poor. ☒ ☐

(Read Matthew 19:23-24.)

- God has compensated those who are truly poor with faith, and by faith we are able to choose to serve God. "... *Hath not God chosen the poor of this world rich in faith . . . ?*" (James 2:5). When the rich young ruler rejected the offer of serving Jesus, he did so because "... *he had great possessions*" (Matthew 19:22).

3 The consequences of trying to serve two masters can apply to children serving both their parents. ☒ ☐

(Read Ephesians 5:22-24.)

- Eve treasured the forbidden fruit and was convinced by Satan that she could be equal with God and with her husband by taking it. The hatred this action triggered can be seen in the lives of her descendants to this day. Rebekah's lack of submission caused Jacob and Esau to choose one parent and despise the other.

4 This passage emphasizes the fact that every one of us is a servant. ☒ ☐

(Read Romans 6:16.)

- There are only two options given to every person: to serve God by a definite act of the will or to remain under the dominion of Satan. To serve God means yielding ourselves to Him and abhorring evil. Failure to do this will, by default, allow the unseen ruler of this world to be our master.

5 A high standard of living is a symptom of serving mammon. ☐ ☒

(Read Ecclesiastes 4:8.)

- One of the clearest indications of serving mammon is an increasing standard of living. A continuing dissatisfaction results, because "*When goods increase, they are increased that eat them: and what good is there to the owners thereof, saving the beholding of them with their eyes?*" (Ecclesiastes 5:11). Most Christians who try to serve God and money would not consider their living standards high. Yet, the true test of contentment is being satisfied with food and clothing. (See I Timothy 6:8.)

Total Correct 4

Turn Your Eyes Upon Jesus

Helen H. Lemmel, b. 1864

Helen H. Lemmel, b. 1864

1. O soul, are you wea - ry and troub - led? No light in the dark - ness you see? There's light for a look at the Sav - iour,

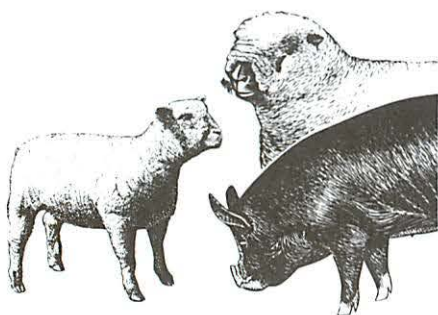
REFRAIN

And life more a - bun - dant and free! Turn your eyes up - on Je - sus, Look full in His won - der - ful face; And the things of earth will grow strange - ly dim In the light of His glo - ry and grace.

WISDOM WORKSHEET ON MATTHEW 6:24



"No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon."



Just as it is against the nature of a lamb to relate to a pig, so it should be against the nature of a Christian to be ruled by money.

A lamb, however, is easily led astray and is vulnerable to outside influences. Normally the lamb is led away by its own appetite.

Similarly, a Christian is drawn into danger by seeking to satisfy his own selfish needs. He will try to serve God and money for what he thinks he can obtain from each one. Thus, he is actually serving himself.

Many Christians think they are serving God when in reality they are trying to serve both God and their own personal goals. They end up hating God for the reproofs that accompany their own disobedience and loving the world for its temporary pleasures.

Some are rescued from the grip of earthly task masters. These people cling to the Lord and despise what used to hold them captive.

In order to be free from serving two masters, every Christian must come to the clearly thought-out conclusion that the Lord Jesus Christ will be his Master and that he will despise the things of the world as Paul did when he considered them "dung."

Linguistics

Languages,
Grammar, Vocabulary,
Communication



SERVE

Greek: δουλεύω (doo-LOO-oh)

DEFINITION: The word δουλεύω means to function as a bond-slave who is required to work to repay a debt. No one is able to serve two slavemasters.

Do Resource A.

MASTER

Greek: κύριος (KOO-rih-oss)

DEFINITION: Lord; one having authority or power; owner; title for Christ.

INSIGHT: *Two masters* assumes diversity in nature and objectives.

HATE

Greek: μισέω (mih-SEH-oh)

DEFINITION: Malicious, unjustified hatred, especially toward the innocent.

LOVE

Greek: ἀγαπάω (ah-gah-PAH-oh)

DEFINITION: Unconditional love.

OTHER

Greek: ἕτερος (HEH-teh-ross)

DEFINITION: Another of a different kind. The masters are not similar.

HOLD

Greek: ἀντέχομαι (ahn-TEH-kaw-my)

DEFINITION: ἀντί means "against," and ἔχω means "to have." Thus, to hold one master against the other; to line up face to face against each other.

DESPISE

Greek: καταφρονέω (kah-tah-fraw-NEH-oh)

DEFINITION: κατά is "down," and φρονέω means "to think"; hence, to think poorly of; to look down upon.

MAMMON

Greek: μαμμωνᾶς (mahm-moe-NAHS)

DEFINITION: An Aramaic word for "riches." Akin to the Hebrew *amen*, which means "firm and steadfast." *Mammon* refers to something to be trusted and stands for all that estranges man from God.

Do Resource B.

History

Archaeology,
Geography, Prophecy,
Music, Art, Literature



How did those who tried to serve God and money become poor, naked, and blind?



Stone water-ducts of Laodicea encrusted with minerals from the lukewarm water

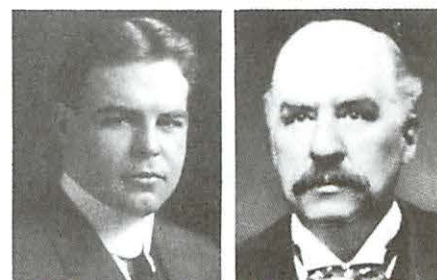
God's reproofs to the lukewarm Laodicean Christians were painfully pertinent. He told them to "buy of me gold tried in the fire that thou mayest be rich." Laodicea was a banking center and a city of trade.

They were told, "buy . . . white raiment that thou mayest be clothed." Shiny, black wool garments were a key industry. (See Revelation 3:14-18.)

They were instructed, "anoint thine eyes with eye-salve that thou mayest see." Laodicea was a famous center for ophthalmology and eye treatments.

How did a 25-year-old missionary outgive a 75-year-old multimillionaire?

In 1913, John Pierpont Morgan left an estate valued at more than \$100 million. His will began, "I commit my soul into the hands of my Savior . . ."



William Borden J. Pierpont Morgan

Yet, he bequeathed only a little more than half as much to Christian work as William Borden left that year.

Do Resource C.

Science

Chemistry, Biology,
Astronomy, Geology,
Physics, Mathematics



How do bucks illustrate conflicts in trying to serve two masters?

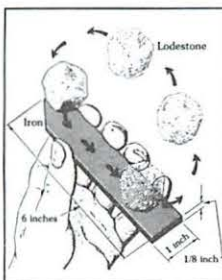
In order for male elks to live in harmony, they must have clearly defined territories. Combat results if one elk wanders into another's territory. This power struggle illustrates one of the dangers of business partnerships.



Male elks

How do magnets illustrate our inability to serve two masters?

A magnet has two opposite poles, one attracting and the other repelling; so the Christian is required to cling to the good and abhor the evil.



A lodestone creates magnetism.

Do Resource D.

How do time payments limit our freedom to serve God?

God warns that the borrower is servant to the lender. Most borrowers, however, are unaware of the extent of their slavery until they learn what using another's money really costs.

Do Resource E.

Law

Government,
Economics, Logic



How do responsibilities of citizenship illustrate the tensions of trying to serve two masters?



United States

Canada

It is possible to be a citizen of two countries. Accordingly, Christians are citizens of an earthly kingdom and of a heavenly one. However, two governments at war with each other require choices of allegiance.

This dilemma faced Robert E. Lee. He was a graduate of West Point and a citizen of the United States. Yet, when faced with civil war, he had to choose between state sovereignty and national sovereignty.



Robert E. Lee
1807-1870

Do Resource F.

How does a partnership bring the consequences of trying to serve two masters?

In any business there are risks. However, when a person voluntarily enters into a business partnership, he assumes legal risks of which he may not be aware. Unwise decisions by one partner will cut off God's blessing for both.



The crash of
the Hindenburg

Do Resource G.

Medicine

Health,
Nutrition, Behavior,
Counseling



How do dentists help patients apply the principle of not serving two masters?

When a child senses that he is under two equal authorities, he tends to misbehave in order to see which one has the last word. For this reason, a wise dentist will take the mother aside and tell her to obey him in some small command.

When the child sees his mother obeying the dentist, he usually quiets down.



Delegated authority

How does chelation therapy observe the principle of serving one master?

Chelation (kee-LAY-shun) is a method of removing obstructive plaque from a person's circulatory system and allowing more blood to reach the vital parts of the body. Better circulation brings with it needed oxygen and nutrients.



Chelation agents placed in the bloodstream have a negative molecular charge which attracts and binds them to the positively charged minerals which form part of the plaque in the inner walls of blood vessels.

Both the chemical process and doctor's responses to it illustrate the principle of "clinging to one and despising the other."

Do Resource H.



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

HOW IS HAVING TWO MASTERS LIKE SLAVERY?



- What is the relationship between a deacon and a restaurant waiter? 2047
- Why is the English word *serve* inadequate? 2047
- What is a δούλος? 2048
- What is the significance of δούλος in serving two masters? 2048

ARE YOU REALLY SERVING TWO MASTERS?



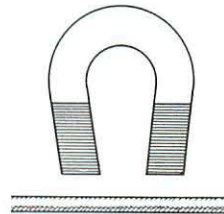
- What is it that makes ambition ruthless? 2049
- How does ambition differ from initiative? 2050
- What motivates debt? 2050
- How does prestige result in the pride of life? 2052
- How does opulence produce hoarding? 2053
- How is extravagance a violation of Scripture? 2054

HOW DID A YOUNG MILLIONAIRE SERVE GOD RATHER THAN MONEY?



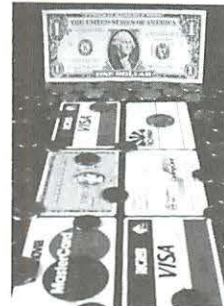
- How often do you need to choose to serve God rather than money? 2055
- What does "holding something in reserve" mean? 2056
- How do commitments help us not to serve money? 2065
- How does saying "no" to self prevent retreat? 2061
- How does serving one master free us from regrets? 2066

HOW ARE MAGNETS AND MASTERS SIMILAR?



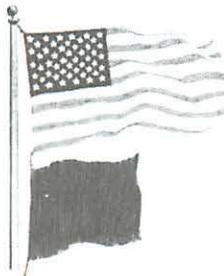
- What direction will a magnet always point? . . . 2070
- How can you induce magnetism? 2072
- What happens when a person beats a magnet? . . 2074
- How does heat affect a magnet? 2075

WHY IS THE NAME "MASTER CARD" A CORRECT DESIGNATION?



- How do time payments divert God's provisions? . 2077
- How does affluence cause borrowing? 2080
- How does borrowing destroy the ability to trust? . 2083
- How does borrowing limit freedom to give? 2084

HOW DOES DUAL CITIZENSHIP WORK?



- How does citizenship differ from nationality? 2085
- What rights does citizenship offer? 2088
- What are a citizen's responsibilities? 2089
- How does marriage affect citizenship? 2090

HOW ARE BUSINESS PARTNERS MASTERS?

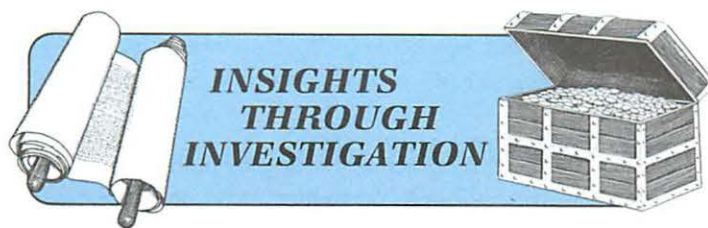


- What is a partnership? . . . 2091
- What asset does partnership threaten the most? . 2091
- How do partnerships breed bitterness? 2093
- How are partnerships a form of surety? 2094

HOW DO CHELATORS CHOOSE MASTERS?



- What is a chelator? 2095
- How do chelators give life to the blood? 2096
- How do chelators leave our bodies? 2097
- What are the benefits of chelation? 2098



INSIGHTS THROUGH INVESTIGATION

HOW DOES THE GREEK TEXT REVEAL THE IMPOSSIBILITY OF SERVING TWO MASTERS?



Histoire de Polybe



H. Armstrong Roberts



Ewing Galloway



UPI/Bettmann Newsphotos



H. Armstrong Roberts

Which picture most accurately describes the meaning of “serving two masters”?

In order to understand why we cannot serve two masters, we must define the Greek word Jesus used for “serve.” In English the word *serve* could refer to a variety of relationships, such as:

- ☐ A soldier serving in the army
- ☐ A mother serving her family
- ☐ An employee serving customers
- ☐ A galley slave serving time on a ship
- ☐ A slave serving under a master

There are four different Greek words which are all translated into English as *serve*. They are listed in this resource.

1 διακονέω (*dih-ah-kaw-NEH-oh*)

The first word is διακονέω, which means “to wait upon someone (at a table); to minister; to serve.” From it comes the English word *deacon*.

The emphasis of this Greek word is on the activity of serving, not on the relationship to the one served. It is used more than thirty-five times in the New Testament and is translated in the following ways: “minister, serve, administer, use the office of a deacon.”

Luke 10:40—Martha complained that her sister, Mary, had left her to *serve* alone.

Luke 22:26–27—The Lord said, “. . . He that is chief [among you, let him be] as he that doth *serve*. . . I am among you as he that *serveth*.”

Acts 6:2–4—The apostles reasoned that they should not *serve* tables, but give themselves to the ministry (διακονία) of the Word.

I Timothy 3:10—The phrase “. . . let them use the office of a deacon . . .” is communicated by the word διακονέω.

This service is a ministry to others and can be performed to anyone, by anyone—bond or free.

2 λατρεύω (*lah-TRUE-oh*)

λατρεύω means “to serve for hire (rather than by compulsion and slavery); to minister.” In the New Testament this word is used exclusively for service of a deity—whether God or an idol. It is worshipful homage.

Matthew 4:10—The Lord establishes the principle “. . . Thou shalt worship the Lord thy God, and him only shalt thou *serve*.”

Luke 2:37—Anna, the prophetess, **served** God with fastings and prayers. Hers was not a physical ministry as janitress, but a spiritual activity of homage to God.

Romans 1:25—Those who knew but rejected God “. . . worshipped and **served** the creature more than the Creator . . .” by their commitment to temporal rather than eternal matters.

Revelation 22:3—In Heaven, all of God’s own will worship Him only: “. . . His servants shall **serve** Him.”

This service, too, may be committed to more than one master.

3 ὑπηρετέω (*hoo-pay-reh-TEH-oh*)

ὑπηρετέω means “to serve with a commissioned responsibility.” The person who performs this service is a “subordinate official.” The word is used in the New Testament once as a verb and twenty times as a noun.

Acts 13:36—David **served** his generation as a king, divinely commissioned to the task.

John 18:3—Judas brought with him a “. . . band of men and **officers** . . .” to capture Jesus.

Luke 1:2—The apostles were “**ministers** of the Word,” commissioned to spread it abroad.

This service could also be rendered to more than one master.

4 δουλεύω (*doo-LOO-oh*)

This word is the one used in Matthew 6:24. It means “to serve as a slave; to submit; to yield; . . . a permanent relation of servitude to another; . . . [to be] altogether swallowed up in the will of the other.”

John 8:33—The Pharisees rejected Christ’s analysis of their enslaved condition, saying, “. . . We . . . were never in **bondage** to any man. . . .”

Titus 3:3—Paul, referring to his former condition in sin, said, “. . . We ourselves also were . . . **serving** divers lusts and pleasures. . . .”

I Thessalonians 1:9—These believers had “. . . turned to God from idols to **serve** the living and true God.”

The word δουλεύω indicates slavery, which is possible toward only one master at a time.

THE SIGNIFICANCE OF δουλεύω

It is impossible to be owned by more than one lord at a time. That is why the Lord said, “No man can **slave** for two masters.” No person has the power to divide his attention between the Lord and the world.

In Matthew 6:24, Jesus was not giving a command to *avoid* serving two masters; rather He was making an observation about the *impossibility* of serving two masters. No one has the ability to give undivided loyalty to two masters. Within the word δουλεύω is the requirement for undivided commitment.

δουλεύω stresses almost exclusively the Christian’s complete subjection to the Lord, whereas διακονέω is concerned with his service.

When we are freed from sin, we become the purchased possession of Christ, and only then are we able to become the servants (δούλος) of righteousness. (See Romans 6:18.)

APPLICATION TO SERVING TWO MASTERS



Because of the demands of mammon and God, a Christian who tries to serve both will soon experience the bondage of being driven against his will as a slave under the tyranny of the whip.

If, on the other hand, a Christian surrenders to the Lord, he will be able to devote full allegiance to Christ as a soldier and receive the grace to carry out His commands for daily living.



PROJECT

Discuss the symptoms which indicate that a person is trying to serve God and money. Then memorize, “*Thou therefore, my son, be strong in the grace that is in Christ Jesus. . . . No man that warreth entangleth himself with the affairs of this life; that he may please him who hath chosen him to be a soldier*” (II Timothy 2:1, 4).

Date completed _____ Evaluation _____



HOW TO DISCERN WHETHER OR NOT YOU ARE TRYING TO SERVE GOD AND MAMMON



H. Armstrong Roberts

Suppose the man in this picture is a Christian and gives not only tithes but also generous offerings to his church. Would the evidence in this picture convict him of trying to serve two masters?

If you were to ask the average Christian if he is trying to serve God and mammon, he would probably deny it. Yet, a vast number of Christians who have dedicated their lives to Christ are actually trying to serve two masters.

By understanding the following words, you should be able to discern what God means when He warns His children about trying to serve God and mammon.

What clues indicate trying to serve two masters?

- ☐ AMBITION
- ☐ INDEBTEDNESS
- ☐ PRESTIGE
- ☐ OPULENCE
- ☐ EXTRAVAGANCE

1 PERSONAL AMBITION

“... Seekest thou great things for thyself? seek them not...” (Jeremiah 45:5).

DEFINITION OF PERSONAL AMBITION

The word *ambition* has its roots in the Latin word *ambitio*, which means “to go about looking for votes.” It relates to the practice of Roman candidates for public office who went throughout the city trying to collect votes.

Ambition speaks of a strong and eager desire to achieve something which will bring fame or fortune. It is usually associated with striving for the power, wealth, or success which will result in a higher station of life.

One aspect of the word *ambition* suggests ruthlessness in obtaining desired goals. In this sense, *ambition* would be an inordinate desire for power or eminence and an obsession to reach the top and be superior, using whatever means are necessary.

“Methinks thou art too ambitious” was a fitting appraisal of Brutus, a Roman general and orator who planned the murder of Julius Caesar in 44 B.C. Brutus then fled and seized Macedonia. Two years later he committed suicide after being defeated by the armies of Marc Antony and Octavian.



Museo Nazionale, Naples (Anderson from Art Reference Bureau)

Marcus Junius Brutus
85?–42 B.C.

SYNONYMS AND SYMPTOMS OF PERSONAL AMBITION

- Scheming (making devious plans)
- Conniving (cooperating with secret plans)
- Contriving (designing clever plots)
- Calculating (maneuvering shrewdly and craftily)
- Manipulating (using people for personal gain)
- Conspiring (using collusion and intrigue)

HOW SCRIPTURE ILLUSTRATES PERSONAL AMBITION

A young man arrived on the scene just in time to assist a young lady in distress. Not only was the young lady impressed, but so was her father. He offered the young man a job and also the hand of his daughter.

As a son-in-law, this young man demonstrated a tremendous amount of personal ambition. It was not long, however, before the father-in-law realized that his son-in-law was calculating and scheming to increase his own possessions.

The father-in-law accused him of manipulating and conspiring to cheat him. Arguments erupted and tempers flared. New agreements were made, but the conniving son-in-law always came out ahead.

At length, the inevitable happened. The son-in-law hated and despised his father-in-law, while loving himself and clinging to his possessions. (See Genesis 29–31.)

If an ambitious person has an opportunity to increase his own riches or fame while working for another, he will find it difficult to give his whole heart to the one who employed him because he is now serving two masters. This was Jacob's problem when he worked for his father-in-law, Laban.



Bible Art Series, Standard Publishing, Cincinnati
Rachel admired Jacob's ambition.

PERSONAL QUIZ ON AMBITION

1. How does the character definition of *initiative* cause it to differ from personal ambition?
2. How can a person set goals and still avoid the motivations of personal ambition? (See Philippians 2:20–21.)
3. What does God predict will happen if we have the goal of becoming rich? (See I Timothy 6:9–10.)
4. If someone were to ask you, “What do you want to be when you grow up?” how would you answer them? Would your response reveal personal ambition?
5. How can you establish life goals which are not contaminated with personal ambition? (See Romans 12:1–2 and Colossians 1:28–29.)

2 INDEBTEDNESS

“The rich ruleth over the poor, and the borrower is servant to the lender” (Proverbs 22:7).

One of the strongest symptoms of personal ambition is indebtedness. A person with ambitions is more intent on reaching his personal goals than on

how he reaches them. Rather than limiting himself to his supply of money as a “check and balance” from the Lord, he uses borrowing power to carry out self-made plans.

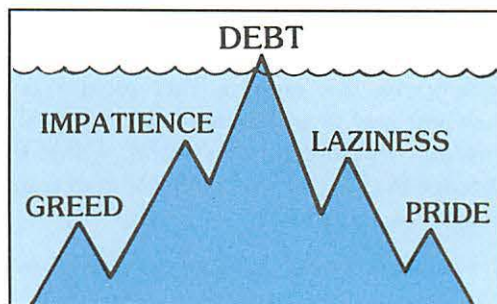
It was Hudson Taylor who made the wise statement, “God’s work, done in God’s way, will not lack God’s supplies. He is too wise a God to frustrate His purposes for lack of funds. He is just as able to supply money ahead of time as afterward, and He much prefers to do so.”

DEFINITION OF INDEBTEDNESS

Indebtedness is the moral, social, or legal obligation to pay something to another person. It is a binding obligation which results from obtaining or receiving something on loan with the understanding that it or its equivalent will be returned to the lender.

Indebtedness presumes upon the future by assuming that circumstances tomorrow will be better than they are today so the debt can be repaid. Indebtedness creates a condition of servitude and bondage to the lender.

Indebtedness is associated with judgment and discipline throughout Scripture. For example, the borrower who could not repay was subject to being imprisoned or becoming a bondsman to his creditor.



The indebtedness which is voluntarily initiated by a person who is trying to reach his own goals is usually just the tip of an ugly iceberg.

Because indebtedness is bondage and servitude, a person must have strong motivation to enter into it voluntarily. For some, that motivation is impatience.

Years ago a man came to this country with hopes of making a better life for himself and his family, but he was not able to find a job. So he constructed pockets on the inside of a coat and with the little money he had, bought a variety of pens, pencils, rulers, erasers, and other office supplies. These he displayed on the inside of his coat.

He went from office to office in his city, opened up his coat, and asked if the people in the offices needed any supplies. He was both pleasant and enthusiastic, and his customers enjoyed his visits.

With the profits of his sales, he bought food and more supplies, but never borrowed. Today he is a multimillionaire, running several businesses with ample cash for necessary purchases.

In contrast to this example, there are impatient businessmen who want everything now. They forget that the time of building up reserves serves the vital purpose of accurately assessing customers' needs and confirming the value of the product or service they are offering.

SYNONYMS AND SYMPTOMS OF INDEBTEDNESS

- Bondage (compulsory restraint and captivity)
- Burden (assumption of an oppressive load)
- Liability (legal handicap and hindrance)
- Obligation (agreement subject to punishment)
- Presumption (blind confidence in circumstances)
- Servitude (slavish dependence)
- Yoke (involuntary confinement for service)

HOW GOD EVALUATES INDEBTEDNESS

It was a somber occasion in Israel when the nation was gathered together and God's appointed leader stood before them. The leader, under God's instruction, reviewed the supernatural events which had brought the people into this land filled with rich resources.



Bible Art Series, Standard Publishing, Cincinnati

The nation of Israel was given a stern warning about indebtedness.

He then warned the people that if they failed to keep the commandments of the Lord, they would be a poor nation and would be forced to borrow money from foreigners who would live in their land, instead of being a wealthy nation and lending to other nations.

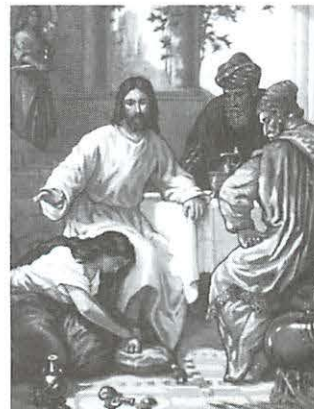
"The stranger that is within thee shall get up above thee very high; and thou shalt come down very low. He shall lend to thee, and thou shalt not lend to him: he shall be the head, and thou shalt be the tail" (Deuteronomy 28:43-44).

Whereas indebtedness is associated with judgment in the Old Testament, it is related to sin in the New Testament.

When Peter asked Jesus how many times he was obligated to forgive a person who sinned against him, Jesus told him a parable. A king had a servant who owed him a great debt. When threatened with imprisonment, the servant cried out for mercy, and the king had compassion on him and forgave the debt. However, that same servant went away and refused to forgive the small debt of a fellow servant.

When the king heard what happened, he rebuked the wicked servant and reinstated the debt. Notice that in this parable, Jesus likens the borrowing of money to transgressions. (See Matthew 18:21-35.)

In another situation a Pharisee despised Jesus for allowing a sinful woman to wash his feet with her tears. Jesus told a parable to the Pharisee. Notice how He interchanges borrowing money with sinning.



Bible Art Series, Standard Publishing, Cincinnati

Jesus compared borrowing to sin.

"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?"

"Simon answered and said, I suppose that he, to whom he forgave most. And he said unto him, Thou hast rightly judged . . .

"Wherefore I say unto thee, Her sins, which are many, are forgiven; for she loved much: but to whom little is forgiven, the same loveth little.

And he said unto her, Thy sins are forgiven" (Luke 7:41-43, 47-48).

PERSONAL QUIZ ON INDEBTEDNESS

1. Is it Scripturally accurate to say that a Christian who voluntarily borrows money is thereby trying to serve two masters? (See Proverbs 22:7 and I Corinthians 7:21-23.)
2. Why can it be said that a Christian who borrows money is being presumptuous? (See James 4:13-17.)
3. How did Jesus associate borrowing with sin in the Lord's prayer? (See Matthew 6:12.)

3 PRESTIGE

“Charge them that are rich in this world, that they be not high-minded, nor trust in uncertain riches, but in the living God, who giveth us richly all things to enjoy” (I Timothy 6:17).

DEFINITION OF PRESTIGE

Prestige is prominence or influential status achieved through success, renown, or wealth. The word *prestige* has a significant etymology.

The French background is *phantasmagoria*, which means “illusion brought on by magic.” This is a precise description of prestige because the glory of man is as the vapor which appears for a little time and then vanishes away. (See I Peter 1:24 and James 4:14.)

God warns those who desire to gain prestige through accumulating riches that they will be humbled.

“For the sun is no sooner risen with a burning heat, but it withereth the grass, and the flower thereof falleth, and the grace of the fashion of it perisheth: so also shall the rich man fade away in his ways” (James 1:11).

The Latin origin of *prestige* is equally unique. It is the word *praestigia*, which refers to “a juggler doing his tricks.” It also means “bind up and make blind,” literally, “to blind-fold.”

A person may convey a false image in order to gain the praise of men. God has already pronounced that such a person is a nobody because he thinks he is somebody. (See Galatians 6:3.)



Ewing Galloway

A prestige-seeker is like a juggler working with illusions.

SYNONYMS AND SYMPTOMS OF PRESTIGE

- Condescension (yielding to an inferior in order to gain a personal favor)
- Haughtiness (pride mingled with contempt)
- Preeminence (seeking the highest position)
- Pretension (claiming an undeserved privilege)
- Superiority (looking down on inferiors)

- Vainglory (boasting in one's own performance)
- Vaunting (advertising one's own influence)

SCRIPTURAL INSIGHTS ON PRESTIGE

One day a group of men who were zealous to keep God's Law met together. They were alarmed that many of their fellow countrymen were violating statutes and judgments which had been given to their nation by God.

They decided to separate from the law-breakers and form an exclusive club to promote the keeping of the Law. It was not long before their strict obedience of commandments took on an outward demonstration but failed at inward virtue.

The more these men failed on the inside, the more they valued outward prestige and acclaim from the people who admired and esteemed them. These admirers assumed that the men were as genuine on the inside as they were religious on the outside.

By the time Jesus began His earthly ministry, this exclusive club had become so fraught with pride and deception that He condemned the members as outright hypocrites.

“Woe unto you, scribes and Pharisees, hypocrites! for ye make clean the outside of the cup and of the platter, but within they are full of extortion and excess . . . Ye also outwardly appear righteous unto men, but within ye are full of hypocrisy and iniquity” (Matthew 23:25, 28).

The Pharisees were the ultimate example of prestige seekers. They were the men who would “. . . love the uppermost rooms at feasts, and the chief seats in the synagogues” (Matthew 23:6). Some rulers responded to the reproofs of Jesus; however, because the desire for prestige was such a temptation to those in the public eye, they did not publicly profess their faith.

“Nevertheless among the chief rulers also many believed on him; but because of the Pharisees they did not confess him, lest they should be put out of the synagogue: For they loved the praise of men more than the praise of God” (John 12:42–43).

Another word which God uses for “prestige” is *high-mindedness*. In I Timothy 6:17–19, He relates this word directly to those who are seeking prestige through riches.

To be high-minded is to be proud and arrogant. It is thinking more highly of ourselves than we ought to think. This attitude is reproved in Romans 12:3: *“For I say, through the grace given*

unto me, to every man that is among you, not to think of himself more highly than he ought to think; but to think soberly, according as God hath dealt to every man the measure of faith."

PERSONAL QUIZ ON PRESTIGE

1. Why is it wrong to want to be popular but all right to want to be respected? (See Luke 6:26.)
2. A status symbol is an item that is more expensive than it is worth but is desirable simply because it is the "in" thing to have. It could be a polo shirt with a certain emblem on it. It could be a certain kind of automobile. Have you ever paid extra money for a status symbol?
3. Were you motivated to buy a status symbol so you would have more prestige among your peers?

4 OPULENCE

"Go to now, ye rich men, weep and howl for your miseries that shall come upon you . . . Ye have heaped treasure together for the last days" (James 5:1-3).

DEFINITION OF OPULENCE

Opulence is having and displaying great wealth. The word comes from the Latin word, *opus*, which means "wealth." When wealth is the by-product of personal ambition, it is often tainted with the cries of poorly paid laborers, thus, incurring the woes of James 5:1-5.



H. Armstrong Roberts

When do cash reserves become opulence?

"Behold, the hire of the labourers who have reaped down your fields, which is of you kept back by fraud, crieth: and the cries of them which have reaped are entered into the ears of the Lord of sabaoth."

"Ye have lived in pleasure on the earth, and been wanton; ye have nourished your hearts, as in a day of slaughter" (James 5:4-5).

This passage describes opulence with impending judgment. Such opulence originates with the motivation to hoard for the future.

The rich man of whom Jesus spoke in Luke 12:16-21 was opulent. He worked hard to heap up riches and then said to himself, ". . . Thou hast much goods laid up for many years; take thine ease, eat, drink, and be merry" (verse 19).

God's condemnation of opulence is then given. ". . . Thou fool, this night thy soul shall be required of thee: then whose shall those things be, which thou hast provided?" (verse 20).

God applies this response to every person who stores up riches with the wrong motivation. "So is he that layeth up treasure for himself, and is not rich toward God" (verse 21).

SYNONYMS AND SYMPTOMS OF OPULENCE

- Amassing (collecting in one place)
- Flaunting (spreading out for display)
- Hoarding (storing up great quantities for the future)
- Ostentatious (presenting one's own accomplishments in a flattering light)

SCRIPTURAL EXAMPLE OF OPULENCE



The man who came to Jesus was sincere but opulent.

An ambitious young man ran to Jesus one day and asked Him the most important question in life: "What must I do to inherit eternal life?" In the discussion that followed, it became apparent to the Lord Jesus Christ that this rich young ruler had a problem with opulence.

In fact, he had such a great problem in this area that he was even willing to turn down eternal life in order to hoard his earthly treasures. When Jesus required that he distribute what he had to the poor so he could have treasures in Heaven, he walked away ". . . very sorrowful: for he was very rich" (Luke 18:18-23).

PERSONAL QUIZ ON OPULENCE

1. Many people hoard food for future calamities they fear are going to occur. How can we know that this practice is not of God? (See II Timothy 1:7 and Matthew 6:11.)
2. What one factor makes the difference between a proper savings and opulence? (See Romans 12:13.)
3. *Opulence* is collecting more things than I presently need or can use. How many pairs of shoes do you own? Does the answer to this question or an evaluation of other items indicate that you are opulent?

5 EXTRAVAGANCE

“The slothful man roasteth not that which he took in hunting: but the substance of a diligent man is precious . . . He also that is slothful in his work is brother to him that is a great waster” (Proverbs 12:27 and 18:9).

DEFINITION OF EXTRAVAGANCE

Extravagance means “exceeding reasonable bounds; straying beyond limits.” The word *extravagance* comes from the Medieval Latin word *extravagens* and means “to wander beyond”; literally, wandering beyond proper limits of living and spending to the point of wastefulness.

Extravagance involves dissipation, excessive spending, lack of restraint, or any excess or lack of moderation. Extravagance comes from an excessive appetite for temporal pleasures beyond what is balanced or proper.

SYNONYMS AND SYMPTOMS OF EXTRAVAGANCE

- Dissipation (dispersion of things that vanish)
- Intemperance (lack of moderation or restraint)
- Lavishness (bestowing with profusion)
- Squandering (wasteful and excessive spending)
- Unbridled gratification (without restraint)

SCRIPTURAL INSIGHTS ON EXTRAVAGANCE

An ambitious king desired the prestige he felt was appropriate to his royal position. He gathered all his lords and noblemen to his palace, and there with a display of extravagance he put on a great feast.

The banquet hall was the scene of laughter and drinking. Then the king decided to go beyond the limits of his own provisions. He called for the gold

and silver vessels which had been captured from the temple in Jerusalem.

These vessels were brought to him, and he poured the wine into them and drank. In the very expression of his extravagance, he was startled by handwriting on the wall. It was a message from God to a king who had exceeded the boundaries and squandered his kingdom. That very night King Belshazzar was killed. (See Daniel 5:1–17.)



Bible Art Series, Standard Publishing, Cincinnati

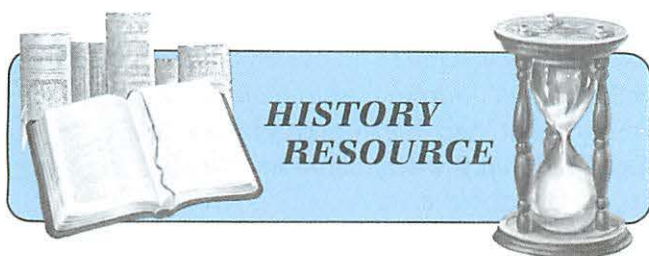
The banquet hall became the scene of extravagance.

Since all our resources belong to God, any extravagance is squandering God's property. This makes us guilty of the very act for which God judged King Belshazzar.

PERSONAL QUIZ ON EXTRAVAGANCE

1. Since God tells us we must give an account of every deed and every word, can you give an accurate accounting of how you spent every dollar in the last year? (See II Corinthians 5:10.)
2. When an extravagant person is given a menu at a restaurant, he will decide what entrée he wants and then look at the price. When you are given a menu, do you look at the prices first and then the entrées?
3. Are you paying interest on items which you purchased **beyond** your means?
4. When you come to the end of your day, are you satisfied that you made the best use of each hour of your time? (See Ephesians 5:16.)

Date completed _____ Evaluation _____



HISTORY RESOURCE

HOW DID A YOUNG MILLIONAIRE LEARN TO SERVE GOD RATHER THAN MONEY?



Borden of Yale '09, Mrs. Howard Taylor, China Inland Mission

William Whiting Borden
1887–1913

William Borden had everything a young man could desire: loving parents, health, strength, intelligence, talent, a handsome appearance, and great wealth. When he chose to serve God rather than money, his decision not only created a sensation in the news media, but ultimately motivated thousands to follow his Savior.

What was it that held the rich young ruler back from following Christ? (See Mark 10:17–22.)

It was not a lack of outward humility; he got down on his knees to ask advice of the Lord. Nor was it a deficiency of outward morality, because he had kept most of God's laws from his youth.

The problem was not what held back the rich young ruler, but rather what the rich young ruler held back. He had great possessions, and he assumed he could serve God *and* money.

When confronted by Jesus with the fact that he had to make a choice, he turned his back on true riches and eternal life. We can only speculate on how different his life might have been if he had chosen to serve God rather than money.

Nineteen centuries later, there lived another rich young man. He faced the same decision but made the opposite choice. Today William Borden is enjoying eternal treasures which the rich young ruler could have had, and these riches continue to increase as the powerful message of Bill Borden's life continues to be told.



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In sharp contrast to William Borden, the rich young ruler tried to serve God and money. When forced to make a choice, he sorrowfully rejected eternal life.

At age seventeen, Bill Borden sensed that the Lord was calling him to foreign missions. He wrote to his parents, "I have so much of everything in this life, and there are so many millions who have nothing and live in darkness! I pray that God will take my life into His hands and use it for the furtherance of His Kingdom as He sees best." He admitted, "I know it is no easy thing to serve the Lord, but others have been enabled to do so, and there is no reason why I should not."

There was, however, one thing that could easily have hindered his becoming an effective servant of God: money. The Borden family was very wealthy. Along with his brother and two sisters, Bill would eventually inherit a sizable fortune.

In making his commitment, Bill saw clearly that he could not serve both God and money. It was a decision he would reaffirm time and again throughout his life.

1 He held nothing in reserve.

Born William Whiting Borden on November 1, 1887, Bill grew up in Chicago. He lived in a big house in an exclusive neighborhood and attended the finest private schools. He was able to go on many memorable fishing and hunting trips with his father and brother.

Even though the family had a great deal of money, Bill sensed the value of spiritual things at a young age. One Sunday afternoon when he was about six years old, his mother gathered the Borden children and several of their cousins for a time of Bible teaching. At the end of the lesson she had each of the children write on a slip of paper what they wanted to be when they grew up.

They were not to read what the others wrote. Each child sealed his slip of paper in an envelope. Mrs. Borden put the envelopes away and forgot about them.

When they were discovered a decade later, she returned them to those who had written them. It was interesting how those early ambitions had affected the lives of those young people.

One boy had said he wanted to be a gentleman like his father. A girl hoped to travel abroad. Bill had written:

*I want to be an honest man when
I grow up, and true and loving
and kind and faithful man.*

Borden of Yale '09, Mrs. Howard Taylor, China Inland Mission

In the early 1890s Mrs. Borden came to a point of deeper commitment to Christ in her life. She made a conscious decision to turn away from the world and all it had to offer. She found new joy in living for the Lord. She became involved in the Moody Memorial Church and discovered many opportunities to learn and serve there. Her example and that of the church played a significant part in young Bill's decision to serve the Lord.

One Sunday morning, Bill was sitting beside his mother when the pastor, Dr. R.A. Torrey, invited the congregation to take part in the Lord's Supper. She leaned over to her young son and whispered, "Is it not time that you were thinking about this yourself, William?"

To her surprise he answered, "I have been." Then as the elements were passed, Bill quietly partook of the bread and the cup. Mrs. Borden did

not quite know what to do. So on the way out of the building that morning, she mentioned to Pastor Torrey what had happened. He just smiled and suggested that the boy come and see him the next day to talk about it.



Moody Bible Institute: A Pictorial History, Moody Press

R.A. Torrey

After talking to little Bill, the minister was convinced that in spite of his youth, Bill had a clear understanding of the Gospel. He was baptized soon after that. In a special service a few weeks later, Dr. Torrey spoke to the people about dedicating their lives to the service of God. He made it very clear that this was a life-long commitment and should not be taken

lightly. Then he asked those who wanted to take this step to stand so he could pray for them.

Young William quietly rose and stood as straight and tall as he could in his little blue sailor suit. He had to stand for quite awhile as the service went on, but he never wavered.

At this time he began building Christian disciplines into his life. Every morning as he left for school, regardless of how much he needed to hurry (Bill hated to be late), he would stop long enough to pray with his mother. The two of them would kneel and ask for the Lord's will to be done in his life that day, and then off he would go.

Bill loved to read the Bible. One evening the children had come home late from a big party. When Mrs. Borden passed by his room, she found that instead of putting on his pajamas, he was sitting on the edge of the bed, still in his party clothes, eagerly reading his Bible. He made it his habit, no matter how late he got to bed or how tired he was, to spend a few minutes in God's Word at the end of every day.

Bill's dependence on prayer and the Scriptures grew as he went away to boarding school at age fourteen. He spent a busy and profitable two years at the Hill School in Pennsylvania. His days were filled with studies and sports, but the headmaster, Dr. John Miegs, also had a great impact on Bill's spiritual development.

It was said that the faith Dr. Miegs lived and challenged his boys to live was not some artificial

piousness, but rather “a deep and manly and straightforward choice of Christ as pattern and Master and Lord.”

Dr. Miegs wrote, “As with the aspiring athlete and the eager learner, so must it be with the young Christian. He must be taught to study the great Book of rules for daily living; to seek his great Captain in difficulty, and to ask for guidance in prayer; to heed the coach who has gained wisdom and victory in his longer game of life; and to share counsels, joy, and confidences in brotherly meetings for prayer.

“He must realize,” the headmaster continued, “that the test of his religious life is what he *is* and what he *does* when he is *not* on his knees in prayer, *not* reading his Bible, *not* listening to great preachers, and *not* participating in religious meetings.”

In 1904 William Borden graduated near the top of his class, even though he was its youngest member. Since he was only sixteen, his parents thought a year of travel would be good experience for him before he started his college career. They prayerfully selected Walt Erdman, a Godly seminary graduate, to accompany him on this twelve-month journey around the globe.

In addition to expanding his intellectual and cultural horizons, the trip sharpened Bill’s spiritual vision in two ways.

First, God arranged the circumstances so that on their voyage across the Pacific they traveled with several missionaries. Bill was very impressed with their commitment to Christ. Then in practically every city where they stayed, they contacted the missionaries there to find out about the work of the Lord in that area.

Even before they had left Japan, the first country they visited, Bill wrote home, “Your request that I pray to God for His very best plan for my life is not a hard thing to do, for I have been praying that very thing for a long time. Although I have never thought very seriously about being a missionary until lately, I was somewhat interested in that line, as you know.

“I think this trip is going to be a great help in showing things to me in a new light. I can’t explain what my views were, but I met such pleasant young people on the steamer who were going out as missionaries, and meeting them influenced me. . . . When I look ahead a few years, it seems as though the only thing to do is to prepare for the foreign field.”

The second way Bill’s travels expanded his spiritual vision was by making him keenly aware of the emptiness and hopelessness of pagan religions. After the trip, Walt Erdman would write of Bill, “all the time, though one did not realize it then, he was specially impressed with the spiritual destitution of the people of the countries we were visiting.”



The Gist of Japan, R.B. Peery, Fleming H. Revell Company

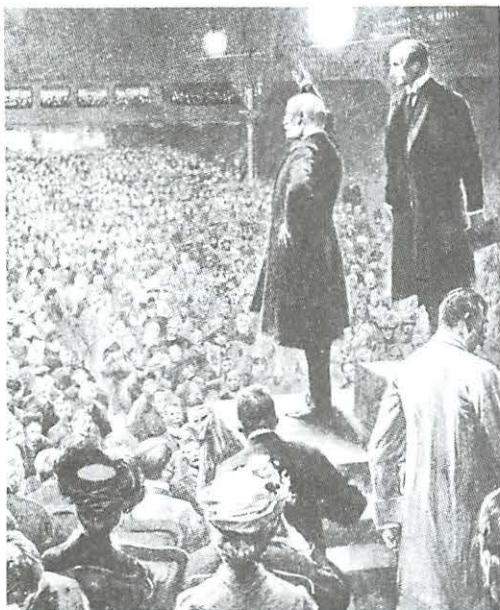
Walking through the scenic Shinto shrines at Nikko in the mountains of Japan, Bill first began to sense the spiritual darkness that he would later discover in the ancient Hindu temples in South India and in the noisy mosques of Cairo.

As the pair made their way west through Asia, Bill’s appreciation of missionaries grew. At one point he wrote, “You can learn more from a missionary in half an hour than you can pick up yourself in a couple of months of travel.”

Not until they reached Rome in the spring of 1905 did Bill receive a reply to the letter written in Japan telling of his desire to be a missionary. His mother was quite pleased, but Mr. Borden felt Bill should wait until he was twenty-one to definitely decide on his life’s work. In the meantime, Bill’s desire had only grown stronger.

Bill wrote to his mother in May, “I am thinking about it all the time, and looking forward to it with a good deal of anticipation. I know that I am not at all fitted or prepared yet, but in the next four or five years I ought to be able to prepare myself.”

Even in the midst of all the European sightseeing and socializing, he had been reading a book on missions and thinking about how to prepare himself. All these thoughts about being a missionary took on new significance in the light of what happened when they arrived in London in June.



Torrey and Alexander: The Story of Their Lives, J.K. MacLean, S.W. Partridge & Co.

Dr. R.A. Torrey had been holding meetings in London for five months. The hall where he preached could seat five thousand people and was often filled to capacity.

One Sunday Bill went to the afternoon service to hear Dr. Torrey, who had been his pastor at Moody Memorial Church when Bill was a boy.

Later he wrote to his parents about what had happened that afternoon: "Dr. Torrey spoke about being 'born again,' and mentioned some of the foolish ideas people have about it. His sermon was meant to straighten things out. I know that my own ideas were somewhat hazy, and I wasn't at all sure about it. But I am now."

He had returned for the meeting that evening, and when Dr. Torrey invited those who had never publicly surrendered all to Christ to stand, Bill stood. That commitment was the beginning of Bill's transformation from a young man who merely believed in Christ to one whose life purpose was to serve God rather than money.

After the service Dr. Torrey spoke to those who had made decisions. He listed five things they should do in order to succeed in living the Christian life: (1) look always at Jesus, (2) confess Jesus everywhere, (3) study God's Word, (4) keep praying every day, and (5) go to work. Bill's response was "The first four I am doing and the fifth I will do."

It was no easier for Bill Borden to witness than for other fellows his age, especially since he was rather shy by nature, but he learned to be an obedient servant. True to his word, Bill "went to work" for the Lord the very next Sunday.

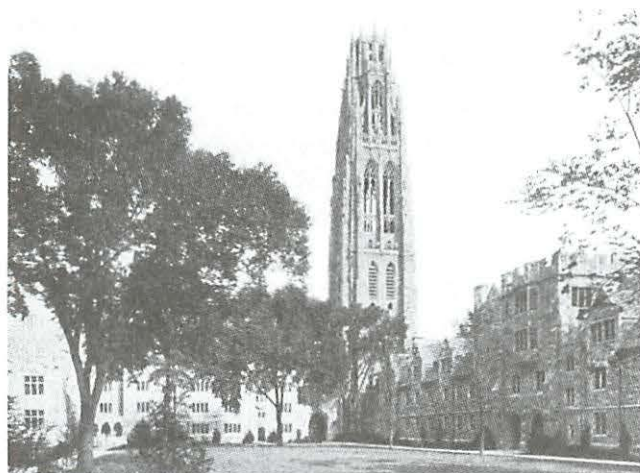
That evening he started out to visit a friend who was staying at another hotel in London. It was to be merely a social call, but he sensed in his spirit that it was not what he ought to be doing.

Walking down Oxford Street, he passed by a group holding an outdoor preaching service. The Lord prompted him to stop and participate, but he went on. Bill had almost reached his friend's hotel when he came upon another street service in progress. Again he went past them, but after a few minutes he decided to go back and join them.

After the sermon Bill spoke to a young man near him, asking if he knew Jesus as his Savior. The man said he did not and had no intention of becoming a Christian. Bill stood on the street corner talking to him until eleven o'clock. Bill felt very inadequate to answer the young skeptic's arguments, but he seemed interested in continuing the conversation. He told Bill where he lived and invited him to come by so they could talk some more.

A few days later Bill spent a whole afternoon trying to track down the young man in the slum district of London. As he eventually discovered, the address the man had given him was fictitious—there was no such house. Bill was disappointed, but experienced the satisfaction of having obeyed his Master's voice. This kind of "personal work" was to be the area of Bill's most effective service during the coming years.

Bill's new commitment to the Lord was soon to be tested, however. Within a month after his return to the United States, he was on the campus of Yale University to begin his freshman year.



Borden of Yale '09, Mrs. Howard Taylor, China Inland Mission

Yale, the alma mater of men like Jonathan Edwards and David Brainerd, has the rich heritage of having been a center for spiritual renewal during the Great Awakening and subsequent revivals. However, Bill Borden saw it as a mission field.

Even though he was an experienced world-traveler, the young freshman was shocked at the morals of his classmates. Cheating was rampant—nearly everyone used a translation for his Greek and Latin lessons instead of doing his own translating. Most of them smoked, went to the theater on Saturday nights, and studied on Sunday. “Rather a hopeless state of affairs!” commented Bill.

“I must not criticize,” he said, “but rejoice that I am here in a position to give to others a little of what I have received.” On his own initiative he started a Bible study for other freshmen with the goal of reaching the students who would not attend church or other Christian meetings.

He soon met some Christian young men in his class and became involved with several Christian groups on campus. However, because of his commitment to serving God rather than money, Bill was very cautious in his choice of friends. One who became an intimate friend that first year was Charles Campbell. Charlie lived in a university dormitory, whereas Bill had a room in one of the rather plush, off-campus residence halls.

When they first met, Charlie felt drawn to Bill because of the spiritual values they shared. Once he saw where Bill was living and realized how wealthy he was, however, Charlie thought that anyone that well-off would not want to have anything to do with him.

Charlie was surprised and pleased one day to open his door and find that Bill had climbed all the way to the fifth floor of Pierson Hall to visit him. They had a good talk, and after that visit, Bill came often. A couple of months later they began meeting together before breakfast every day to pray. Soon two other freshmen joined them.

Charlie described their meetings: “Our object was to pray for the religious work of the class and college, and also for those of our friends we were seeking to bring to Christ. I remember so well the stimulus Bill gave us in those meetings. His handling of the Scripture was always helpful. From the very beginning of the years I knew him, he would read to us from the Bible, show us something that God had promised, and then proceed to claim the promise with assurance.”

That prayer group became so large it had to split the following year. Those groups spawned other groups in each of the four classes. Charlie later recalled that “very real blessing was given in answer to our prayers—quite a number were converted.”

Thus, even as a freshman, Bill’s firm determination to concentrate on the Lord’s work rather than the cares of this life was having an impact on the Yale campus. One of his classmates wrote, “His life, how true it rang! He came to college far ahead, spiritually, of any of us. He had already given his heart in full surrender to Christ—had really done it.

“He had formed his purpose to become a foreign missionary, and all through college and seminary that purpose never wavered. One can easily see the advantage this would give a man. His life was determined. We who were his classmates learned to lean on him and find in him a strength that was solid as a rock, just because of this settled purpose and consecration.”

Of course, Bill had his struggles. It was not easy for him to maintain Godly disciplines. He wrote in December that he was discouraged about the Bible study group he was trying to start. “There is a great deal to be done here,” he said, “and I don’t feel that I am doing much of anything. I am sorry to say that I don’t even manage to keep up my own Bible study systematically, without breaks. I keep it up for a week or so, and then something happens and I miss a day.”



Religion and Learning at Yale, Ralph Henry Gabriel, Yale University Press

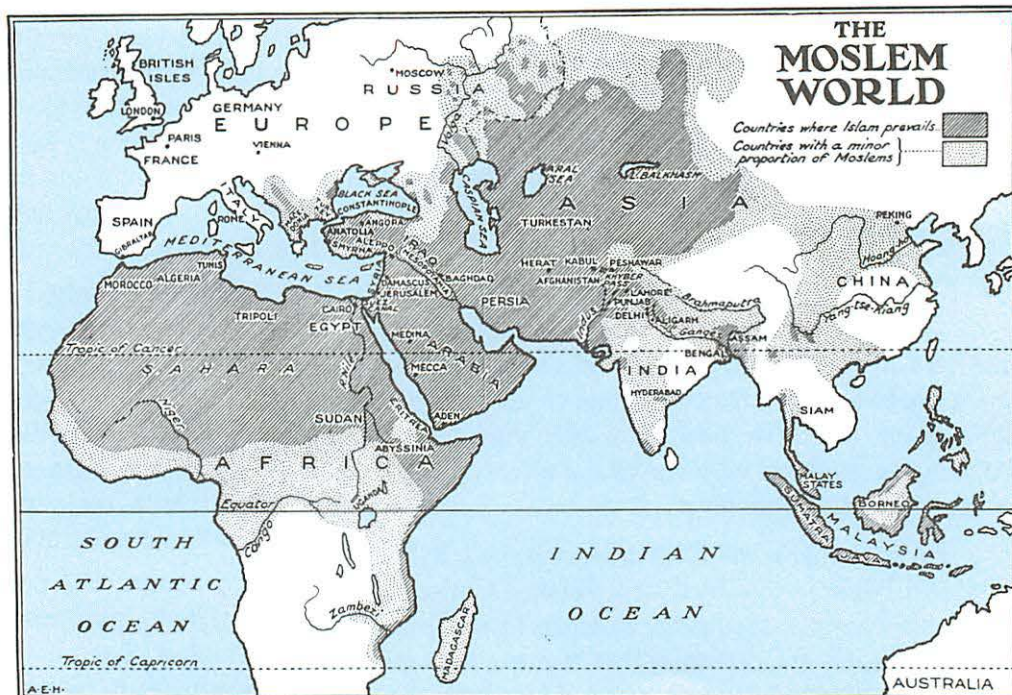
Services were held each Sunday morning in this chapel on the Yale campus during the years Bill was a student at the university.

One Sunday the following semester, Bill wasted a great deal of time and missed an opportunity to

have Bible study with a fellow to whom he was trying to witness. "I don't know just what's wrong," Bill confessed to his mother that night, "but the fact is I've failed again. Guess I haven't fed upon God's Word enough, nor prayed enough. I *will* try again."

Discouragement did not cause him to question his life purpose, but only motivated him to dig deeper into God's Word.

Three specific events during that spring semester strengthened Bill's determination to serve God rather than money. The first was the missionary convention of the Student Volunteer Movement.



The Call from the Moslem World

Bill could not forget the map showing the 200 million Muslims who inhabited a vast area from the west coast of Africa across to China and from the Russian steppes down to the southeastern portion of Africa.



National Archives

In the spring of 1906, Nashville, Tennessee, was the site of the Student Volunteer Movement's national missionary conference.

Over four thousand students from all over the United States converged on Nashville to hear inspiring speakers and meet missionaries from twenty-six countries. Having already committed himself to serve God rather than money, Bill had come to the meeting with an openness to whatever the Lord would say to him. Out of all the hundreds of representatives of mission boards, it was one man with a map who made an unforgettable impression on this freshman from Yale.

The man was Dr. Samuel Zwemer, and on his world map all the countries dominated by Islam

were dark green. He explained that here and there, centers of Christian work were shining like lights in the darkness, but still entire countries and provinces were without a Christian witness. Yet the doors were wide open for missionaries to enter more Muslim lands than ever before.

China, for example, had fifteen million followers of Mohammed, but no missionary specifically set apart to win them. The interior provinces where the majority of them lived were no longer closed to foreigners. What a challenge to the Church!

Bill was astounded to think there were more Muslims in China than in Egypt or Persia or even Arabia itself—the birthplace of Islam. Still not a single missionary was giving himself to evangelize them. "We do not plead," said Dr. Zwemer. "We simply bring the facts before you and ask for a verdict." As far as Bill was concerned, the verdict was that he should go to one of those unoccupied Muslim fields, if the Lord confirmed the call.

Not long after returning from the Nashville conference, the second event took place. One of Bill's classmates, a young man from Ohio, was a very bright student but had fallen in with the wrong crowd. On Monday he became sick and was taken to the campus infirmary. The report was that he had pneumonia and a heart problem, but no one seemed to think it was particularly serious.

On Wednesday Bill heard a rumor that the student was dying. Bill was conscience-stricken because he had intended to witness to the fellow but had never done so. He and two friends went immediately to the infirmary to check on him and found out that he was unconscious and not expected to live.

The three Christians went back to Bill's room to pray since there was nothing else they could do. The young man died just an hour later. Bill wrote a few days later, "It's an awful lesson to me, and should make the whole University stop and think. Yet, already the thing is being forgotten."

Bill became very concerned about three friends of the student who had died, and he went to see them one night. Hoping that the Holy Spirit had been able to use the sudden death of their friend to soften their hearts toward the Gospel, Bill was disappointed when he found them so engrossed in a poker game that he had no chance to witness to them.

The third life-changing event of that spring term came in early April. Bill's father and mother unexpectedly came for a short visit. Bill had a special delight in being able to spend a few hours with his father, showing him all around the campus.

Scarcely a week later, Bill was summoned home to Chicago because Mr. Borden was critically ill. He had become sick on a Saturday evening, and Bill and his brother and sister were called home on Sunday. Bill was not able to reach his home until Tuesday morning. He arrived just four hours after his father died.

2 *He never retreated.*

As his share of the family fortune passed into his possession, Bill again purposed to make God, rather than money, the Master of his life. About this time he wrote in his journal, "Say 'No' to self, 'Yes' to Jesus every time. . . . In every man's heart there is a throne and a cross. If Christ is on the throne, self is on the cross; and if self, even a little bit, is on the throne, Jesus is on the cross in that man's heart. . . . If Jesus is on the throne, you will go where He wants you to go. Jesus on the throne glorifies any work or spot. . . ."

He prayed, "Lord Jesus, I take hands off, as far as my life is concerned. I put Thee on the throne in my heart. Change, cleanse, use me as Thou shalt choose."

In spite of his wealth, none of Bill's college friends could accuse him of arrogance. One example of his servant's spirit was his work at the student missions conference each summer.



The Life of Dwight L. Moody by His Son, Fleming H. Revell Company

Camp Northfield, founded by Dwight L. Moody in Massachusetts, was the site of the annual student missions meetings. The students slept in tents.

At the camp students were allowed to work in the dining hall in lieu of paying the registration fee. Some of Bill's friends took advantage of this opportunity because otherwise they would not have been able to attend the conference.

Of course, Bill had plenty of money and often used it to pay another man's way, but he took special delight in waiting on tables along with the others. He would cheerfully don an apron and begin carrying food and washing tables, getting nothing to eat himself until everyone else had been fed.

A friend who knew Bill well wrote, "His Lord's spirit of service had so permeated his life that it not only led him to set his face to the field of greatest need, but meanwhile made his life full of *little services*, day by day, that many would not see the occasion for. It was easy to see his force, his devotion to Christ's cause, but it was only after having him around that you began to appreciate what a Christlike man he was."

The friend then related how Bill had demonstrated this quality in a New York train station one day. They were walking across the platform to board their train when she noticed that Bill was lagging behind. She turned around to see him helping a poor immigrant woman who was struggling to carry several bundles and a baby in her arms.

Obedience to the Master was important to Bill in the small things as well as the big. One time as he and some friends were on their way back to Yale,

they passed through the town of Hyannis Port, where Bill had spent one summer as a boy. As they were walking down the street, he suddenly remembered that at the end of that vacation he had left owing a few cents to a certain shopkeeper. Immediately he felt he had to find the shop and pay the longstanding debt.

Just before his sophomore year, Bill began to face "the fraternity question." At Yale there were at that time five junior Greek letter societies and three senior fraternities. It was the desire of almost every undergraduate to be inducted into one of them. The senior clubs would select only from among the members of the junior societies, which chose their new members from the sophomore class early in the year. Therefore, if a man were not selected as a sophomore, he would be completely out of the running.

Even though the fraternities were very exclusive and only a small percentage of the interested students were chosen, Bill Borden could have taken his pick because of his academic and social standing at the university. He did not like the idea of being left out, but as a Christian he had some misgivings about the whole situation.

In fact, he was so concerned about it that he invited three of his Christian buddies to come to his house during summer vacation to discuss the matter. One of those students later wrote that the three of them "had never questioned whether it was right or wrong for us to join one of the fraternities. But Bill took nothing for granted. He was a servant of Jesus Christ, and everything must be tested and bear the stamp of Christ's approval before he would enter upon it."

Bill questioned whether membership in such a society would either help or hinder their work for Christ. Also he was bothered by the secrecy and did not want to be in any kind of clique that would set him apart from the rest of the men in his class. Since he regarded Jesus as his only Master, Bill "felt that he had no right to vow allegiance to any secret, man-made organization."

When the college reopened that fall of 1906, Bill and his three friends were each elected to the office of class deacon.

After more prayer and discussion of the fraternity issue, Bill purposed that he would not become a member of any secret society. The other three fellows decided they would join if given the opportunity. As it turned out, they were among the first ones chosen.

It was not easy for Bill to stand alone in this matter. In spite of his firm commitment to serving the Lord rather than the cares of this life, the world still had a strong pull on him.

Bill's letters to his mother during October reveal how keenly he struggled to implement the decision made during the summer. After representatives from at least three of the fraternities had come to visit him, he admitted, "I have had more ups and downs in the last day or two than I've ever had before. . . . I guess I wanted to go in a good deal more than I realized. . . ."

Several days later he said, "I have not slept much the last few nights I know. . . . I hope that God will bless Jim and Jeff and Charlie and use them mightily, but I cannot see my way clear. It is settled." Once he came to that point, he felt a real sense of peace that he was doing the right thing.

In time God would honor his obedience. Rather than losing contact with other students because of not being a fraternity member, Bill had more influence with his classmates during the next three years than he ever had before. He also had more time to give to ministry activities than he would have had otherwise.

For example, Bill took the responsibility of class deacon very seriously. The four sophomore deacons met together to divide the class of about three hundred men into four groups. "The plan is," Bill explained, "for each deacon to have a quarter of the class as his parish and to *know* every individual man. It will take time, but we believe it will pay."

That same fall, one of the campus Christian leaders saw the need for a rescue mission ministry in New Haven.



For the most part, New Haven, Connecticut, was a quiet town of stately homes along tree-lined avenues. As a seaport midway between New York and Boston, however, it was also a place where vagrants tended to congregate.

Bill and the other leader began to pray together about locating a suitable building downtown and opening a mission. The day the two of them first discussed the possibility, Bill wrote enthusiastically, "It would be great!—just the thing to take a few skeptics down and let them see the Spirit of God really at work regenerating men."



New York Public Library

The New Haven rescue mission ministry was patterned after the very successful Water Street Mission in New York City. Hungry men were given a bowl of hot soup and a dose of life-changing hope.

By the middle of March, 1907, everything was ready, and the Yale Hope Mission opened its doors. At first, the meetings were held in a room the students had rented in a cheap hotel.



God on the Bowery, Charles St. John, Fleming H. Revell Company

From the beginning, Bill was an important part of this ministry. He often took a turn preaching and especially delighted in dealing with those who came forward for prayer.

Many times after the preaching service, Bill would take some of the homeless men to find lodging for the night. He always paid for this out of his own pocket. Later, Bill was able to buy the entire building for the mission so the lower floor could be turned into a dormitory for the men.

By the end of that first month, they had hired a man to direct the ministry full-time, and men were being saved every week. Bill continued to be active in this work during the rest of his time in college and seminary.

Involvement in this off-campus effort did not lessen Bill's concern for his fellow students. Even as the preparations for opening the downtown mission were nearing completion, he wrote, "Every man in the University must be reached! . . . Any day in which work is not done for Christ is wasted. Moreover, I'm a fool for letting such days be—for they are *not pleasant*."

Even with all his work in these evangelistic and discipleship ministries, Bill did not neglect his studies. In this area he found God was true to His promise. Since he was seeking *first* the Kingdom of God, "all these things" were added unto him. (See Matthew 6:33.)

Having realized at the end of his freshman year that his grades were not as high as they should be, he determined that the next semester would be different.

He purposed that he would always have his **studying done for every class the day before**. Thus, he would not go to bed at night until his preparations for the next day were complete. He would not study on Sunday, which meant finishing all his Monday assignments by Saturday evening.

This plan forced him to learn to use his time wisely. He wrote early in his sophomore year, "I figured up yesterday where my time went per week and found that about thirty-five hours are wasted somehow. I am going to see if I can't systematize, so as to get the most use out of them."



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The coveted Phi Beta Kappa key

The Lord honored his diligence in this area as well. In the spring of his junior year, Bill was among thirty men who were inducted into the national scholastic honor society Phi Beta Kappa.

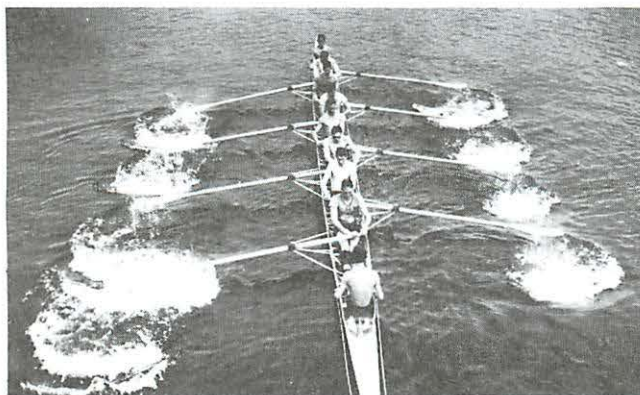
Though they were all aware of Bill's all-out commitment to Christ, those who knew him at Yale did not think of him as some kind of pious scholar. He was remembered as an exceptionally strong young man who always loved "a good rough-house." He was fun to be around and was often described as "jolly."



Borden of Yale '09, Mrs. Howard Taylor, China Inland Mission

Bill loved sports and outdoor activities like sailing, hunting, and fishing. This photograph was taken while on a picnic near Shelving Rock.

In June came graduation. President of Phi Beta Kappa his senior year, Bill had also been third in the vote for "the hardest worker" in the class of 1909, fourth among "the most energetic," ninth among "the most to be admired," and seventh in the vote for "the one who has done the most for Yale."



Ewing Galloway

An above-average athlete, Bill was a member of a championship rowing crew his junior year. He was also active in football, baseball, and wrestling during these years.

The last paper had been written, the final class taken, and the last examination finished. Bill's college career was over. His satisfaction was not in the honors he received or in the good times he had, but in the work accomplished for the Master—souls saved, lives redirected, fellow Christians encouraged in their walk with the Lord.

In the fall, Bill entered Princeton Seminary. His college days had been full, but seminary life was even busier. Mrs. Borden and Bill's sister also moved to Princeton in order to be with him. Since his mother's health was not good, much of the responsibility of running the household fell upon Bill.

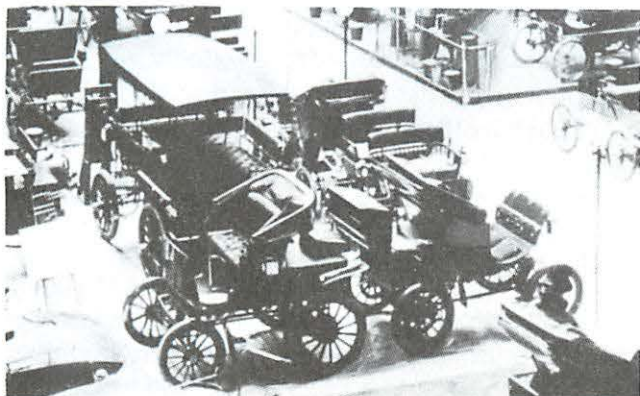
He also carried considerable responsibility in terms of the family's business interests, necessitating frequent trips to New York City and Chicago. Still, he managed to visit the Yale Hope Mission in New Haven once a month and was always on top of his studies.

Because of his interest in missions and his depth of spiritual maturity, several ministries sought Bill's involvement. He was made a trustee of Moody Bible Institute in 1909 and the following year became a director of the National Bible Institute, as well as a member of the North American Council of the China Inland Mission.

Of this period in Bill's life it was said, "Few men of his age could so well have handled the duties that pressed upon him from all these quarters. His singleness of purpose helped him and gave such direction to his life that no one, even among his nearest friends, saw anything but a quiet, consistent, unhurried doing of each task that came."

His spiritual life had a profound impact on his seminary professors. One of them commented, "There was much in his life to tempt him to less strenuous work, to lure him to self-indulgence. . . . There was also the test of resolution that comes from apparently conflicting duties. His responsibilities were great, his days crowded with a multiplicity of demands. Neither social duties, however, nor filial duties, nor the duties of Christian stewardship were allowed to draw him from the supreme duty of preparation for his chosen work."

Indeed Bill wanted to be thorough in his preparation for the mission field. Even though he was taking a full load of seminary classes, he began working at the same time on a graduate degree at Yale. He launched enthusiastically into an in-depth study of Islam, the Arabic language, and missions.



Brown Brothers

Bill was fascinated by automobiles, which at that time were just beginning to become popular.

One day as he watched a fancy new car going down a Princeton street, the young seminarian remarked, "Boy, wouldn't I like to have one of those!" A friend who overheard him said, "Well, Bill, why don't you just buy one?"

To the friend's surprise, Bill replied, "I can't afford it." Bill thought the Lord had more important things to do with His money than buy luxuries for His servants.

In fact, Bill was coming to feel more than ever that his time and money belonged entirely to God. His service to one Christian organization exemplifies how this attitude affected all his activities during these years.

In the summer of 1910 he was about to leave for Scotland because he had been selected as a delegate to a worldwide missions conference in Edinburgh. He had met Don Shelton, the founder of the National Bible Institute, only weeks before.

Mr. Shelton came down to the pier to see Bill off. While the two men were talking in his cabin on the ship, Bill said quietly, "I want to help you in the work you are doing. I'll send you a hundred dollars a month for the next year. Sit down while I write you the first check now."

Bill wrote out the check and handed it to Mr. Shelton, who put it in his pocket. When Mr. Shelton got home and looked at it, he was surprised to find that it was for *two* hundred dollars. He supposed Bill had done that to cover the first two months, since he was going abroad.

Exactly one month later, however, another check arrived. Again it was for two hundred dollars. Mr. Shelton was puzzled, especially when the same amount came the following month. Then he figured that Bill had decided to give the whole amount in six months instead of twelve, but for the rest of the year Bill faithfully sent two hundred dollars each month.

Bill was so impressed with the effectiveness of the ministry Mr. Shelton had started that his involvement soon went beyond financial support. In the fall of 1910 Bill gladly accepted Mr. Shelton's invitation to join the Board of Directors of the National Bible Institute. It was not an honorary position, but one that required frequent trips to New York and a great deal of thought and prayer.

Most of Bill's summer in 1911 was spent assisting with the work in New York. One thing he did for the National Bible Institute that summer was to introduce the workers to the financial principles and practices of the China Inland Mission. Bill asked Mary Brayton, the head of the CIM accounting department in Philadelphia, to come and explain how their organization supported over a thousand foreign missionaries by simply relying on the Lord's provision.

She talked about the practical, day-to-day realities of operating by faith. The CIM missionaries never made any purchase—large or small—without having the money in hand to pay for it. Based on a careful estimate of their running expenses, they put aside the proper amount daily in order to have enough to pay the bills at the end of the month.

Afterward Bill told the board enthusiastically, "If the China Inland Mission can do it, never making an appeal for funds nor taking a collection, surely we can, by prayer and watchfulness! And I do think we ought not to buy even a *broom* until we have money in hand to pay for it."



Moody Bible Institute: A Pictorial History, Moody Press

An important ministry of the National Bible Institute was taking the Gospel to men where they were. Open-air meetings were held on sidewalks and in parks at the lunch hour to reach businessmen and laborers who otherwise might never have entered a church building.

Within a year, Bill's commitment to these Scriptural principles would be sorely tested. The work in New York was expanding rapidly, and the needs were tremendous. Despite the directors' efforts to stay out of debt, a five-thousand-dollar deficit accumulated.

Bill came up from Princeton to meet with the other directors to decide what to do about the debt. His own financial contributions to the work were considerable, and no one expected him to do any more, but it looked as if the ministry would have to be severely cut back in the coming months. The board spent the morning in earnest discussion and prayer. Finally, Bill said, "I must make the 2:04 train and shall have to run for it." As he spoke he was writing something on a slip of paper which he slid across the table to the treasurer as he left the room. By the time they realized that it was a check for \$5,200, he was gone.

Just a few weeks later, final exams were about to begin. After seminary graduation, Bill was scheduled to leave within a few days for vacation.



Standard Oil Co., New Jersey

For months Bill had been looking forward to getting away to the cool mountains of Switzerland; his steamship passage was paid and all the arrangements made.

Then Bill received word that Mr. Shelton was on the verge of a breakdown, and the doctor had ordered complete rest. There was no one to take his place. Bill's journal for that day reads, "Looks as though I might have to change my plans a bit, and help." Without hesitation the European trip was postponed, and Bill went up to New York. Within a few days he was not only helping out, he was temporarily in charge of the National Bible Institute.

Because of his work there the previous summer he was familiar enough with the ministry to step right in and keep everything running smoothly, including the office, the daily open-air meetings, four rescue missions, a monthly magazine, and the practical training and classes of the students.

Before he even boarded the train to come to New York, Bill had determined that the one thing he could not do for the ministry was to underwrite it with his own funds. One of his goals as a board member had been to encourage Mr. Shelton and the other workers to learn to depend on the Lord. Now he had the opportunity to demonstrate that same kind of faith. He would not reduce his own giving, but he purposed not to take the easy way out by drawing on his own bank account instead of looking to God to supply the needs of the work.

The testing was immediate. Many days went by without so much as a dollar coming in, while the workers' salaries went unpaid and bills piled up. It was difficult to spend hours in prayer waiting for God's answers, but when the answers finally came, so did a deep, abiding sense of the reality and nearness of God.

3 *In the end he had no regrets.*

By now Bill was at an age when most men are giving a great deal of thought to marriage. As he had already done in every other area, Bill considered marriage in terms of serving God versus serving the cares of this life. Having submitted to the Lord, he felt it would be cruel to ask any woman to accompany him to the remote, primitive region to which he was headed. He also believed marriage "would hinder his highest efficiency in the field he had in view."

As one of his classmates recalled, "Bill's thorough-going decision on this question, which is so hard for many to settle, is another indication of his complete surrender of himself to the great work to which he was called."

Another friend commented, "No one would have known from Borden's life that he was a millionaire, but no one could have helped knowing that he was a Christian and alive for missions."

His campus visits completed, Bill set sail for Egypt. Christmas was only a week away, and it would have been easy to wait until the holiday was over. Typically, Bill put aside his personal desires in order to get on with the Lord's work. His plan was to

spend several months in Cairo perfecting his Arabic and furthering his knowledge of Islam. Then he would go on to the interior of China.

Arriving in Cairo, he was met by Dr. Zwemer, who soon had him in touch with the student evangelization work at El Azhar University. Bill found the campus a fascinating place. White-turbaned Muslims, some ten thousand of them, came from all around the world to study there. Bill even met a Chinese student from Kansu, the very province in China he was planning to enter.

In addition, within two weeks, Bill had met with the other students in the seminary and formulated a plan to distribute Christian literature to every one of the city's 800,000 people.



Young Islam on Trek, Basil Matthews, Friendship Press

Soon after his arrival in Cairo, Bill became active in the Monday evening student meetings and went out distributing Arabic Scriptures and tracts, as Dr. Zwemer is doing in this photo taken some years later.

Dr. Zwemer, who was one of his professors at the seminary, later wrote of Bill, "Here was a man with the frame of an athlete, the mind of a scholar, the grasp of a theologian as regards God's truth, and the heart of a little child, full of faith and love. . . ."



Arabia: The Cradle of Islam, S.M. Zwemer, Fleming H. Revell Company

Because of its intricate writing system, Arabic is one of the most difficult languages to learn. Bill always enjoyed taking on the hardest tasks. He would have to learn Chinese as well.

In order to have more opportunities to practice Arabic, Bill made arrangements to room with a

Syrian family in Cairo. His host, Mr. Hassoon, later wrote about what it was like having him in their home: "He loved to communicate and mix up himself with us and we with him, preferring to change his long-accustomed habits and acquire our ways, so that he might prepare himself with what would agree with the taste of Orientals among whom he hoped to live."

Once someone asked Mr. Hassoon if he realized that his guest was a millionaire. He replied that he knew nothing about Bill's financial status. When he asked the young missionary about it, Bill neither confirmed nor denied it, simply saying, "People often mistake us for the rich condensed milk firm that bears the name of Borden."

On Good Friday, Bill became ill. The doctor thought perhaps he had contracted influenza as he had been out mingling with the crowds and giving out tracts. He rested all day and was better the following morning. That afternoon, however, he was taken to the hospital. The doctor this time thought it was heat stroke but would not allow him to have any visitors.

Easter Sunday after the service, one of the missionaries went out to the hospital to check on him and received the incredible news that Bill was diagnosed as having spinal meningitis.



In the Valley of the Nile, Charles Watson, Fleming H. Revell Company

In an Egyptian mission hospital similar to this one, the young American's life hung in the balance for days. The cables to America carried messages of hope one day and fear the next.

Mrs. Borden and her daughter were already en route to Egypt to join Bill for a summer vacation but could not be reached with the news of his illness until they reached Gibraltar.

During the third week of his illness Bill's mother and sister were due to arrive any day. Although Bill was unconscious much of the time, while he was conscious, he often spoke of what was on his heart—his work.

Finally, Mrs. Borden's ship arrived. Dr. Zwemer met the party at Port Said to escort them by train to Cairo. Fearing he had bad news for them, they were relieved to learn Bill was still alive. At a stop about halfway to Cairo a telegram was delivered to Dr. Zwemer on the train. Bill was gone.

It was a crushing blow for everyone, but especially for Mrs. Borden. Yet she was able to write to a relative a few days after the funeral, "I do not want you to think of us as overwhelmed, for we are not. God's loving care and mercy have been evident on every side; and it has been a real joy to be in the place where William, in those few short weeks, became so honoured and loved, and was so happy!"

One of Bill's classmates from Yale was serving as a missionary in Kashmir when he received the news of Bill's death. He wrote, "I have absolutely no feeling of a life cut short. A life abandoned to Christ cannot be cut short. 'Cut short' means not complete, interrupted, and we know that our Master does no half-way jobs."



God on the Bower, Charles St. John, Fleming H. Revell Company

Bill Borden's real treasures were the lives which were transformed because of his witness. One of the many memorial services for him was conducted at the Yale Hope Mission. After a time of singing, one man after another stood and told how Bill Borden had helped him find new life in Christ.

Later, two of Bill's sermons were translated into Arabic and printed in tract form. A version of his life's story intended for the Muslim reader was published in English and Arabic. Soon it had been translated into Persian, Hindustani, and Dutch. The Chinese version of it was the first Christian literature published for free distribution to Muslims in China. Requests came from all over China, both from

missionaries and from Muslim inquirers. Over 35,000 copies were sent out in the vast region where Bill had hoped to serve, perhaps touching more lives than he could have touched personally had he lived.

After Bill's mother returned to the States, she began sorting through Bill's personal belongings. Among them was the Bible he had used since the time of his graduation from Yale. On the flyleaf were three inscriptions, each written at a significant point in Bill's spiritual life.

The first referred to his financial situation. Bill had not been aware of how wealthy his family really was until he received his own inheritance when his father died. Then he began to think that having so much of this world's goods would hinder his witness to those on the mission field who had so little.

So he started giving away his fortune. At a point when he felt he had learned to depend more on God than on his own finances, Bill wrote in the flyleaf of his Bible: "No reserves."

Three years later, just before he was to leave to go overseas, the family had had a farewell party for Bill. They had been hoping he would change his mind about going to the mission field. He was a man of many talents and abilities, and they wanted him to stay home to run the family business empire. Bill explained to them that he could not turn back from the Lord's calling. That night he wrote another phrase in his Bible: "No retreat."

When the day finally came for him to sail, it was hard to leave his widowed mother who had depended on him so much, but her desire was for her son to follow God's will. It was hard, too, to abandon the opportunities he could have had.

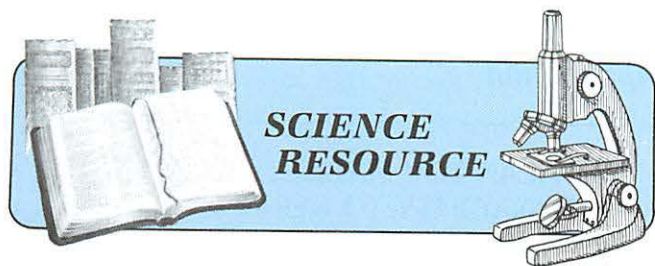
As the little tugboats towed the ship out of the harbor, Bill thought of all he was leaving behind. Soon the steamer was on the open sea and the tugs pulled away to return to the dock. Bill went below to his cabin and got his Bible to write once again on the flyleaf. This time he wrote the words, "No regrets."

PROJECT

The major decisions we make in life are often "pre-made" by important "little" decisions which actually direct our steps.

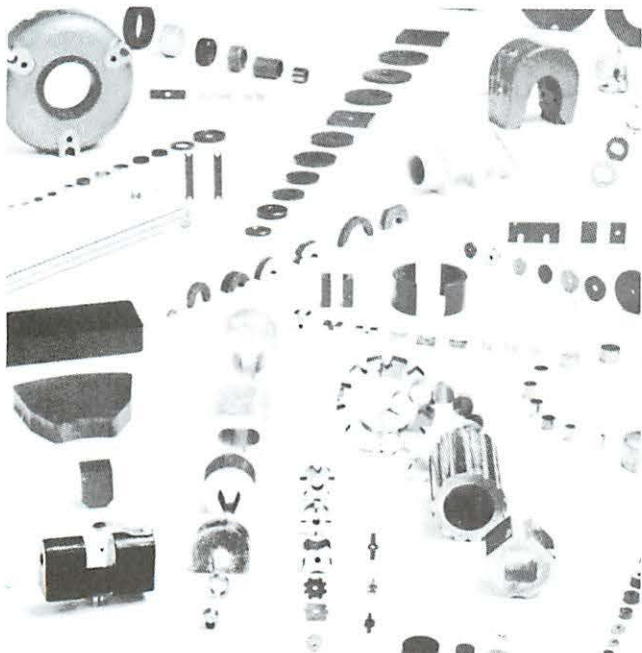
Reread the account of William Borden, and list as many "little decisions" as you can in which he served God rather than money.

Date completed _____ Evaluation _____



SCIENCE RESOURCE

HOW DO THE CHARACTERISTICS OF MAGNETS ILLUSTRATE OUR INABILITY TO SERVE TWO MASTERS?



Indiana General Corporation

Magnets come in all shapes and sizes, but they all have one thing in common: Every magnet has two poles—each one attracting what the other repels.

The term *magnetism* was coined by the Greeks, who imported iron ore from a number of different sources. They discovered that the ore from a certain city in Asia Minor had peculiar properties. Pieces of it clung mysteriously to their metal swords and shields. However, the Greeks found that once they smelted the imported ore, it behaved like regular iron.

The Greeks named the ore after the city from which it came. That city's name was *Magnesia*. Because the people who lived there were called *Magnetes*, the Greeks called the ore *magnetite*.

Both the Chinese and the Europeans discovered that a piece of magnetite hung from a string or floated in a bowl of water always aligns itself in the same direction. One side always points north, and the other side always points south. If turned to a

different direction, the magnetite quickly returns to its original position.

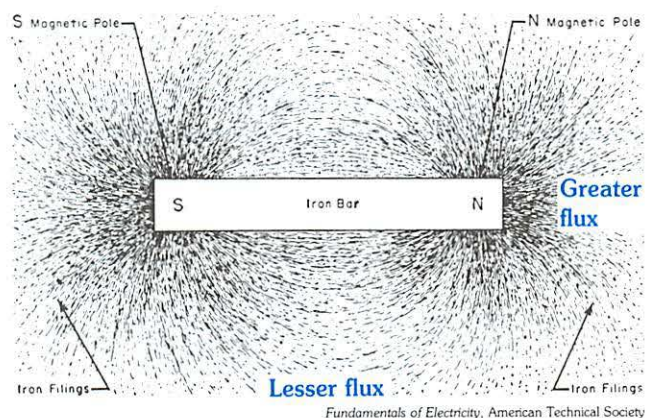
Eventually the Anglo-Saxons called these stones *lodestones*. *Lode* was the word for "way." Ever since that time, magnets have been pointing the way to all who understand how they work.

Learn how the principles of magnetism illustrate a person's inability to serve two masters.

1 A magnet either attracts or repels.

The mystery of the magnet lies in the invisible magnetic field which surrounds it. While the field itself cannot be seen or felt by human eyes or hands, it is nevertheless very real. If you sprinkle iron filings onto a sheet of paper and place a bar magnet under the paper, you can see the effects of the field.

The power of the field forces the iron filings to arrange themselves in distinct lines. Scientists call these lines *lines of force*. The direction of the lines shows the direction of the magnetic force, and the density of the lines reveals the magnet's strength. An area with lines placed close together indicates a greater magnetic force than an area with lines farther apart.



Flux is the technical term which describes the concentration of lines of force. Strong magnets have greater flux than weaker magnets.

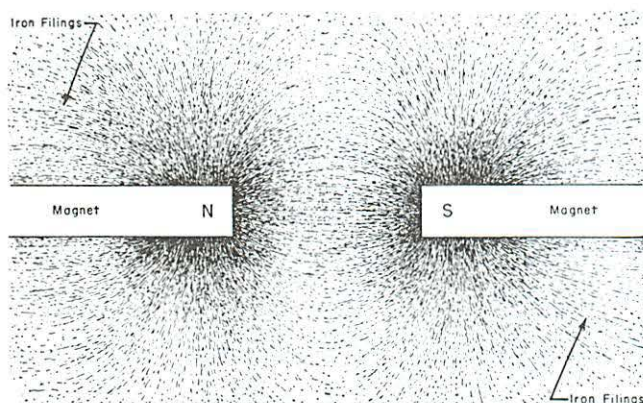
Lines of force begin at one end of the bar and make a smooth, sweeping loop toward the other end of the bar. Notice that the concentration of iron filings is greatest at the ends and weakest near the middle of the magnet. The strongest parts of the magnet are referred to as its *poles*.

A MAGNET ALWAYS HAS TWO POLES. IT NEVER HAS ONE POLE. IT NEVER HAS THREE POLES.

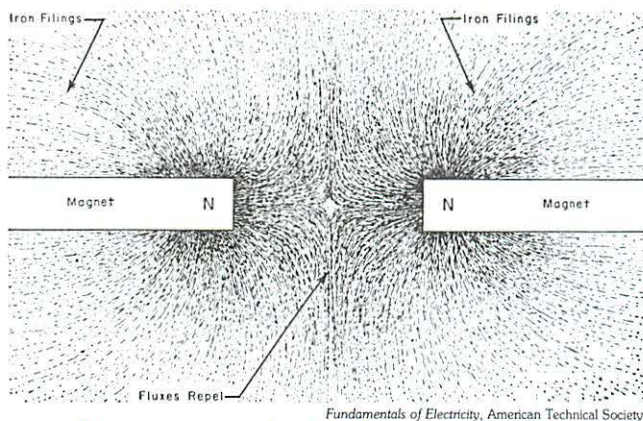
If suspended from a string or allowed to float freely in a bowl of water, one of the poles always points north and the other pole points south. Scientists label the north-seeking pole "N" and the south-seeking pole "S."

As lines of force leave the north pole of a magnet, they are attracted toward the south pole of the magnet. Likewise, lines of force which leave the south pole are attracted to the north pole. However, when a north pole encounters another north pole, the two forces repel one another. The same situation is true for a south pole which encounters another south pole.

GOD DESIGNED UNLIKE POLES TO ATTRACT AND LIKE POLES TO REPEL.



Iron filings reveal that a north pole attracts a south pole. The lines of force between the two poles draw them together.



However, a north pole always repels other north poles. The lines of force push against each other and prevent the two poles from coming together.

Lines of force reveal the principle that a magnetic pole which attracts one end of a magnet always repels the other end. It is impossible for a single pole to attract both poles of another magnet. A pole attracts only the pole that it does not repel, and it repels only the pole that it does not attract.

Application

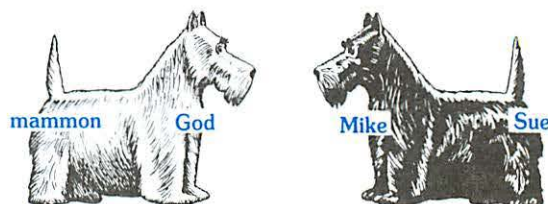
HOW CAN TOY MAGNETS ILLUSTRATE OUR INABILITY TO SERVE BOTH GOD AND MAMMON?

Not too many years ago a pair of Scottish terriers with magnets glued to their feet was a popular toy. (Sometimes it was an elephant and a donkey.) Because the magnets' poles either repelled or attracted one another, the two dogs could be made to do all sorts of tricks by simply bringing the magnets close to each other.

Study a pair of magnets such as these, and record how they respond when they are brought together in the following ways:

- head to tail
- tail to tail
- middle to middle
- tail to head
- tail to middle
- head to middle
- Which repel and which attract?

Make two signs, one saying **God** and one saying **mammon**. Attach the signs to the ends of a magnet. Make two other signs with names of family or friends on them. Attach these signs to the ends of another magnet. Experiment with the two magnets. Notice that if "Mike" loves God, he pushes mammon away. If "Sue" holds onto mammon, she pushes God away.

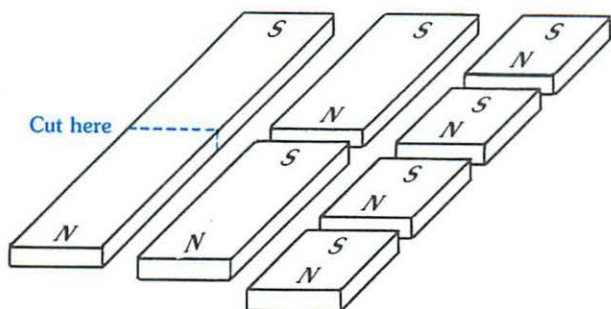


God and mammon are mutually exclusive. If you hold to mammon, you will despise God. If you love God, you will hate mammon.

2 A magnet's power to attract and repel is part of its basic nature.

Breaking a magnet in half makes the magnet smaller, but it does not change the direction of its poles. In fact, grinding a magnet into iron filings does not destroy the magnet either; it merely produces miniature magnets, each with its own north and south poles.

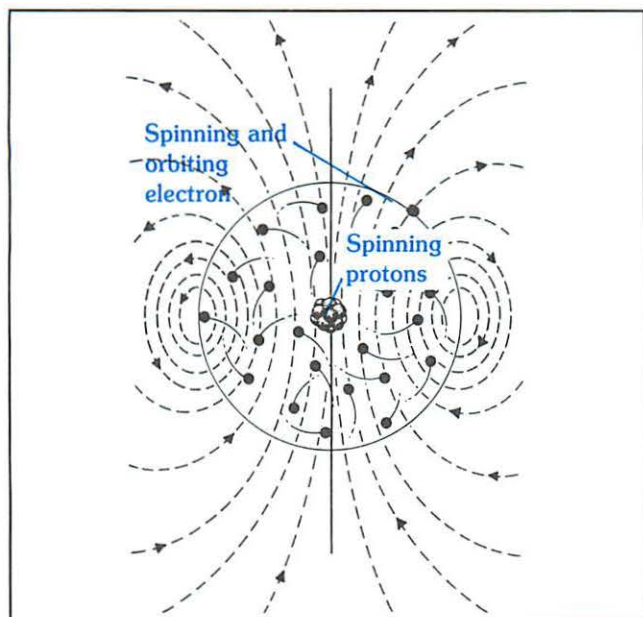
Even flecks of iron powder can exhibit a north pole and a south pole which attract and repel other flecks of iron powder.



Cutting a magnet in half does not alter its magnetism. Each half retains a north and a south pole pointing in precisely the same direction as the original piece.

Magnetism is actually a characteristic of individual atoms, originating from the movement of the charged particles within each atom. It has been known for a long time that a moving charge produces a magnetic field. An electrical current, for example, creates a magnetic field we call an electromagnet.

The movement of the electrons and protons in an atom produces magnetic fields. Each atom contains three types of moving charges. One is the circular motion of electrons as they orbit the nucleus; the second is the spinning of each individual electron; and the third is the spinning of protons in the atom's nucleus.



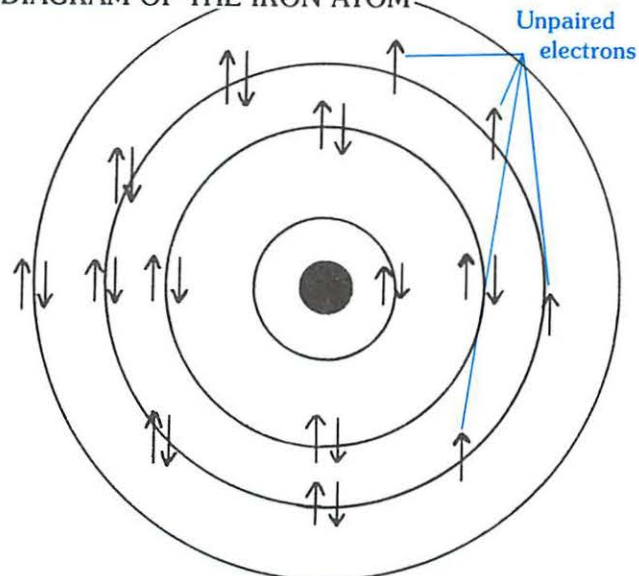
Magnetism is the result of moving charges within atoms. Each electron and proton has a north and south pole of its own.

However, the movement of electrons in their orbits and the spinning of protons in the nucleus vary randomly from one direction to another. These variations cause their magnetic fields to cancel out

themselves. Only the spin of the electrons remains constant, thereby allowing the electrons to line up with one another to create a unified magnetic field.

In most atoms electrons are found in pairs. One electron spins one way, setting up a magnetic field in one direction, and its partner spins in the opposite way, setting up a magnetic field in the other direction. Because their spins are precisely opposite, their magnetic fields cancel out each other. This means that only those atoms with extra, unpaired electrons can exhibit magnetic properties.

DIAGRAM OF THE IRON ATOM



Only the unpaired electrons of iron add to its magnetic characteristics. Those which are paired cancel out each other's magnetic fields.

Iron has twenty-six electrons. Twenty-two of them are paired, spinning in opposite directions. The other four are free to spin any way they please. When spinning opposite one another, they, too, cancel one another out. However, when spinning in the same direction, their magnetic fields amplify one another and give each iron atom its own north and south pole.

When the unpaired electrons of millions upon millions of iron atoms line up together, they create a combined magnetic field powerful enough to lift several times their own weight.

Magnetism is not superficial; it is part of the very nature of a substance. Iron, cobalt, and nickel are the only major elements that have enough unpaired electrons to exhibit strong magnetic properties.

These three elements appear next to each other on the periodic table of the elements, and they have many common characteristics.

3 Strong magnets always influence weaker metals.

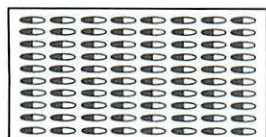
The magnetic fields from neighboring electrons naturally influence one another. The magnetic poles from one spinning electron attract the magnetic poles of its neighbors. This causes all the electrons in one neighborhood to line up with one another spontaneously—a process which scientists call *magnetic induction*.

These electron neighborhoods, technically known as *domains*, are quite small, usually less than a thousandth of an inch across, and have a total magnetic field which is barely perceptible. Yet, a domain may contain as many as one *quadrillion* individual, unpaired electrons. A domain is literally a magnet within a magnet. In spite of each domain's small size, *metallurgists* (MEH-tuh-lur-jists) have been able to map its boundaries and ascertain the direction of its magnetic poles.

Unlike neighboring electrons, adjacent domains do not line up parallel to one another. Instead, the north pole of each individual domain points in its own direction, often canceling out the magnetic fields of other domains. The only time domains line up together is when they are in the presence of a strong external magnetic field.

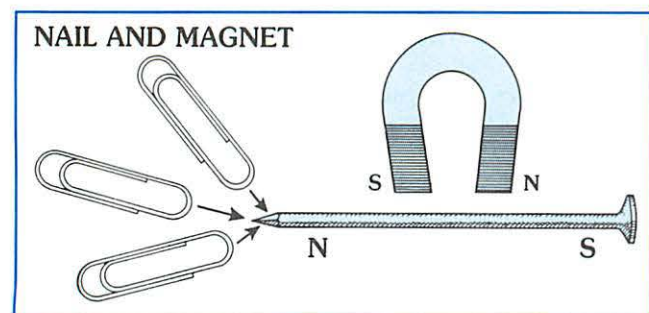


Domains pointed each to its own way



Domains under the influence of an external magnetic field

Bringing a strong magnet toward a nail, for example, induces a magnetic field within the nail itself. The domains within the nail actually change the direction of their poles to coincide with those of the nearby magnet. The nail develops a single north pole and a single south pole and will attract and repel

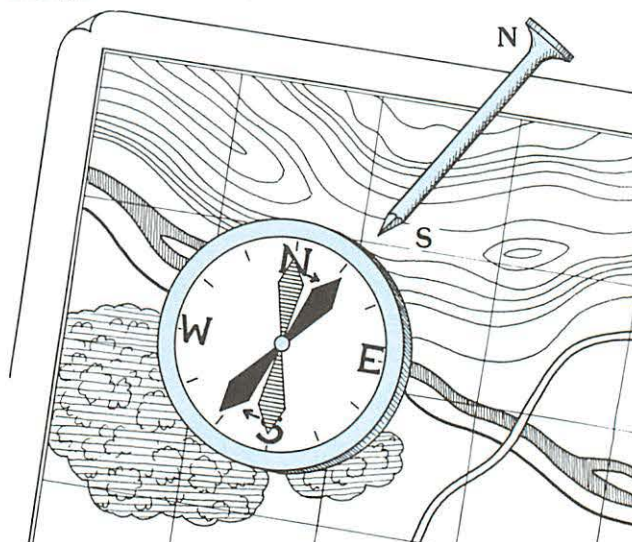


The nail, which cannot pick up paper clips on its own, will become a temporary magnet under the influence of the nearby permanent magnet.

other magnets. However, the induced magnetism lasts only as long as the nail and magnet are close to one another.

You can demonstrate the influence of magnetic induction by placing a long iron nail next to the north pole of a compass needle. Because the compass needle is a magnet, it will be attracted to the nail and induce a weak magnetic field inside the nail. The presence of the compass needle's magnetic field causes some of the unpaired electrons in the nail to spin parallel to the needle's own lines of force. The south poles of these spinning electrons face the compass, and the north poles turn away from the compass.

As individual electrons begin to align themselves with the new magnetic field, they influence their neighbors, and whole domains begin to change.



Placing a nail next to a compass needle induces a magnetic field within the nail which, in turn, draws the compass off course. The proximity of the compass to any magnet will temporarily deflect the needle.

If you then bring the north pole of a stronger magnet near the far end of the nail, its magnetic field will overpower the weak field of the compass and realign the unpaired electrons in the nail to match its own magnetic field. When this happens, the domains switch again.

The domains actually do a "flip-flop" inside the iron, causing the magnetic poles to turn 180°. You will know exactly when the domains flip over because the compass needle will suddenly reverse itself. What the nail once attracted, it now repels. What it once repelled, it now attracts.

Iron, cobalt, and nickel are easily influenced by magnetic fields. Scientists call them *ferromagnetic* elements. Not all elements can be magnetized, however. Elements such as sodium and oxygen are only

slightly magnetic, and are therefore termed *para-magnetic* elements. Some elements *resist* the influence of magnets and are called *diamagnetic* elements. The property of resisting magnetism is known as *reluctance*.

Reluctant materials, such as glass, silver, aluminum, gold, and copper, do not yield to the influence of a magnet. In fact, they actually weaken magnetic fields by lining up *across* magnetic lines of force rather than *parallel* to them.

Application

HOW DOES THE RELATIONSHIP BETWEEN TWO MAGNETS ALTER THEIR POWER?

Scientists measure the power of a magnet in units called *gauss* (GOWSS), but you can measure the power of a magnet simply by counting the number of paper clips it will hold.

Placing two magnets side by side with their north poles pointing in the same direction doubles the strength of the magnetic field. The magnets repel one another, but their poles work with each other to form a single magnetic field of twice the strength.

If two magnets are placed together but facing opposite directions, the magnets cling together but work against each other. When the north pole of one magnet pushes, the south pole of the other magnet pulls, reducing the magnetic field to zero.

Study what happens to the power of a magnet when you place two bar magnets end to end. What happens if you place different combinations of ends together?

WHICH OF THESE COMBINATIONS MAKES THE STRONGEST MAGNET? WHICH COMBINATION MAKES THE WEAKEST?

A.

N	S
S	N

B.

N	S
S	N

C.

N	S
N	S

D.

N	S
N	S

E.

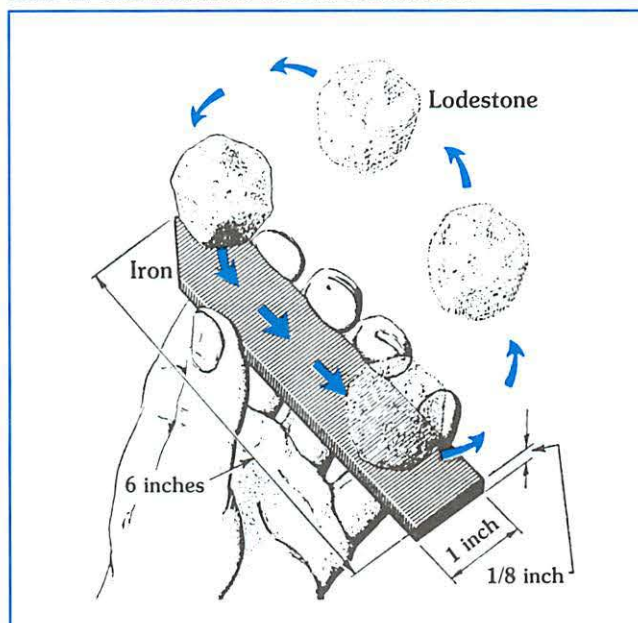
S	N
S	N

4 A magnet develops permanent magnetic properties only after repeated exposure to stronger magnets.

Making a magnet permanent is a simple matter. The Chinese, for example, rubbed a "lodestone" against a piece of iron until the iron became permanently magnetized. Each time the lodestone came near the iron, it induced the formation of a magnetic field within the iron. This process aligned the unpaired spinning electrons parallel to the lodestone's lines of force.

At first, whenever the lodestone was taken away, the iron lost its magnetic properties. Individual electrons and entire domains turned back to their own ways. However, as the lodestone was repeatedly rubbed against the iron in the same direction, some of the electrons remained permanently aligned with the lodestone's field.

Eventually, after several hundred strokes, the iron began to exhibit its own permanent magnetic field in the absence of the lodestone.



Fundamentals of Electricity, American Technical Society

A permanent magnet retains the influence of the magnetic field from which it was made. Its north and south poles remain aligned with those of its origin. This means that it attracts and repels the same poles as its "parent" magnet.

You can demonstrate this same method by stroking a sewing needle one hundred times with a permanent magnet. First, test the needle to see if it has any magnetic properties initially. Touch it to a pile of paper clips to see if it can pick one up. If the needle is already magnetic, find one that is not.

Now carefully stroke the needle with the north pole of a magnet. Stroke it from its eye to its point,

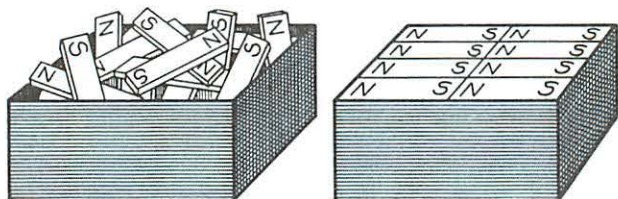
and then lift the magnet away. Make sure you stroke it in exactly the same direction each time.

Remember, you are trying to line up all the spinning electrons in precisely the same direction. Each time your stroke varies, you will undo some of your previous success.

Test the needle again with the paper clips to see how much magnetism it has acquired. Stroke the needle another one hundred times, then another, and another. How does each one hundred strokes affect the magnetic power of the needle?

Simply pounding a stationary piece of iron in the presence of the earth's magnetic field will also create some degree of permanent magnetism. Shipbuilders, for example, find that pounding hot rivets into the hull of a steel ship during its construction is enough to create permanent north and south magnetic poles within that vessel.

One of the most effective ways of permanently magnetizing a piece of iron, however, is with a powerful electromagnet. By placing a piece of iron in the magnetic field of an electromagnet and repeatedly sending instantaneous flashes of several hundred amperes through it, the force of the electromagnet literally jerks the iron's electrons into alignment. After a few hundred impulses the iron becomes permanently magnetized.



The process of making a magnetic field permanent is one of rearranging the random domains of a piece of metal into a neatly ordered pattern. Materials which are easily magnetized generally lose their magnetism quickly, while materials that are difficult to magnetize retain their magnetism.

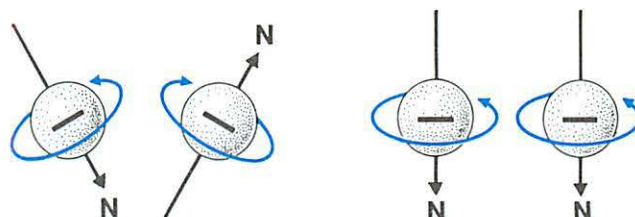
5 A magnet loses its strength to attract or repel when exposed to conflicting magnetic fields.

A "permanent" magnet is by no means permanent. Magnets are quite susceptible to the presence of conflicting magnetic fields. In fact, unpaired electrons are in a state of constant change, "wandering" out of alignment all the time. Normally as one wanders out of alignment, its neighbors which have not strayed bring it back into position.

However, when conflicting fields are present, a wandering electron may be strengthened and

encouraged to remain out of step with its neighbors. Eventually, whole domains of electrons can reorient themselves in totally new directions if they are not "rebuked" by their neighbors.

These wandering domains tend to cancel out the magnetic fields of the surrounding domains and weaken the overall strength of the magnet.

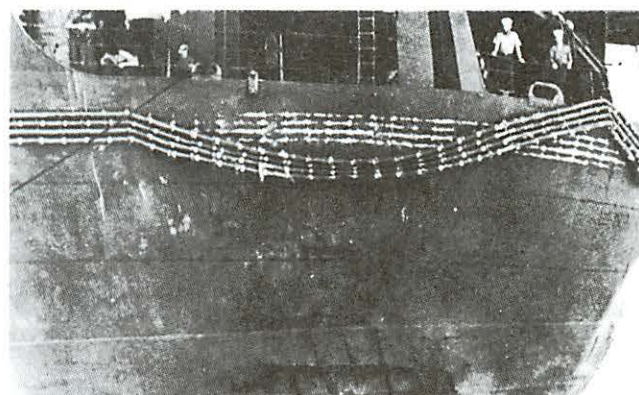


Electrons which spin in opposition to one another cancel each other's magnetic fields. Only those that spin in the same direction contribute to one another's magnetic fields.

Scientists refer to the breakdown of an established magnetic field as *degaussing*. Sometimes it happens naturally; sometimes it happens accidentally. Most often, it happens purposefully in order to erase an old magnetic field or reorient that field's poles.

You can degauss a magnet by simply turning the magnet east and west and beating it. Beating a magnet allows the individual domains to change more easily. Turning it crosswise to the earth's magnetic field exposes the magnet to conflicting lines of force. Each time you strike a magnet while it is turned, the force of the earth's opposing magnetic field pushes the magnet's domains out of alignment.

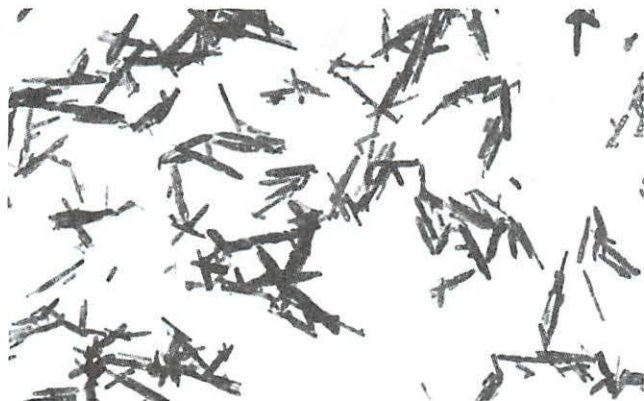
One of the most common examples of degaussing occurs every time you record a message on a tape recorder. Both audio and video tapes contain



U.S. Navy Department

Sailors use long degaussing coils to eliminate the magnetic field within a ship's hull. Researchers find that hardened steel is much more difficult to degauss than soft iron, in that the steel resists efforts to remove its magnetic characteristics.

bits of iron or cobalt embedded between layers of plastic tape. When recording, electrical impulses from a microphone or television camera magnetize the particles on the tape. When played back, the varying pattern of the magnetized particles generates an electrical signal that reproduces the original sounds or pictures.



EMI Tape, Ltd.

This micrograph, enlarged 20,000 times, reveals tiny crystals of iron and cobalt embedded between the layers of "magnetic" tape.

Every time a person records on magnetic tape, an "eraser" degausses the previous magnetic fields before the tape reaches the recording head. The eraser simply produces a strong magnetic field which opposes the magnetic patterns on the tape. This process erases the old message and prepares the tape to receive the new message.

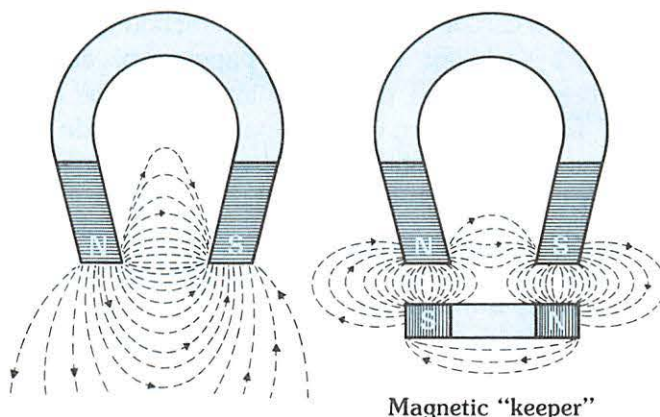
Researchers have discovered that heat can also destroy the magnetic domains in a magnet. At a temperature of 760°C, most magnetic domains are so agitated they cannot maintain any magnetic field at all. Nickel loses its magnetism at 350°C, and cobalt loses its magnetism at 1115°C. Even leaving a cassette tape in the rear window of a car on a sunny day can greatly alter the tape's quality by degaussing the magnetic patterns on the tape.

6 A magnet maintains its character through the constant discipline of a "keeper."

Heat, vibrations, and random electromagnetic radiation weaken magnets over time. Magnets made from soft iron may lose their power very quickly, and even hardened steel magnets will lose their capacity to attract and repel, although the time involved is much longer.

To help prevent this weakening process, many magnets come equipped with a *keeper*. A keeper is a piece of iron which allows the lines of force of the

magnet to flow through it. In so doing, the keeper maintains a constant tug on the poles of the magnet. This tug keeps every domain aligned and in its proper position and does not allow any wandering.



Magnetic "keeper"

The "keeper" concentrates the magnet's lines of force and prevents electrons from going astray. Without a keeper, the lines of force begin to disperse and are subject to the attraction of alien fields.

Application

HOW DOES THE KEEPING POWER OF GOD'S GRACE PREVENT US FROM SERVING TWO MASTERS?

You can illustrate the effects of a keeper by adhering a small file card onto the end of a long piece of masking tape. If you blow on the file card, it flies all over the place, twisting and turning in every direction.

However, if you tape a weight, such as a pencil, to the bottom of the card, it is more stable. It does not twist and turn quite as much. Attaching an even heavier weight to the card, such as a screwdriver, keeps the card almost completely still when you blow on it.

The extra weight acts like a keeper, preventing the card from being tossed to and fro by every "strange" magnetic field.

God's grace is also a keeper. It creates enough tension in our lives to prevent our hearts from drifting astray.

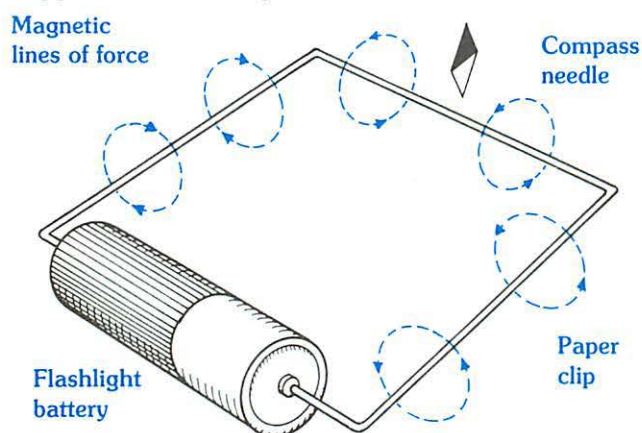
Unfortunately, keepers can work both for and against God. Mammon has its own forms of bondage that keep its servants in line and prevent them from turning back to God. This suggests that one of the first steps in turning a person's heart back to God must be removing the "keepers" that hold him in bondage.

7 A magnet converts energy into service and service into energy.

Electricity and magnetism go hand in hand. When an electrical charge moves, it produces a magnetic field, and when a magnetic field moves, it produces an electrical current.

You can demonstrate this interaction by using a small flashlight battery, a paper clip, and a compass. Bend the paper clip into the shape of a "U." Lay the bottom of the paper clip alongside the compass needle, and touch the two ends of the paper clip to the two ends of the battery for just a second or two.

As an electrical current flows through the wire, it produces a magnetic field. Then turn the battery 180° so the electricity flows the opposite way. What happens to the compass?



WARNING: A paper clip will become very hot if electricity flows through it for more than a few seconds. Use only 1½ volt flashlight batteries so there will be no danger of shock. Do not insert the paper clip into an electrical outlet.

This is the principle behind an electric motor. By directing an electrical current through a coil of wire in the presence of a magnet, the two magnetic fields attract and repel one another just like the poles of an ordinary magnet. These forces cause the coil to rotate, converting electrical energy into useful work.

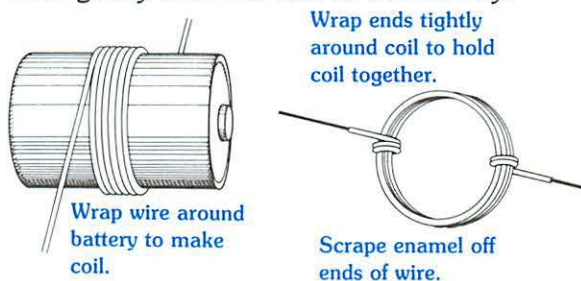
Magnetic lines of force also have the capacity to generate an electrical current. If a copper wire moves across the magnet's lines of force, electrons begin to move through the wire. This is the principle behind the electric generator.

A generator produces electricity by turning a wire coil within a magnetic field. As the coil rotates, it cuts across the magnet's lines of force and knocks electrons loose from their atoms, causing them to flow through the coil. Then magnets in electrical motors convert this electricity (loose electrons) back into mechanical energy.

Application

HOW DO MOTORS CONVERT ENERGY INTO USEFUL SERVICE?

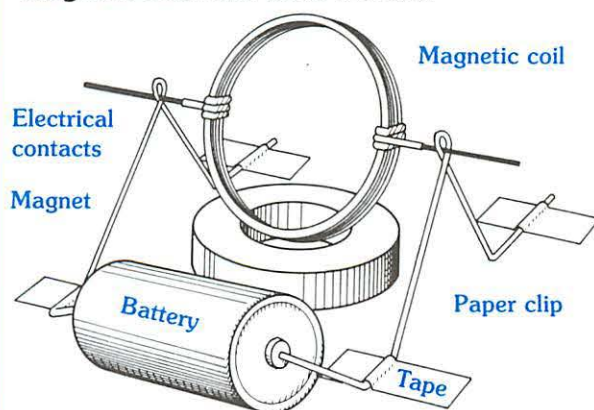
You can build a simple electric motor using a few common items. Using about two feet of bell wire (22–26-gauge enameled magnet wire works best), make a simple wire coil with five to ten complete turns. An easy way to coil the wire is to wrap it around a C or D battery and then gently slide the coil off the battery.



Now bend two paper clips to make a support for the coil as shown. Tape the bent paper clips to a piece of cardboard so the battery will just barely fit between them. Slip the coil between the two supports. Scrape all the insulating enamel from the magnet wire where it touches the paper clip supports.

Lay a magnet under the coil so the coil is as close to the magnet as possible, but can still turn freely. The best kind of magnet to use is a round, flat, ceramic magnet, which is usually available at any hardware or electrical store.

Touch the paper clips to the two ends of the battery, and watch the coil spin. Electricity will flow through the paper clips and into the coil. As electricity flows through the coil, it creates a magnetic field that turns the coil.



PROJECT

Discuss analogies between an electrical motor and a Christian trying to serve God and money.

Date completed _____ Evaluation _____



HOW DO TIME PAYMENTS ROB US OF THE FREEDOM TO SERVE GOD?



H. Armstrong Roberts

How does a graveyard relate to a time-payment loan?

There are two words that are often used when discussing loans and credit. The first word is *mortgage*, which is the name for a loan taken to buy a piece of property. The second word is *amortization*, which refers to the process of paying off a loan.

The root for both of these words is the same as the root word for *mortuary* and *mortician*. The root, *mort*, means “death,” not a natural death, but a putting to death, or murder.

Christians are instructed to mortify the deeds of the flesh and to reckon themselves dead to this world, but alive to God. (See Colossians 3:5–10 and Romans 6:11–12.) Commitment to time payments in purchasing makes a Christian very much alive to the world and dead in his ability to follow God’s promptings for the use of his resources.

Learn how credit buying can put to death our ability to serve God, and only God, as our Master.

1 Time payments divert God’s provisions.

In the *Authority through Accuracy Resource for Wisdom Booklet 38*, we learned the terms *inflation* and *depreciation*.

Depreciation is a drop in the value of any sort of property or asset. It is the difference between what

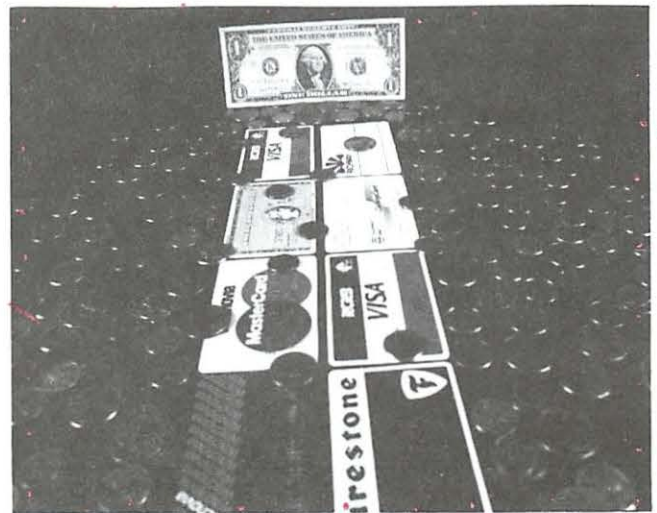
you paid for something when it was new and what that item is worth now. If something is worth less now than when it was new, economists say that the item has depreciated.

An increase in the purchase price of an item over a period of time because of a devalued money supply is what economists call inflation.

During times of inflation, it takes more dollars to buy something than it did to buy the same item a year before.

Almost everything you buy begins to depreciate as soon as you take it home—for example: cars, bicycles, toys, appliances, and furniture. However, because of inflation, these same items will become more and more expensive to buy in the future.

In order to make things “easier” to buy, department stores and banks offer a variety of charge cards by which you buy what you want with little or no money as a down payment and pay off what you owe in small monthly payments.



Ewing Galloway

Contrary to popular opinion, the road to affluence is not paved with credit cards.

Many stores do not even require a charge card. The store simply arranges for you to pay for your purchase with an “easy payment plan” in which you agree to pay a certain amount of money each month for a specified number of months.

To examine the effects of such a purchase on a person’s freedom to serve God, suppose we are buying a refrigerator from a national department store chain, charging it on the store’s account, and purposing to pay for it by sending only the required minimum monthly payment each month.

We will assume that the refrigerator costs \$650, which is the amount we will charge on our account with the store.

The *Required Minimum Monthly Payment Chart* shows the amount we are required to pay each month. Find \$650.00 (the amount we owe) on the chart. It falls in the grouping from \$644.01–\$672.00.

According to the agreement with the credit department of the store, we must pay at least \$24.00 the first month.

REQUIRED MINIMUM MONTHLY PAYMENT CHART	
If the balance is between:	Then the required minimum payment is:
\$.01 - \$10.00	Unpaid Balance
10.01 - 200.00	\$10.00
200.01 - 240.00	11.00
240.01 - 280.00	12.00
280.01 - 320.00	13.00
320.01 - 360.00	14.00
360.01 - 400.00	15.00
400.01 - 440.00	16.00
440.01 - 470.00	17.00
470.01 - 504.00	18.00
504.01 - 532.00	19.00
532.01 - 560.00	20.00
560.01 - 588.00	21.00
588.01 - 616.00	22.00
616.01 - 644.00	23.00
644.01 - 672.00	24.00

After paying \$24.00, our new balance is:

$$\begin{array}{r}
 \$650.00 \text{ Balance due beginning of month} \\
 - \quad 24.00 \text{ Minimum payment} \\
 \hline
 \$626.00 \text{ Unpaid balance}
 \end{array}$$

However, we still owe more than \$626.00. The store charges us 1.8 percent interest on the unpaid balance. To find the amount of interest on our unpaid balance of \$626.00, multiply $\$626.00 \times .018$. The answer, rounded off to the nearest cent, is \$11.27.

This interest is then added to the unpaid balance to determine the new balance we owe at the end of the first month.

$$\begin{array}{r}
 \$626.00 \text{ Unpaid balance} \\
 + \quad 11.27 \text{ Interest charge} \\
 \hline
 \$637.27 \text{ New balance at end of month}
 \end{array}$$

When the bill comes for the second month, it shows that we owe \$637.27. From the table, we find that \$637.27 falls between \$616.01 and \$644.00. The minimum amount we now owe is \$23.00. After paying the \$23.00, our new balance is:

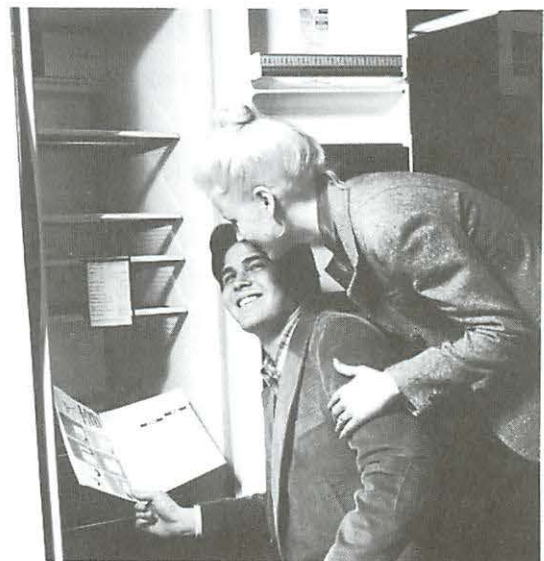
$$\begin{array}{r}
 \$637.27 \text{ Balance due beginning of month} \\
 - \quad 23.00 \text{ Minimum payment} \\
 \hline
 \$614.27 \text{ Unpaid balance}
 \end{array}$$

However, we must still pay interest on the unpaid balance at the rate of 1.8 percent.

$$\begin{array}{r}
 \$614.27 \text{ Unpaid balance} \\
 \times \quad .018 \text{ Interest rate} \\
 \hline
 \$ 11.06 \text{ Interest charge}
 \end{array}$$

We then add the amount of interest to the unpaid balance to determine the current balance:

$$\begin{array}{r}
 \$614.27 \text{ Unpaid balance} \\
 + \quad 11.06 \text{ Interest charge} \\
 \hline
 \$625.33 \text{ New balance at end of month}
 \end{array}$$



H. Armstrong Roberts

The actual cost of this refrigerator will depend upon the payment plan the couple selects.

Examine the *Repayment Schedule for Refrigerator* on the opposite page. Notice that the mathematical steps we have taken show how the figures on that table are derived.

At the end of the first year (12 months), we have made payments which total \$257.00, and we still owe \$514.85 on the refrigerator. What happened to the rest of the money we paid? \$121.85 was diverted from reducing the price of the refrigerator to interest payments. Only \$135.15 of the \$257.00 was actually applied to the purchase price of the refrigerator.

REPAYMENT SCHEDULE FOR REFRIGERATOR

Year 1

	Balance Due Beg. of Month	–	Minimum Payment	=	Unpaid Balance	+	Interest Charge	=	Balance Due End of Month
1.	\$650.00		\$24.00		\$626.00		\$11.27		\$637.27
2.	637.27		23.00		614.27		11.06		625.33
3.	625.33		23.00		602.33		10.84		613.17
4.	613.17		22.00		591.17		10.64		601.81
5.	601.81		22.00		579.81		10.44		590.25
6.	590.25		22.00		568.25		10.23		578.48
7.	578.48		21.00		557.48		10.03		567.51
8.	567.51		21.00		546.51		9.84		556.35
9.	556.35		20.00		536.35		9.65		546.00
10.	546.00		20.00		526.00		9.47		535.47
11.	535.47		20.00		515.47		9.28		524.75
12.	524.75		19.00		505.75		9.10		\$514.85
Total for First Year:			\$257.00				\$121.85		We still owe this amount.
			After one year, we have paid this amount.				This amount was diverted to interest.		

Now suppose that we decide to pay off the unpaid balance of \$514.85 in order to avoid paying more interest charges.

\$257.00 Paid in payments for one year
+ 514.85 Paid at end of one year
\$771.85 Total amount paid
for refrigerator

We have now paid \$771.85 for a refrigerator which should have cost only \$650.00. The price of the refrigerator actually increased \$121.85, or almost 19 percent, during the year because part of our payments were diverted to interest charges to the store.

DEPRECIATED VALUE OF REFRIGERATOR

New	\$650.00
After one year	563.33
After two years	488.22
After three years	423.12
After four years	366.70
After five years	317.81
After six years	275.44

In the meantime, our refrigerator was also depreciating; that is, its value was decreasing. Look at the table for the *Depreciated Value of Refrigerator*. (Note: the figures in this table are based on the table on page 1941 of *Wisdom Booklet 38*.) At the end of just one year, our refrigerator is worth only \$563.33.

If we make payments of \$257.00 for the first year and then pay off the remaining unpaid balance of \$514.85, we will have paid \$771.85 for a refrigerator now worth only \$563.33.

What if we do not pay off the unpaid balance at the end of the first year, but continue making only the required minimum payment each month for another year? Study the table for *Repayment Schedule for Refrigerator* on page 2080. The schedule for the second year starts with payment 13 and ends with payment 24.

During the second year, we make payments totaling \$207.00. Add this amount to the \$257.00 paid in the first year to find that we have now made payments totaling \$464.00 for the refrigerator.

Yet notice how much we still owe: \$403.99 is the balance remaining after two years. Almost half of the money we paid was diverted to the store in interest charges.

REPAYMENT SCHEDULE FOR REFRIGERATOR Year 2

	<u>Balance Due Beg. of Month</u>	−	<u>Minimum Payment</u>	=	<u>Unpaid Balance</u>	+	<u>Interest Charge</u>	=	<u>Balance Due End of Month</u>
13.	\$514.85		\$19.00		\$495.85		\$8.93		\$504.78
14.	504.78		19.00		485.78		8.74		494.52
15.	494.52		18.00		476.52		8.58		485.10
16.	485.10		18.00		467.10		8.41		475.51
17.	475.51		18.00		457.51		8.24		465.75
18.	465.75		17.00		448.75		8.08		456.83
19.	456.83		17.00		439.83		7.92		447.75
20.	447.75		17.00		430.75		7.75		438.50
21.	438.50		16.00		422.50		7.60		430.10
22.	430.10		16.00		414.10		7.45		421.55
23.	421.55		16.00		405.55		7.30		412.85
24.	412.85		<u>16.00</u>		396.85		<u>7.14</u>		<u>\$403.99</u>
Total for Second Year:			\$207.00				\$ 96.14		We still owe this amount.
Total for First Year:			+ <u>257.00</u>				+ <u>121.85</u>		
Total for Two Years:			<u>\$464.00</u>				<u>\$217.99</u>		
After two years, we have paid this amount.					This amount was diverted to interest.				

<u>\$464.00</u>	Total amount paid in two years
- <u>217.99</u>	Amount diverted to interest
<u>\$246.01</u>	Amount paid toward refrigerator
<u>\$650.00</u>	Price of refrigerator
- <u>246.01</u>	Amount paid toward refrigerator
<u>\$403.99</u>	Balance due on refrigerator after two years

If we pay this balance at the end of two years in order to avoid paying more interest charges to the store, the total cost of the refrigerator is actually \$867.99.

<u>\$464.00</u>	Total amount paid in two years
+ <u>403.99</u>	Balance paid after two years
<u>\$867.99</u>	Total amount paid for refrigerator

The \$217.99 that was diverted to pay interest charges caused the price of the refrigerator to inflate over 34 percent while its depreciation moved to a net worth of \$488.22.

As the charts on pages 2081–2083 illustrate, if we continue to pay only the required minimum monthly amounts for the entire payment schedule, we will be making payments for six years and three months and paying a total of \$1,046.71 for a refrigerator that originally cost \$650.00.

The difference between what we paid and what the refrigerator cost was diverted to the store in interest payments. This diversion of money caused us to pay 61 percent more for the refrigerator than its original price! How much has the refrigerator depreciated during those same six years? From the chart we can see that the value of the refrigerator after six years is only \$275.44.

2 *Time payments encourage having a discontented heart.*

A well-known financial analyst and adviser proposes that the fundamental reason Americans borrow so much is that they have so much. Americans no longer borrow to get what they *need*; they now borrow to get what they *want*, and what they want, they want now!

REPAYMENT SCHEDULE FOR REFRIGERATOR
Year 3

	<u>Balance Due</u> <u>Beg. of Month</u>	-	<u>Minimum</u> <u>Payment</u>	=	<u>Unpaid</u> <u>Balance</u>	+	<u>Interest</u> <u>Charge</u>	=	<u>Balance Due</u> <u>End of Month</u>
25.	\$403.99		\$16.00		\$387.99		\$6.98		\$394.97
26.	394.97		15.00		379.97		6.84		386.81
27.	386.81		15.00		371.81		6.69		378.50
28.	378.50		15.00		363.50		6.54		370.04
29.	370.04		15.00		355.04		6.39		361.43
30.	361.43		15.00		346.43		6.24		352.67
31.	352.67		14.00		338.67		6.10		344.77
32.	344.77		14.00		330.77		5.95		336.72
33.	336.72		14.00		322.72		5.81		328.53
34.	328.53		14.00		314.53		5.66		320.19
35.	320.19		14.00		306.19		5.51		311.70
36.	311.70		<u>13.00</u>		298.70		<u>5.38</u>		<u>\$304.08</u>

Total for Third Year: \$174.00
Total for First Two Years: + 464.00
Total for Three Years: \$638.00

After three years,
we have paid this
amount.

\$ 74.09
+ 217.99
\$292.08

This amount
was diverted
to interest.

We still owe
this amount.

REPAYMENT SCHEDULE FOR REFRIGERATOR
Year 4

	<u>Balance Due</u> <u>Beg. of Month</u>	-	<u>Minimum</u> <u>Payment</u>	=	<u>Unpaid</u> <u>Balance</u>	+	<u>Interest</u> <u>Charge</u>	=	<u>Balance Due</u> <u>End of Month</u>
37.	\$304.08		\$13.00		\$291.08		\$5.24		\$296.32
38.	296.32		13.00		283.32		5.10		288.42
39.	288.42		13.00		275.42		4.96		280.38
40.	280.38		13.00		267.38		4.81		272.19
41.	272.19		12.00		260.19		4.68		264.87
42.	264.87		12.00		252.87		4.55		257.42
43.	257.42		12.00		245.42		4.42		249.84
44.	249.84		12.00		237.84		4.28		242.12
45.	242.12		12.00		230.12		4.14		234.26
46.	234.26		11.00		223.26		4.02		227.28
47.	227.28		11.00		216.28		3.89		220.17
48.	220.17		<u>11.00</u>		209.17		<u>3.77</u>		<u>\$212.94</u>

Total for Fourth Year: \$145.00
Total for First Three Years: + 638.00
Total for Four Years: \$783.00

After four years,
we have paid
this amount.

\$ 53.86
+ 292.08
\$345.94

This amount
was diverted
to interest.

We still owe
this amount.

REPAYMENT SCHEDULE FOR REFRIGERATOR
Year 5

	<u>Balance Due</u> <u>Beg. of Month</u>	-	<u>Minimum</u> <u>Payment</u>	=	<u>Unpaid</u> <u>Balance</u>	+	<u>Interest</u> <u>Charge</u>	=	<u>Balance Due</u> <u>End of Month</u>
49.	\$212.94		\$11.00		\$201.94		\$3.63		\$205.57
50.	205.57		11.00		194.57		3.50		198.07
51.	198.07		10.00		188.07		3.39		191.46
52.	191.46		10.00		181.46		3.27		184.73
53.	184.73		10.00		174.73		3.15		177.88
54.	177.88		10.00		167.88		3.02		170.90
55.	170.90		10.00		160.90		2.90		163.80
56.	163.80		10.00		153.80		2.77		156.57
57.	156.57		10.00		146.57		2.64		149.21
58.	149.21		10.00		139.21		2.51		141.72
59.	141.72		10.00		131.72		2.37		134.09
60.	134.09		<u>10.00</u>		124.09		<u>2.23</u>		<u>\$126.32</u>
Total for Fifth Year:			\$122.00				\$ 35.38		We still owe this amount.
Total for First Four Years:			+ <u>783.00</u>				+ <u>345.94</u>		
Total for Five Years:			<u>\$905.00</u>				<u>\$381.32</u>		
After five years, we have paid this amount.					This amount was diverted to interest.				

REPAYMENT SCHEDULE FOR REFRIGERATOR
Year 6

	<u>Balance Due</u> <u>Beg. of Month</u>	-	<u>Minimum</u> <u>Payment</u>	=	<u>Unpaid</u> <u>Balance</u>	+	<u>Interest</u> <u>Charge</u>	=	<u>Balance Due</u> <u>End of Month</u>
61.	\$126.32		\$10.00		\$116.32		\$2.09		\$118.41
62.	118.41		10.00		108.41		1.95		110.36
63.	110.36		10.00		100.36		1.81		102.17
64.	102.17		10.00		92.17		1.66		93.83
65.	93.83		10.00		83.83		1.51		85.34
66.	85.34		10.00		75.34		1.36		76.70
67.	76.70		10.00		66.70		1.20		67.90
68.	67.90		10.00		57.90		1.04		58.94
69.	58.94		10.00		48.94		.88		49.82
70.	49.82		10.00		39.82		.72		40.54
71.	40.54		10.00		30.54		.55		31.09
72.	31.09		<u>10.00</u>		21.09		<u>.38</u>		<u>\$21.47</u>
Total for Sixth Year:			\$120.00				\$ 15.15		We still owe this amount.
Total for First Five Years:			+ <u>905.00</u>				+ <u>381.32</u>		
Total for Six Years:			<u>\$1025.00</u>				<u>\$396.47</u>		
After six years, we have paid this amount.					This amount was diverted to interest.				

REPAYMENT SCHEDULE FOR REFRIGERATOR

Year 7

	<u>Balance Due</u> <u>Beg. of Month</u>	-	<u>Minimum</u> <u>Payment</u>	=	<u>Unpaid</u> <u>Balance</u>	+	<u>Interest</u> <u>Charge</u>	=	<u>Balance Due</u> <u>End of Month</u>
73.	\$21.47		\$10.00		\$11.47		\$0.21		\$11.68
74.	11.68		10.00		1.68		0.03		1.71
75.	1.71		<u>1.71</u>		0.00		<u>0.00</u>		0.00
Total for Seventh Year:			\$21.71				\$0.24		
Total for First Six Years:			+ 1025.00				+ 396.47		
Total to Pay Off Refrigerator:			<u>\$1046.71</u>				<u>\$396.71</u>		

At the end of six years,
three months, we have
paid this amount to pay
off a \$650.00 refrigerator.

This amount was
diverted to interest.

The cheapest way to buy anything is to pay cash. There are no extra charges added to the purchase price, and we can shop around for the best price. The lure of “easy credit terms” works because it encourages us to buy more than what we need and to buy it now.

For example, suppose that when we go to the store to buy the refrigerator, we see that washers, dryers, and stoves are on sale. We do not *need* a washer, dryer, or stove, but the new ones in the store look so attractive that we become discontent with the old ones we have at home.

Next, we start looking at the price tags. We will assume that the total average price for a new refrigerator, washer, dryer, and stove is \$1,895. We do not have that much money, but by charging all four appliances on the store’s charge account, we can have all four now. The required minimum monthly payment for the first month is only \$68.

So, for \$68, we can have what we want right now. Right? Wrong. Taking home what we want now and making only the required minimum monthly payment each month will cost us \$3,440 instead of \$1,895, and we will be paying off the debt for the next twelve years and one month!

At the end of the twelve years, the washer and dryer will have a depreciated value of \$0.00. The refrigerator will be worth \$116.71, and the stove worth \$94.27. (These figures are derived from the table on page 1941 of *Wisdom Booklet 38*.) We will

have paid \$3,440.00 for appliances now worth a total of only \$210.98!

Look again at the *Repayment Schedule for Refrigerator*. When we become discontent, use God’s provisions improperly, and buy the refrigerator “now” with monthly payments, how long does it take before we actually “own” it? It takes seventy-five payments, or six years and three months.

How long does it take to “own” the refrigerator when we remain content and use God’s provisions properly? Look at the total at the end of three years. If we save the equivalent of the first thirty-six payments rather than paying them to the store, we will have \$638. Placed into a savings account with interest, that will be more than enough to “own” the refrigerator three years sooner than with a monthly payment plan.

The same is true for buying the refrigerator, washer, dryer, and stove all at the same time. If we save the equivalent of the first thirty-six payments, we will have enough cash to own all four appliances after only three years—that is nine years sooner than if we buy them with monthly payments!

3 *Time payments misplace our trust.*

Purchasing items on a monthly payment plan is paying money to use someone else’s money. For example, when we bought the refrigerator with monthly payments, we used (or borrowed) the department store’s money. The money that was

diverted to interest was the price we paid for using (borrowing) the department store's money.

Look again at the totals at the bottom of the *Repayment Schedule for Refrigerator*. Of the \$1,046.71 that we paid for the refrigerator, \$650.00 was paid to the store for the refrigerator and \$396.71 was paid for "using" that \$650.00 for six years and three months.

In 1970, consumers in the United States owed \$103,900,000 in installment payments. Less than 5 percent of these funds was for the type of monthly payment we used to buy the refrigerator. By 1986, consumers in the United States owed \$577,800,000 in installment loans. Over 23 percent of this was for the type of monthly payment we used to buy the refrigerator.

Credit purchases are increasing. Financial advisers now encourage us to borrow money—either cash or goods and services (as we did with the refrigerator). They claim that borrowing money is "right" for us if our reasons are "right."

Guidelines are often given to help us decide if our reasons are "right." Formulas are supposed to help us determine how much we can safely borrow. Checklists are designed to help us determine if we have borrowed too much and are headed for financial trouble.

What persuades us that borrowing is a safe course to take? The enticement is the belief that our *finances* will support us, that they will at least stay the same or improve, and that we will be able to pay back tomorrow what we have borrowed today.

Financial analysts put it this way: "It is a belief in the increased regularity of our income; the equity we have built up in our homes; and our increased financial security through health insurance, Social Security, unemployment compensation, retirement pensions, employee savings and stock plans, ownership of stocks and mutual funds, life insurance, and, very important, the income of the working wife."

Based on the belief that our money is our security, the amount of outstanding consumer credit (not including home mortgages) increased from \$139,400,000,000 in 1970 to \$723,600,000,000 in 1986.

Curiously, the number of bankruptcy petitions either filed or pending also rose from 385,000 in 1970 to a record level of 1,207,000 in 1986.

4 Time payments limit our freedom to serve God.



If you were sitting in this auditorium listening to the missionary's report, would you be able to obey God's prompting to meet a need in his ministry?

If every penny of our income is designated to time-payment obligations and basic living needs, none of our funds will be available for ministering to others at God's direction. Just as the money which was diverted to interest charges could not serve the dual purpose of paying the lender and purchasing the item, so our income cannot serve the dual purpose of debt retirement and maximum investment in God's Kingdom.

PROJECT 1

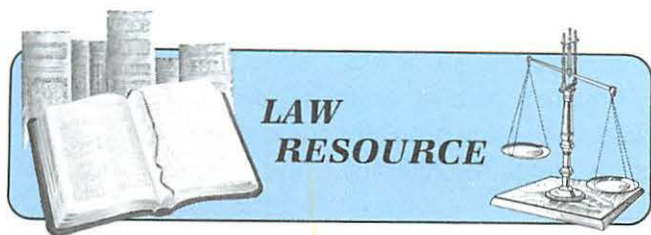
Study chapter 5 in *Men's Manual*, Volume II. Then examine your personal budget or your family budget for evidences of encumbered funds which rob you of your freedom to serve God with your funds. After asking God's forgiveness and establishing His ownership of all you possess, purpose to avoid such encumbrances in the future.

PROJECT 2

Expand your understanding of the freedoms which are forfeited when you enter into the bondage of a loan by examining an amortization schedule for a home mortgage. Find the answers to the following questions as you study the table.

- At the beginning of the schedule, what percentage of the monthly payment is diverted to interest charges? What percentage is applied to reducing the principle?
- At what point in the payment schedule are the amounts applied to interest and principle equal?
- When the entire contract is finished, how much money is actually diverted to interest charges?

Date completed _____ Evaluation _____



HOW DO LAWS OF CITIZENSHIP REFLECT THE TENSION OF TRYING TO SERVE TWO MASTERS?



Wide World

Thousands of Jewish immigrants flooded into the newly created state of Israel after 1948. Although they were citizens of the various nations from which they came, under Israeli law they automatically became citizens of Israel.

Mr. Meir Kahane, an American rabbi, decided to move to Israel in 1972. Because he was Jewish, he became an Israeli citizen under that country's Law of Return, which authorizes the granting of citizenship to any Jew who settles in Israel. Mr. Kahane was not concerned about losing his United States citizenship. He just considered himself a "dual citizen."

A radical political activist, the Brooklyn-born rabbi immediately became involved in local politics. In 1984 he won a seat in the Israeli Parliament, which is called the Knesset (KNESS-it). About a year later Mr. Kahane was stripped of his American citizenship by the United States Department of State.

The action was based on the part of the 1982 Immigration and Nationality Act which states that any United States citizen may lose his American citizenship for "accepting, serving in, or performing

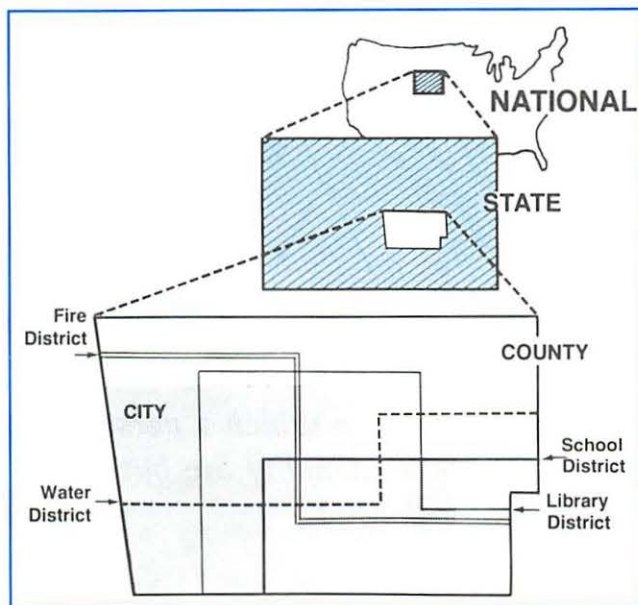
the duties of any office, post, or employment under the government of a foreign state . . . if he has or acquires the nationality of such foreign state."

Mr. Kahane knew the law but thought his citizenship was secure because of the Supreme Court's ruling in *Vance vs. Terrazas* (1980). "In the last analysis," the Court had declared at that time, "expatriation depends upon the will of the citizen rather than on the will of Congress and its assessment of his conduct." The rabbi was careful to inform the State Department before and after assuming his Knesset position that he did not intend to relinquish his United States citizenship.

It was obvious to the State Department why Mr. Kahane wanted to remain an American citizen. His United States passport allowed him to enter and leave this country at will, a right he would forfeit as a noncitizen. On the other hand, he openly admitted that his primary loyalty was to Israel.

The State Department reasoned, as did the Board of Appellate Review, which upheld the decision to revoke citizenship, that the principle of "no man can serve two masters" applied to this situation. Their argument was that Mr. Kahane's actions indicated he had indeed transferred his allegiance to Israel. Thus, he had voluntarily relinquished his citizenship, despite his statement that he did not intend to do so.

1 It is legally possible to claim dual nationality.

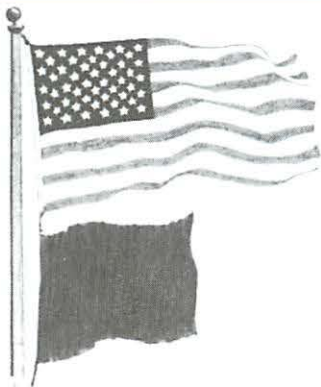


Democracy in Action, Thomas Rakes and Annie DeCaprio, Steck-Vaughn Co., Austin

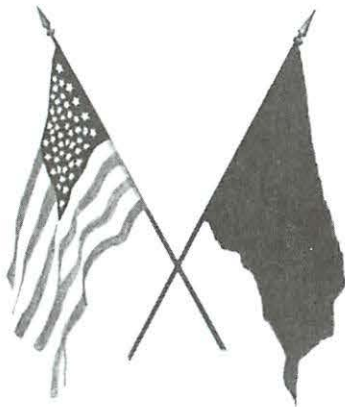
A citizen is under the jurisdiction of several levels of government at the same time.

Even though the terms *dual citizen* and *dual national* are often used interchangeably, they refer to two distinct concepts. Technically, *dual citizenship* describes the status of a person who is simultaneously under the jurisdiction of two levels of government. For example, a person born in the United States is both a federal citizen and a state citizen at the same time.

Dual nationality is defined as the status of an individual when two different nations simultaneously have an equal claim on his allegiance. However, a more accurate definition would be "the status claimed by an individual who professes to owe allegiance to two distinct sovereign nations."



Dual citizenship is a relationship to governments on two different levels, whereas dual nationality is attempting to relate to two different governments on the same level.



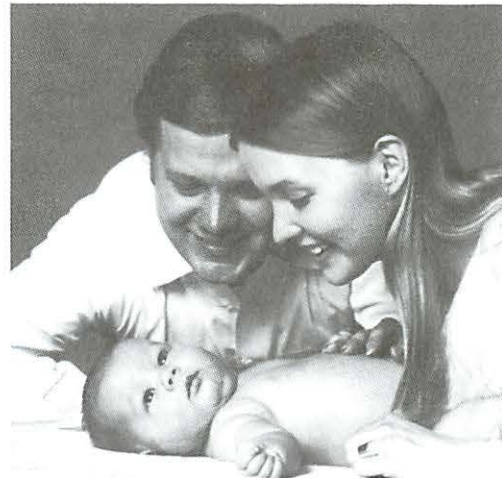
The two bases upon which a person can claim dual nationality are birth and naturalization:

- **By birth**

Under the principle of *jus soli*, literally "the law of the soil," a person automatically becomes a citizen of the country in which he is born. For instance, by

United States law a child born in Dallas, Texas, of Egyptian parents would be an American citizen. However, by the simultaneous application of the rule of *jus sanguinis* (literally, "the law of blood") in Egyptian law, he would also be a citizen of Egypt. This legal principle states that even if the mother is abroad at the time she delivers, the child acquires the nationality of his parents.

So on the basis of these two rules an American child born overseas could claim to be a citizen of the country in which his mother gave birth as well as of the United States.



Ewing Galloway

Even though her parents are citizens of Belgium, this little girl is considered an American citizen under United States law because she was born in a Massachusetts hospital. She may also claim Belgian citizenship.

- **By naturalization**

Naturalization is the legal process by which a person takes on a different nationality from the one he had at birth. If one country does not legally regard a citizen's naturalization in another country as terminating his former citizenship, he can claim citizenship in both, as did the American rabbi who emigrated to Israel.

There are actually two types of naturalization. People who have reached the age of majority are naturalized by personal choice. Minors, however, undergo what is termed *derivative naturalization*; that is, they become citizens by virtue of the fact that one or both of their parents have become citizens. Derivative naturalization is very similar in principle to *jus sanguinis*.

In the United States naturalization procedures are under the jurisdiction of the federal government. Before 1787 there was a great deal of variety in the ways the thirteen states naturalized noncitizens.

Since the framers of the Constitution thought consistency was necessary, Article I states that "Congress shall have Power to . . . establish an uniform Rule of Naturalization. . . ."

Congress has been exercising that power since 1790, and the list of qualifications for an alien to be naturalized has grown to be rather long. It includes such things as (1) proof of lawful entry into the country, (2) a knowledge of the history, principles, and form of American government, (3) the ability to read, write, speak, and understand the English language, and (4) good moral character.

2 *Claiming dual nationality creates legal problems.*

Although a government may recognize the theoretical legality of dual national status, in practice it must deal with each individual as either a citizen or a foreigner, not both.

As long as a dual national is located in one of his two countries, he will normally be treated like any other citizen of that nation. Therefore, he cannot appeal to his other government for diplomatic aid or intervention.

If a conflict exists between the two nations, court action may be required to determine the individual's *effective nationality*. According to the International Court of Justice, a person's effective nationality is the nationality to which he has the greatest connection.

For example, if a man claimed to be a citizen of both Jordan and Syria, the judge would examine his relationship with each of the two countries. If he had strong economic and social ties to Syria but only a tenuous connection with Jordan, he would be treated as a Syrian national. Whatever he might say about his feelings of loyalty toward Jordan would carry less weight than the evidence of where and how he lived.

Because of these and other difficulties in dealing with people who claim citizenship in two nations, in the past it was the official policy of the United States to discourage or limit dual and multiple nationality. Since 1868 the United States has made numerous treaties with other nations for that purpose. These bilateral agreements provide for reciprocal recognition of naturalized citizens, which eliminates continuing claims of dual nationality after naturalization.

Various problems arose prior to that time. One of the major ones was that Great Britain claimed that

emigrants from that nation remained subjects of the king even though they became naturalized American citizens. In the early 1800s when Britain was in desperate need of military personnel, the British government authorized officials to board United States ships and conscript British-American sailors into the Royal Navy.

3 *Choosing to render service obliges a dual national to select one of two masters.*

Jesus did not say that it was impossible to have two masters, but that a man could not serve two masters.

United States courts have said that a dual national can exercise the rights and privileges of his other nationality as long as they do not conflict with any responsibility of his United States citizenship. For example, obtaining a passport from his other country and using it to travel (even to the United States) is a routine privilege of his citizenship that does not conflict with his obligations as an American [*Jalbuena vs. Dulles*, 1958].

Holding dual national status may create no problems for an individual until he chooses to render service to one of his two governments. The most obvious example of this situation is that a soldier can fight for only one of two opposing armies. He must choose one or the other.

The importance of choosing is highlighted by the status of those whose dual nationality is not recognized by the United States—naturalized citizens.



Democracy in Action, Thomas Rakes and Annie DeCaprio, Steck-Vaughn Co., Austin

Aliens who want to be naturalized must appear before a federal judge to take an oath of allegiance in which they renounce previous loyalties.

As part of the naturalization process an alien must take an oath to “absolutely and entirely renounce and abjure all allegiance and fidelity to any prince, potentate, state, or sovereignty of whom or of which [he has] heretofore been a subject or citizen.” Even if his former country does not recognize the validity of this oath or his naturalization, the naturalized citizen is not a dual national in the eyes of the United States government.

Under present practice, if a naturalized citizen returns temporarily to his former country and the government there attempts to draft him into military service, the United States would consider him a citizen under duress by a foreign government. Therefore, he would be entitled to receive the same assistance as any other American from United States diplomatic and consular authorities.

If, in contrast, such a citizen voluntarily begins to exercise the rights of his prior citizenship, the United States might regard such actions as evidence of a lack of intent to renounce the former allegiance. As a result, his naturalization may be revoked on the grounds that it was procured fraudulently.

4 Recent court rulings have fostered divided allegiance.

For the most part the laws passed by Congress in the area of citizenship have been based on the Scriptural principle of the impossibility of serving two masters. In the 1950s, however, the Supreme Court began to move away from that basis in its rulings. The viewpoint of the Justices can be traced to a subtle shift in American thinking that began taking place prior to that time.

In the early days of the American republic, the legal concept of citizenship was closely related to that of being subject to a king, because of the lingering influence of the monarchical form of government. At that time great emphasis was placed on the citizen's allegiance, or duty to submit to authority.

As the ideal of representative government began to take shape, citizenship came to have a different emphasis. Noah Webster's 1828 dictionary, for example, highlights two fundamental privileges of a citizen: voting and owning property.

“In the United States,” said Webster's definition, a citizen is “a person, native or naturalized, who has the privilege of exercising the elective franchise, or the qualifications which enable him to vote for rulers, and to purchase and hold real estate.”

Although the Constitution refers to citizens in several contexts, it was not until after the Civil War that a constitutional definition of citizenship was formulated. The Fourteenth Amendment, adopted in 1868, begins with this statement: “All persons born or naturalized in the United States, and subject to the jurisdiction thereof, are citizens of the United States and of the State wherein they reside.”

In recent years citizenship has come to be seen as having to do primarily with political rights. A citizen is one who is “a member of the political community, owing allegiance and being entitled to the enjoyment of full civil rights.”

In a 1958 Supreme Court decision, for example, Chief Justice Earl Warren issued an opinion, which, although it was a dissenting one, later came to be the position of the majority of the Court. In it he wrote, “Citizenship is man's basic right, for it is nothing less than the right to have rights” [*Perez vs. Brownell* (1958)].

Thus, the shift from emphasizing the responsibilities of citizenship to focusing almost exclusively on the rights of the citizen set the stage for the abandonment of the Biblical principle.

The first Expatriation Act was passed in 1868. It simply recognized the right of an individual to change from one nationality to another if he chose to do so. It was designed to protect naturalized United States citizens who returned temporarily to their country of origin.



Library of Congress

The immediate impetus for the Expatriation Act was the problems encountered by Irish-Americans, like these veterans of the Civil War, who went back to Ireland to join the fight for Irish independence from Britain.

Nothing in the statute itself restricted it to naturalized citizens, and it was not long before it was invoked by native-born citizens who wished to renounce their citizenship. This paved the way

for Congress to adopt the position which was later formalized in the Expatriation Act of 1907. This law held that certain acts were equivalent to an individual's expatriating himself.

The law specified the loss of citizenship as a consequence for (1) any citizen being naturalized in or taking an oath of allegiance to another country, (2) a naturalized citizen returning to his native country and residing there for two years, or (3) an American woman marrying a foreigner.

One indication that this legislation was concerned more with the responsibilities of citizens than with their rights is its reaffirmation that no American was allowed to expatriate himself during wartime.

The Nationality Act of 1940 expanded the list of reasons for which the government could take away a person's citizenship. This time the list included (1) formally renouncing United States citizenship while outside the country, (2) serving in the military forces of a foreign country, (3) voting in a foreign political election, (4) accepting the duties of an office or government employment for which only nationals were eligible, or (5) being convicted of treason or an attempt to overthrow the government of the United States.

One additional ground for denationalization was added in 1944: leaving the country during wartime for the purpose of avoiding military service.

The first provision of the 1907 act to be challenged in court was the requirement that a wife take the nationality of her husband. The Supreme Court upheld it on the basis of the Biblical concept of a man and his wife being one flesh [*McKenzie vs. Hare*, 1915]. However, this part of the statute was repealed by Congressional action a few years later.

Then in the 1950s the high court began reviewing the other grounds for loss of citizenship. One by one almost all of them have been either abolished as unconstitutional or significantly weakened. As a set, the impact of these cases has been to make it easier for a dual national to avoid having to choose one master over another.

In 1952 the ruling in *Kawakita vs. United States* held that a dual national could swear loyalty to his other country as long as the oath did not specifically renounce his allegiance to the United States or place him in complete subjection to the foreign country. This ruling also eliminated loss of citizenship as a penalty for treason or for attempting to overthrow the government of the United States.

A somewhat similar case six years later resulted in a decision stating that a dual national's serving in the armed forces of his other country does not endanger his American citizenship if he was drafted [*Nishikawa vs. Dulles*, 1958]. This ruling also established that the government must carry the burden of proof that the expatriating act did indeed occur.

That same year another ruling struck down the part of the 1940 statute that imposed the penalty of expatriation for deserting from the military during time of war. The Court found that denationalization for this offense was cruel and unusual punishment [*Trop vs. Dulles*, 1958].

Another 1958 case significantly weakened the stipulation against serving a foreign government as an elected official or as an employee. *Dulles vs. Katamoto* provided that a Japanese-American could take a job as a public school teacher in Japan without loss of citizenship because the required oath did not demand exclusive allegiance to Japan. However, the Attorney General has stated that a different type of position with a foreign government or the status of United States relations with that nation could cause such service to be regarded as voluntary renunciation of citizenship.



A Hundred More Things Japanese, Murakami Hyoe and Donald Richie, Japan Culture Institute

According to the 1940 law, this dual citizen was endangering his United States citizenship by working for the Japanese government as a teacher, but in 1958 the Supreme Court declared that part of the law unconstitutional.

An additional limitation was placed on the use of loss of citizenship as a penalty in 1963 when the Supreme Court ruled that a man could not be expatriated for leaving the United States in wartime

in order to avoid military service [*Kennedy vs. Mendoza-Martinez*]. The rationale was that punishment could not be imposed on such individuals without a criminal trial because of “due process.”



Even if these Vietnam war protesters had left the United States in order to avoid the draft instead of merely burning their draft cards, they could not be deprived of their American citizenship.

Shortly after that, another decision invalidated the portion of the 1907 law concerning naturalized citizens who returned to their native country for two years or more. The Court stated that a naturalized American who had returned to his country of origin and resided there for three years could not be stripped of his United States citizenship [*Schneider vs. Rusk*, 1964]. To do so, the Court said, was unfair discrimination and, therefore, unconstitutional.

During this time period there was one case that actually upheld one of the provisions of the 1940 act. In *Perez vs. Brownell* (1958) the Justices said that it was constitutional for those who voted in foreign elections to be deprived of their citizenship. However, in 1967 that ruling was overturned by *Afroyim vs. Rusk* on the basis that the Fourteenth Amendment protects a citizen against the “forcible destruction of his citizenship.”

The Court took this doctrine one step further in its ruling on *Vance vs. Terrazas* in 1980. The majority of the Justices felt that denationalization should never occur unless it could be proven that the individual actually intended to relinquish his citizenship.

Given this trend, the State Department’s approach in the Kahane case can be seen as consistent with the principles of the original loss-of-nationality laws, which were thrown out by the court rulings of the 1950s and 1960s.

In fact, the same appellate board that ruled on Mr. Kahane’s status had considered an almost

identical situation in 1982. An American woman who had emigrated to Israel won a seat in the Knesset. The board found that her service in that body was “highly persuasive of a manifest intent to relinquish her United States citizenship and that very unusual circumstances would be required to overcome the presumption of intent to abandon her allegiance to the United States” [*In re M.F.*, 1982].



The Knesset, Israel’s parliament, meets in this building in Jerusalem.

Even though her circumstances did not appear to be much different from Mr. Kahane’s, the woman was allowed to retain her citizenship. It seems that the board allowed this inconsistency because it had other compelling motives for wanting Mr. Kahane to lose his citizenship.

Perhaps it was a case of the right decision being made for the wrong reasons. Perhaps it was a sincere attempt on the part of the State Department to hammer out some workable guidelines within the context of a judicial system that has moved farther and farther away from its Biblical basis.

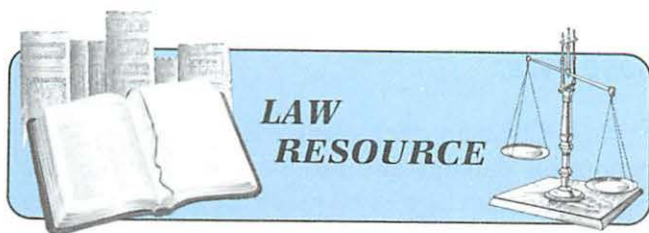
The confusion will continue until the courts and the legislature choose to apply to the problems of dual nationality the Scriptural principle of the impossibility of serving two masters.

PROJECT

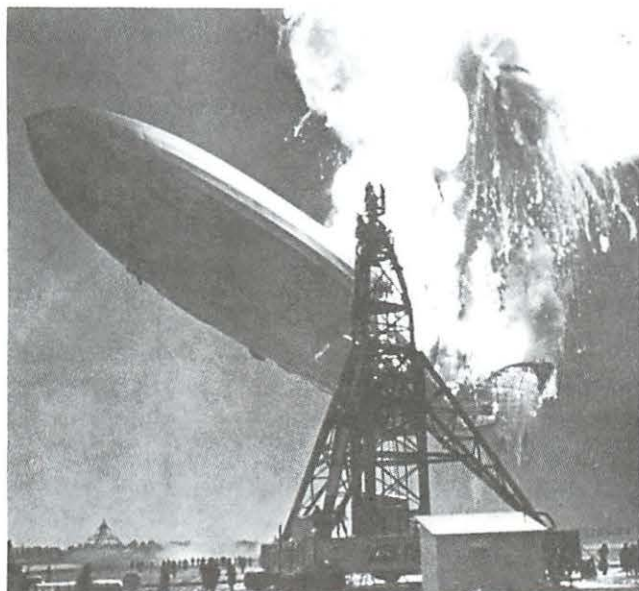
Suppose you have a fifteen-year-old friend who could be classified as a dual national because he was born overseas in the country where his parents were missionaries. He has spent most of his life in that country.

Now he is not sure if he should continue to claim dual nationality. Based on Matthew 6:24 and what you have learned from this resource, what counsel would you give him?

Date completed _____ Evaluation _____



HOW DO BUSINESS PARTNERSHIPS BRING THE CONSEQUENCES OF TRYING TO SERVE TWO MASTERS?



News Syndicate Co., Inc.

Business partnerships are encouraged by minimizing risks and maximizing benefits. In 1936, an investor in the 812-foot Hindenburg could have been told that its designer, Graf von Zeppelin, had thirty-six years of successful experience in building and flying airships. Yet, a year later, the Hindenburg exploded, killing thirty-six people and ending the airship era.

• *What is the legal definition of a business partnership?*

A business partnership is a voluntary contract between two or more competent persons who place their money, labor, or skill in a lawful business enterprise with the understanding that there will be a proportional sharing of the profits and losses between them.

• *How does a partnership work?*

Each partner is a co-owner, and each has legal power of control over the business. Therefore, each partner is an agent for the partnership and is bound

by every other partner's acts as they are made in the ordinary course of business.

Regulations can be worked out to limit the authority of one of the partners. However, the partnership is still liable for the wrongful acts or omissions of a partner who is acting in the course of the business.

For example, if one partner negligently injures a person while driving an automobile on company business, all partners in the partnership become liable for the damages.

The property owned in a partnership is considered personal property. Thus, when a partner dies, his interest in the partnership is transferred to his estate and is then under the control of the executor or administrator.

1 A PARTNERSHIP JEOPARDIZES YOUR MOST VALUABLE ASSET—A GOOD NAME.

One of the obvious motivations of a business partnership is to obtain a greater return on an investment. God warns, however, that a good name is more important than great wealth. *"A good name is rather to be chosen than great riches, and loving favour rather than silver and gold"* (Proverbs 22:1).

In forming a partnership, you become identified with the reputation of your partner(s). You may acquire their friends, but you will also inherit their enemies.

As the partnership continues, you will become identified with each decision your partner makes, both on and off the job. Because you are in partnership, you do not have full control over these decisions.

Often an unscrupulous promoter will go into partnership with a man who has a respected name so he can use the name to assure unsuspecting investors that his project is worthy and safe.

Case One:

A businessman who was very active in his local church approached a respected real estate developer. The businessman simply asked the developer to manage the sale of a piece of property. However, once the developer agreed to do so, the businessman told prospective investors that their

money would be safe because this developer would make sure the project was successful.

Many invested in the project on the strength of the developer's name. Therefore, when the businessman suddenly left town with a quarter of a million dollars of investment money, the shocked and angry investors came to the developer to get their money refunded.

The developer was able to prove that he was not in partnership with the businessman. Yet, he knew that by association with the fraud, his good name had been damaged in the eyes of the people who had trusted it to secure their investment.



John Wanamaker, Herbert Gibbons,
Harper and Row Publishers

John Wanamaker
1838–1922

During the financial panic of 1907, Mr. John Wanamaker was under great pressure for funds to pay his bills and stay in business. A group of investors offered him ten million dollars for the right to use his name. Mr Wanamaker would not even discuss it. He had spent a lifetime building a good name. It was not for sale at any price.

God blessed King Jehoshaphat with “. . . riches and honour in abundance . . .” (II Chronicles 18:1). He had a good name. However, when he formed a partnership with wicked King Ahab, he greatly damaged his reputation. Rather than receiving riches and honor, Jehoshaphat received the rebuke and wrath of God.

God's spokesman Jehu stated, “. . . Shouldest thou help the ungodly, and love them that hate the Lord? therefore is wrath upon thee from before the Lord” (II Chronicles 19:2).

2 A PARTNERSHIP HINDERS YOUR ABILITY TO SERVE GOD.

God wants every man to be free to follow Scriptural direction in his business decisions.

In a partnership, you delegate partial authority for these decisions to others who may not understand or appreciate Scriptural financial principles.

Case Two:

A Christian doctor saw many ways he could benefit his patients and reduce their medical bills. However, when he told his medical partners what he wanted to do, they objected and voted against it. They pointed out that the lost revenue would affect all the partners.

The doctor purposed to get out of the partnership; however, two years passed before his partners would release him without bitterness or major financial penalty.

During those two years he discussed several possibilities with the senior partner, options such as being an employee of the group or being an associate with a separate office.

It was only when he was elected president of the medical staff at the hospital that the senior partner agreed to release him so he could be closer to the hospital.

The Christian doctor agreed to leave the partnership without sending any notice to his former patients. Yet, he was still able to establish a solo practice debt-free by buying used equipment and going on a cash basis. Within one year he had twice the number of patients he had while in the partnership.

God had marvelous plans and direction for Abraham. When God called him, the instructions were very explicit: “. . . *Get thee out of thy country, and from thy kindred, and from thy father's house, unto a land that I will shew thee*” (Genesis 12:1).

Instead of obeying, Abraham formed a partnership of sorts by bringing several relatives along with him, including Lot. The immediate consequence of this decision was several years of wasted time in his progress. (See Genesis 11:31–32.)

3 A PARTNERSHIP DISREGARDS GOD-GIVEN LIMITATIONS.

If God calls a person to accomplish a certain task, either He will give him the financial ability to do it himself or He will give him the financial resources to hire the necessary skill and assistance.

God may also have intended a lack of funds or abilities to be a message to wait. This concept is a vital part of God's way of working. He gives us a

“vision” and then takes us through the “death of a vision” in order to prepare us for His ultimate supernatural fulfillment of that “vision.”

During our “death of a vision,” Satan usually appears as an angel of light. He prompts us to fulfill God’s goals with human effort. If we follow his leading, we may achieve our goal but miss God’s will. Instead of God’s blessing, there will be continual conflict.

Case Three:

A fifty-five-year-old employee had been saving money for many years in order to begin his own business. He had designed a practical invention which would be easy to manufacture and would be quickly recognized by consumers as a handy item to have.

Rather than waiting for profits from the sales to build, he was convinced by a friend who saw the value of his product that he could greatly increase his sales by becoming his partner.

The partner ran up large bills which he justified on the expectation of future sales. To keep bills current, he borrowed money and also used funds which should have been set aside for taxes.

The resulting business pressures consumed the time and concentration of the inventor. Then, when production problems occurred and a competitor brought out a similar invention for a lower price, the inventor was left with deep debt and penalties and fines for failing to pay his taxes.



*Preaching Tours and Missionary Labors of
George Müller, Mrs. Müller, J. Nisbet and Co.*

George Mueller
1805–1898

After establishing several orphan homes in Bristol, England, during the 1800s, George Mueller saw that several more homes were needed. However, he had learned that God’s timing was revealed by His provision without solicitation of funds. Since Mr. Mueller’s purpose was to demonstrate the power of God, he refused to move ahead until funds and staff were provided.

4 A PARTNERSHIP OFTEN ENDS IN BITTERNESS.

There are several reasons partnerships tend to breed bitterness.

First, each partner will have certain expectations of the other and of the business. When these expectations are not fulfilled, the tendency is to look for someone to blame.

Second, there will be constant comparison of each other. This is inevitable because each one will be evaluating the company and the factors which are making it profitable or unprofitable.

It is very easy for one partner not to be aware of what the other partner is actually contributing. Or a partner may feel that he is investing more money, effort, or skill into the business than his partner is.

If one partner takes time off for personal needs, the other partner may resent the fact that the profits from his own labors must be shared, especially if he is not able to take equal time off.

Third, each partner will have different values and ideas as to what is essential for success. If one partner spends money for remodeling and the other partner feels that the money was needed for new equipment, there will be an underlying current of resentment.

Fourth, the families of each partner will also be forming judgments and making comments about the other. If these comments are negative, they become seeds of destruction in the relationship. *“The words of a talebearer are as wounds, and they go down into the innermost parts of the belly” (Proverbs 18:8).*

“... A whisperer separateth chief friends” (Proverbs 16:28).

Fifth, the possible conflicts with each other can be multiplied if there are any employees who like one boss better than another. If special favors are given by one partner to the employees in order to gain favor, the other partner will resent such action.

The bitterness that can result from a partnership is well documented in Scripture. One example is Jacob’s business partnership with Laban.

During the first fourteen years of Jacob’s working relationship with Laban, he was the employee and Laban was the employer. At that point, Jacob asked Laban to send him away. Laban urged him to maintain the employer-employee relationship by saying, *“... Appoint me thy wages, and I will give it” (Genesis 30:28).*

Jacob replied that he did not want wages. He wanted a share in the profits. Laban agreed, but after seven years, Jacob bitterly complained about how he also had to stand behind the losses. *“That which was torn of beasts . . . I bare the loss of it; of my hand didst thou require it, whether stolen by day, or stolen by night”* (Genesis 31:39).

While the competition continued between Laban and Jacob, Laban’s two daughters also turned against their father in resentment. *“And Rachel and Leah answered and said unto him . . . Are we not counted of him strangers? for he hath sold us, and hath quite devoured also our money”* (Genesis 31:14–15).

5 A PARTNERSHIP TENDS TO PRODUCE CONFLICTS AMONG EMPLOYEES.

When each partner has equal authority, the employees have two equal bosses.

God assures us that such a structure will result in division: *“No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other . . .”* (Matthew 6:24).

Christ applied this principle to those who try to serve God and money. However, it has valid application to other situations where equal-authority structures exist.

Case Four:

Two men were equal partners in a large clothing store. Both were actively involved in the day-to-day business and in directing the work of the employees. Conflicts began to arise when one partner told an employee to do something the other partner said was not necessary.

Each employee knew which partner to contact for special privileges, only to have the other partner grumble when they were granted. The tensions and frustrations caused several employees to quit and also caused many arguments between the partners.

God understands human nature—He designed it! He knows that our responses will be consistent under given conditions in any relationship, whether it be a business partnership or a marriage partnership.

When there are two equal authorities in a marriage, division and competition will result among

the children, just as it will in a business partnership among the employees.

This principle, that *“no man can serve two masters,”* is also clearly demonstrated in God’s account of Jacob and Esau. The parents were divided over their two sons. Esau looked to his father for approval and direction, while Jacob looked to his mother for approval and direction. (See Genesis 27.)

6 A PARTNERSHIP FORCES PARTNERS TO SHARE ANY CHASTENING WHICH GOD INTENDED FOR JUST ONE.

God uses financial loss as one means of severely disciplining those who violate His laws. For example, an adulterer is reduced to a meager income because of God’s judgment. (See Proverbs 6:26.) A drunkard and a glutton also come to poverty. (See Proverbs 23:21.) If your partner is openly or secretly violating God’s laws, then you will share in his loss when God brings discipline upon him.

Case Five:

A man put his life savings into a hairpiece franchise. He was quite successful in his business; however, he felt insecure in managing the funds. One of the members of his church was the vice president of a bank. This man offered to manage the funds in exchange for being made a partner of the company. The owner agreed to this arrangement.

The owner was aware of the fact that the banker was having major marital problems. However, he did not think this would interfere with his work. What the owner did not know was that the banker was secretly seeing another woman and that he was having major financial losses.

The bank vice president took out a \$60,000 loan from his bank as a partner in the business and then left town with his girlfriend, leaving his partner to pay back the loan.

PROJECT

Look up the warnings in Scripture on becoming surety for another, and discuss how partnerships are actually a form of surety.

Date completed _____ Evaluation _____



MEDICINE RESOURCE

HOW DO CHELATORS IN OUR BODIES DEMONSTRATE THE PRINCIPLE OF SERVING ONLY ONE MASTER?



Oxford Scientific Films, Ltd.

The term *chelator* comes from the Greek root *chele*, meaning the claw of a crab or lobster. A chelator is literally a chemical “claw” which latches onto and binds metal atoms such as lead, mercury, calcium, copper, iron, and aluminum.

There are tens of thousands of natural chelators (KEE-lay-ter-s) in our bodies. In fact, our bodies could not function without chelators to bind, transport, and store metals. Chelators, for example, regulate the balance of iron, calcium, and magnesium within our bodies. They also make our blood red and our bones strong.

Man-made chelators such as EDTA (ethylenediaminetetraacetic acid), dimercaprol, and d-penicillamine are particularly valuable in treating lead, mercury, arsenic, and iron poisoning. EDTA even appears to be a promising alternate treatment for atherosclerosis.

Other chelators are used in industry to control the rate of chemical reactions, prevent the formation of stains caused by hard water, and eliminate the bathtub ring left by soaps. Chelators are used in cosmetics, herbicides, soft drinks, and in more than thirty different types of foods.

Yet, each chelator is limited in its function. When it seizes a metal, it binds to that metal alone; it cannot serve two metals at any one binding site.

A chelator must completely cast aside an old metal before it can accept a new one.

1 A chelator binds a metal atom by surrounding it and shielding it from external influences.

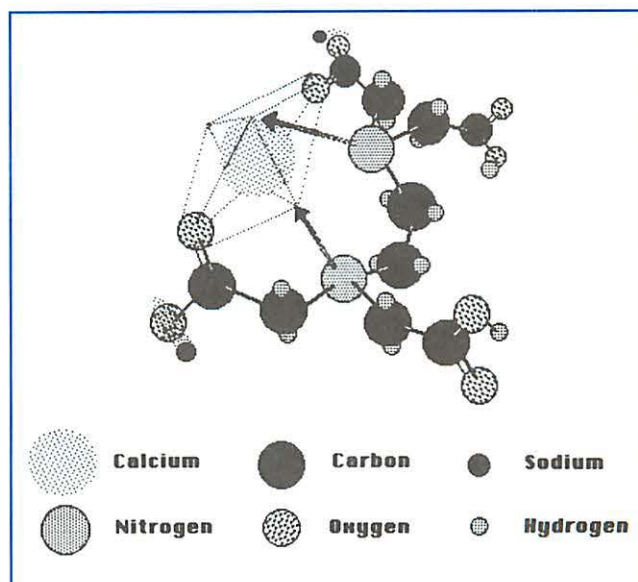
Chelators are organic molecules which literally surround and engulf metal ions. The reactions of most metal atoms involve only a few electrons. In normal reactions a metal borrows one, two, or three electrons from another atom to form a simple chemical bond.

Chelators, however, involve a complex arrangement of many atoms fitting together to form a “claw” which can grab a metal atom from a half dozen or more different directions. As a metal atom approaches a chelating molecule, the claw actually rotates and closes around the metal atom in much the same way a hand would close around a baseball.

The number of bonds formed between a metal atom and a chelating molecule is called the atom's *coordination number*. In most instances a higher coordination number means that a metal is held more tightly. A lower coordination number indicates that a metal is less secure.

In the case of EDTA, the chelating claw is made up of two atoms of nitrogen and four atoms of oxygen. These six atoms actually close around a metal atom and shield it from external influences. Chemists refer to these bonds as *complexions*.

Complexions are unlike other types of chemical bonds in that they hold more by their claw-like structure than by their affinity for electrons.



A claw of EDTA closes in on an atom of calcium.

The stability of a chelated metal is a result of its isolation from other molecules. Metals normally react strongly with nonmetals; however, once a chelator has closed around a metal, the metal's tendency to react aggressively with other atoms is attenuated.

2 A chelator binds only that which is stable.

A chelator's preference for metal atoms depends on a complex set of interdependent factors which include its size, electron structure, and reactivity. However, the most critical factor in determining whether or not an atom remains chelated is the stability of the complex it forms. Stable complexes remain intact, while less stable ones break down.

HOW ARE CHELATORS LIKE CHICKENS?



Grant Heilman

Like chickens, chelators have a definite "pecking order," and each metal has a predictable place in that pecking order. Metals at the top of the pecking order are more stable and can bump all the metals below it. Lower metals form less stable complexes and may be bumped by metals above them.

Investigators have found that chromium, iron, and mercury generally form the most stable chelates, while magnesium and calcium form the least stable chelates. Such differences create a hierarchy among metals. A metal can replace any other metal that forms less stable complexes. For example, if an iron

atom (Fe^{+++}) approaches a chelate of copper, the iron can bump the copper out and take its place. Copper, in turn, can bump lead, nickel, cadmium, and aluminum. Aluminum can bump manganese, calcium, and magnesium.

On the other hand, a less stable metal cannot replace a more stable one. Whenever a "bumping" takes place, a chelator must cast aside the less stable metal before it can accept the metal it prefers. It cannot hold both at the same time.

STABILITY OF EDTA-CHELATED METALS

Metal Cation	Log K	
Fe^{+++}	25.1	(Most stable)
Hg^{++}	21.8	
Cu^{++}	18.8	
Pb^{++}	18.5	
Ni^{++}	18.0	
Zn^{++}	16.5	
Cd^{++}	16.5	
Co^{++}	16.3	
Al^{++}	16.1	
Fe^{++}	14.3	
Mn^{++}	13.7	
Ca^{++}	10.7	
Mg^{++}	8.7	(Least stable)

"K" is a measure of the stability of a chelated complex. The "log of K" is a scientific expression used to indicate how much of a metal is chelated and how much remains free. The higher the log K, the more stable the complex.

A metal can bump those below it on the list, but not those above it. Other chelating agents have a similar "metals preference list."

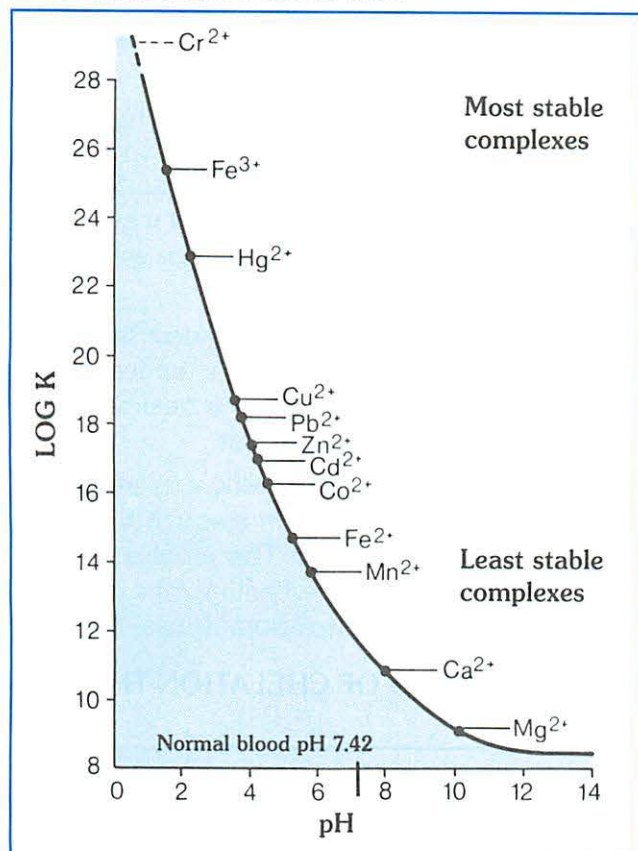
If different metals are present at the same time, chelators react first with those metals which form the most stable complexes. Chelators that remain unattached after the most stable metals have been chelated will then proceed to form less stable complexes with other metals.

Many natural chelates in our bodies are extremely selective. Their unique structure allows them to form complexes with only a few metals. All other metals are too unstable or simply do not fit into the chelator's "claw." By producing chelators that prefer certain metals, a living cell can selectively chelate the metals it needs and reject all others.

3 Chelators vary in strength depending upon conditions around them.

In most cases, the strength of a chelator depends upon the pH and the temperature of its environment. Changes in pH and temperature

result in changes in the stability of a complex. Thus, the conditions of a chelator's environment determine which metal it serves best.



The Scientific Basis of EDTA Chelation Therapy, Bruce W. Halstead, Golden Quill Publishers, Inc.

Chelates of some metals will not form in all environments. As a solution becomes more acidic, many chelates cast off the metals they carry. This graph shows the minimum pH required for the formation of various chelates with EDTA.

The pH of the blood is normally in the range of 7.35 to 7.45. Most chelators in the human body work best under those conditions. However, if the pH changes, each of the body's chelators also changes. Chelators which once preferred one metal may prefer another. The failure of a chelator to bind the right metal can alter the balance of metals within a cell, creating excesses of some metals and deficiencies of others.

Temperature changes can also alter the stability of a chelated complex. When a person runs a fever or becomes hypothermic (has a subnormal body temperature), the change in temperature can affect the delicate balance of electrolytes in his body. Much of this imbalance is due to the loss of water and salts from sweating or other causes, but some of the imbalance is the result of chelators which fail to bind the metals they were intended to chelate.

Because metals are an important ingredient of most enzymes, the lack of a chelated metal can

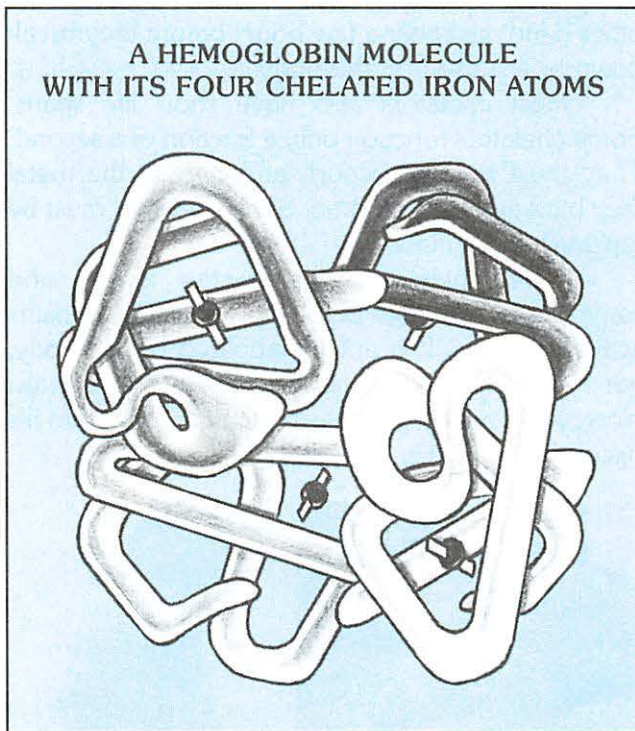
prevent a cell from manufacturing the enzymes it needs to perform its duties. This problem can lead to cancer, disease, aging, and death.

In some instances, chemists use chelators to bind and protect certain metals until they are needed in a reaction. While bound to a chelator, a particular metal remains isolated. However, changing the pH or the temperature of a solution at the proper moment prompts chelator molecules to release their metal atoms into the reaction. This is especially helpful in nickel plating, in which electrical currents cannot be used.

4 Chelators give life-sustaining properties to the blood.

The hemoglobin molecule is a chelator. It has four claws—each grasping one atom of iron. Iron is chelated to the hemoglobin molecule in the bone marrow and gives blood its red color. Without these iron atoms, the hemoglobin would be unable to transport life-sustaining oxygen throughout the body.

A HEMOGLOBIN MOLECULE WITH ITS FOUR CHELATED IRON ATOMS



Chlorophyll in plants is also a chelator. It binds atoms of magnesium in the same way that hemoglobin binds iron. Magnesium is the element which makes chlorophyll green.

Even the absorption of iron in digestion requires a chelator. Because iron cannot move through the intestinal walls by itself, a chelator called *transferrin* must bind each iron molecule and

carry it from the intestines into the bloodstream. [Note the structure of the word *transferrin*.]

Transferrin is a large molecule with a molecular weight of 90,000 grams. (Molecular weight is the weight in grams of 6.02×10^{23} molecules of a given substance.) It latches onto two iron atoms and holds them so securely that there is rarely more than one atom of unchelated iron present in a liter of blood.

As the transferrin circulates throughout the body, it delivers iron to receptor sites which take the iron atoms from the transferrin and bring them into the cells. Once inside a cell, iron is either chelated into hemoglobin (this takes place in the bone marrow) or bound to another chelator called *ferritin*. Ferritin stores iron or distributes it to other cells.

5 A chelator that has a short life span must be replenished regularly.

Most organic substances have a relatively short life span. Red blood cells live for only 120 days. Skin cells live for just four weeks. Hairs grow two to six years before they are shed and replaced. Many enzymes, hormones, and vitamins, on the other hand, last only a few hours before they break down or are used by the body.

Most chelators also have short life spans. Some chelators function only a fraction of a second. They must bind, transport, and deposit the metal they bind in that short time. Such chelators must be replenished continuously.

Other chelators remain active longer, and some last indefinitely. EDTA, for example, remains active for years. It is not metabolized by the body, nor is it broken down readily by other chemicals. However, a person's kidneys remove EDTA from his system very quickly.



Evers Health Center

Because as much as 90 percent of EDTA is removed within twenty-four hours, it must be readministered on a regular basis in order to be useful as a medical treatment.

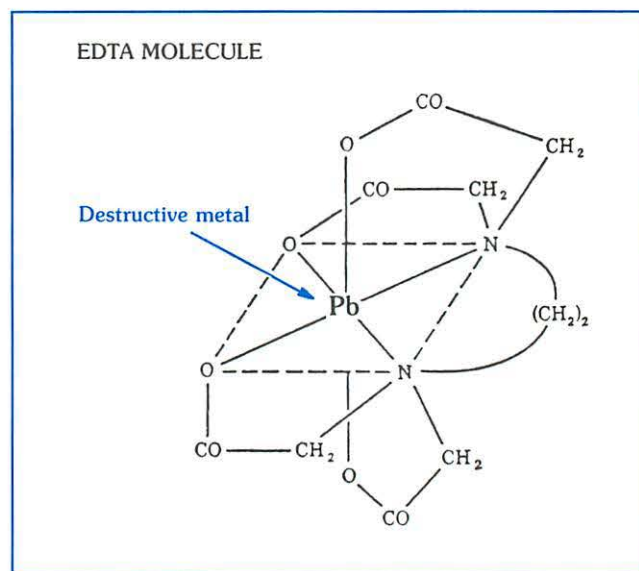
6 A chelator provides unique benefits by serving only one master.

EDTA is one of the most controversial chelators in medicine today. Some physicians claim that EDTA relieves symptoms of arthritis, improves vision, dissolves kidney stones, lowers high blood pressure, reduces cholesterol levels, and breaks down atherosclerotic plaque which clogs arteries and veins. Promoters of EDTA suggest that it even gives skin a younger appearance, and there is evidence to support each of these claims.

Investigators have demonstrated that intravenous administration of EDTA under careful monitoring is an effective alternate treatment for a number of pathological conditions.

However, many of the early explanations of how EDTA worked resulted in research that could not confirm its effectiveness. This problem led to a rejection of EDTA and a questioning of the credibility of those who had benefited from its use.

SEVEN BENEFITS OF CHELATION THERAPY



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A molecule of EDTA surrounds an atom of lead (Pb).

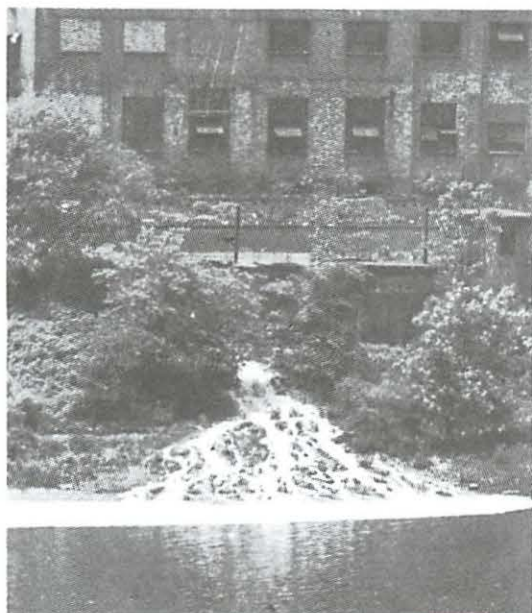
• EDTA removes toxins from the body.

The problem of lead poisoning has grown in the past thirty years. The average American today has more than five hundred times the amount of lead in his body than his great-grandfather had.

Lead from automobile exhausts is absorbed through the lungs and the skin. Lead even finds its way into our food. Battery workers, welders, auto plant employees, and printers particularly are exposed to large amounts of lead.

Lead poisoning manifests itself in the form of hyperactivity and learning disabilities as well as headaches, anemia, and digestive problems. Cadmium, arsenic, mercury, copper, and other toxic metals create their own sets of problems.

As a chelator, EDTA binds these metals and shields the body from their harmful effects. Once a metal is chelated, the kidneys filter both the chelator and the metal out of the blood and eliminate them in the urine. The use of EDTA for this type of treatment is generally accepted by the medical profession.



U.S. Department of Agriculture

Environmental pollution adds countless metals to our diets. As they accumulate in our bodies, they may reach toxic levels.

- **EDTA neutralizes free radicals.**

Free radicals are molecules that react almost instantaneously with any substance in their proximity. These reactions can destroy important enzymes, damage cells, and induce the formation of tumors. While the life of a free radical is usually measured in microseconds, one reaction often produces more free radicals, thereby creating a chain reaction which greatly multiplies its effect.

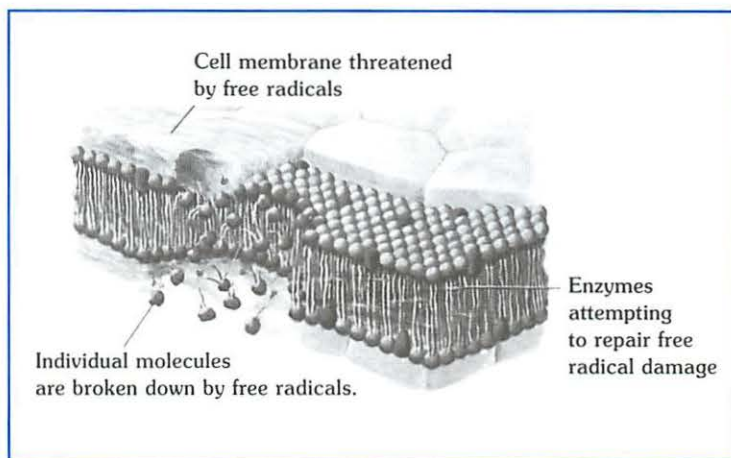
The body normally controls free radicals with “scavengers” such as vitamin C, vitamin E, cholesterol, beta carotene, and an enzyme known as *superoxide dismutase*. SOD, as this enzyme is abbreviated, is the fifth most abundant protein molecule in the body. These scavengers usually absorb free radicals before they proliferate.

However, when the number of free radicals exceeds the body’s ability to absorb them, numerous degenerative diseases result. Some researchers

believe that the diseases caused by free radicals are as significant as those caused by bacteria and viruses.

One consequence of free radical damage is that the homeostasis between calcium/magnesium and sodium/potassium is upset. Excessive amounts of calcium and sodium enter cells through damaged cell walls. This condition is particularly harmful to the cells which make up the walls of the arteries of our circulatory system. Free radicals also cause malignant tumors and destroy enzymes which are necessary for cells to function properly.

EDTA dramatically restricts the production of free radicals by removing metallic ions that accelerate their formation. Most of the destructive chain reactions created by free radicals require metal ions as catalysts. EDTA is so effective in removing these free radicals that one study done in Switzerland reported a 90-percent reduction in deaths from cancer over an eighteen-year period as a result of administering EDTA.



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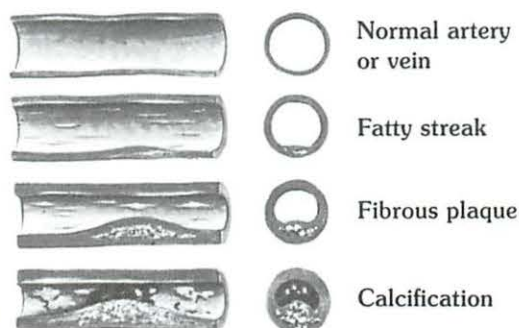
When cell walls are damaged, cells cannot keep calcium, magnesium, sodium, and potassium in proper balance. These imbalances encourage degenerative diseases.

- **EDTA softens arterial walls and restores normal circulation.**

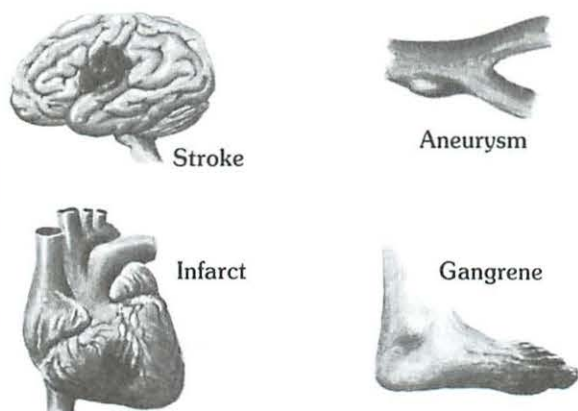
It appears that the initial cause of the disease *arteriosclerosis* (“hardening of the arteries”) is damage to the arterial wall. (Atherosclerosis is a specific form of arteriosclerosis and is characterized by the deposition of fats and other substances on the inside walls of arteries and veins.) This damage may originate from normal wear and tear, anger (see *Wisdom Booklet 21*, Resource G), or the presence of free radicals. The body’s first attempt to repair these injuries is to seal them off with platelets. In time, collagen and elastin fibers cover the damaged area like an adhesive bandage.

If damage to the arterial walls continues over a period of time, these fibers build up one on top of another faster than the body can repair the damage. Eventually cells beneath the fibers begin to die from a lack of oxygen. When they die, they collect cholesterol and calcium, which harden into what is called *arterial plaque*. As plaque accumulates, it blocks the flow of blood through an artery to the point of serious restriction of circulation.

DEVELOPMENT OF ATHEROSCLEROSIS



CONSEQUENCES OF ATHEROSCLEROSIS



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EDTA apparently softens and eliminates plaque by removing one of the initial causes of the original damage. By chelating harmful metals in the blood, EDTA minimizes free radical damage to arterial walls. This process allows the body to repair injuries before new ones build up on top of them.

Even a slight increase in the diameter of a vessel greatly increases circulation. All other things being equal, an increase of just 6 percent in a blood vessel's diameter can double the flow of blood through it.

Physicians using infrared thermographs to measure skin temperature find that cold hands and feet are significantly warmer after EDTA treatments. This benefit results from increased circulation of blood through the capillaries in the skin.

• EDTA restores normal enzymatic function.

Inside a normal cell, magnesium activates approximately one hundred different enzymes. Calcium, activates only ten enzymes and inhibits all the others. This fact suggests that in a general sense, what magnesium turns *on*, calcium turns *off*. The medical term for this phenomenon is *antagonism*.

Because of their antagonistic qualities, an imbalance in the ratio of magnesium and calcium within a cell can greatly affect the cell's function. Excesses of calcium within a cell can turn off enzymes that the cell requires for survival. This can lead to chronic degeneration of the cell.

For example, the cells of a typical arterial wall require ninety-eight different enzymes for complete health. Physicians found that in patients with atherosclerosis, almost half of these enzymes had been "turned off" or were in a state of depressed activity.

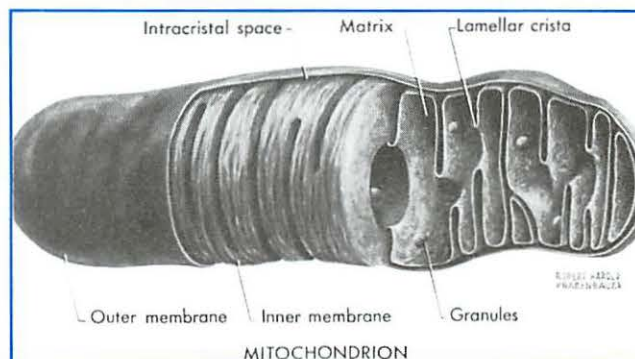
While it is not certain that this condition was caused by an imbalance between calcium and magnesium, treatment with EDTA to remove excess calcium reestablished a proper balance between magnesium and calcium, and enzyme activity increased within the depressed cells.

• EDTA enhances cells' energy production.

Mitochondria are the powerhouses which provide energy for cells to grow and function.

Some cells contain as few as 50 mitochondria, while others have as many as 2,500. Each mitochondrion contains thousands of enzymes which break down ATP into ADP, phosphorus, and energy. (See *Wisdom Booklet 12*, Medicine Resource G.)

Unfortunately, excess calcium inside a cell tends to interfere with the energy exchange between



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Mitochondria produce the energy which cells use to grow, reproduce, and repair themselves. They have two membranes: a smooth outer membrane and an inner membrane having many folds called *cristae* (KRIS-tee). Calcium and other metals weaken cells by inhibiting the reactions which convert chemical energy into usable cell energy.

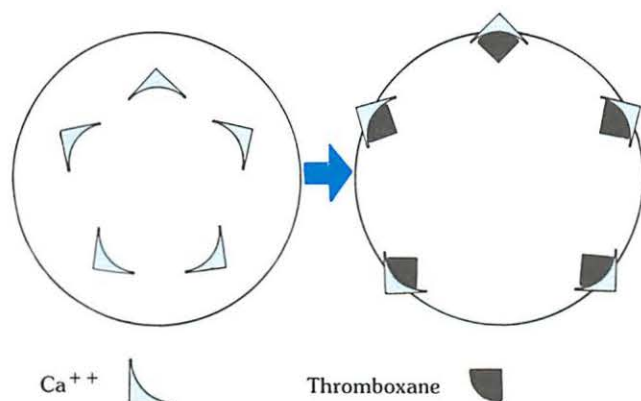
the mitochondria and the rest of the cell. When EDTA temporarily lowers the calcium level in the blood, a number of mechanisms pull excess calcium out of the cells. The net result is that the energy supply within each cell is greatly increased.

- **EDTA reduces platelets' stickiness.**

Excess amounts of metallic ions in the blood appear to establish an imbalance among hormones called *prostaglandins*. Prostaglandins come from the catabolism of fatty acids. When metallic ions cause the breakdown of too many fatty acids, the platelets become very sticky.

Two of the most important prostaglandins are *prostacyclin* and *thromboxane*. Prostacyclin makes platelets slippery, and thromboxane makes them sticky. When these two hormones are out of balance, a person may experience either uncontrollable bleeding or dangerous blood clots. Overly sticky platelets also contribute to atherosclerotic plaque by clumping on the arterial walls.

THE EFFECT OF CALCIUM PLUS THROMBOXANE ON PLATELETS



Because calcium plays an important role in the complex reactions governing platelet activity, an increase in calcium promotes platelet aggregation.

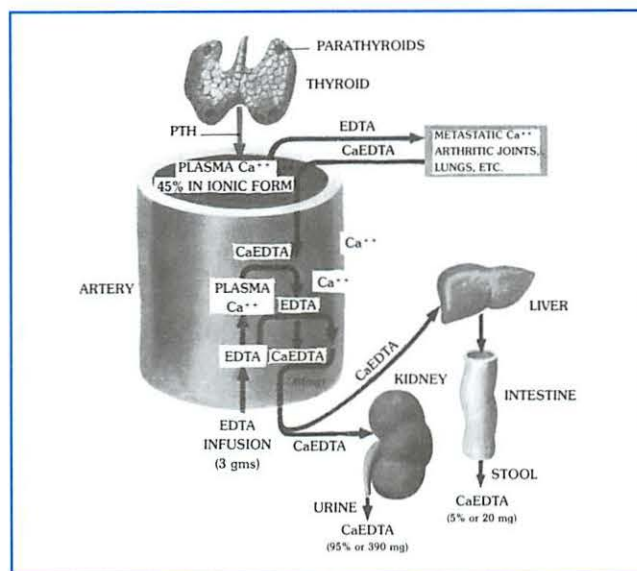
Removal of excess metals helps to bring these prostaglandins back into balance. However, EDTA also tends to make platelets rounder so they possess fewer contacts with which to hook onto one another. This in itself makes them less sticky and helps prevent excessive buildup of plaque.

- **EDTA strengthens the bones.**

When EDTA temporarily lowers calcium in the blood, it stimulates the parathyroid glands to secrete a hormone called *parathyroid hormone* (PTH). A 2-percent drop in calcium concentration

can produce a 100-percent increase in the PTH level. This increase stimulates a complex set of mechanisms which attempt to bring calcium levels back into balance.

Increased amounts of PTH reverse abnormal calcification by stimulating an uptake of calcium into the bones. In effect, PTH draws calcium from abnormal storage sites in the body and causes osteoblasts to deposit it properly in the bones. This strengthens the bones and reverses the development of osteoporosis for up to three months at a time.



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EDTA helps to reestablish a proper storage of calcium in the bones. Improper storage sites include arterial plaque and arthritic joints.

7 Physicians' responses to chelation therapy illustrate the principle of holding to one and despising the other.

Many physicians consider chelation for the treatment of metal poisoning to be quite acceptable, yet reject chelation for the treatment of atherosclerosis and other degenerative diseases. Much of this rejection has stemmed from a misunderstanding of the process of atherosclerosis.

- **People tend to reject what they do not understand.**

For example, because cholesterol is a major factor in the buildup of plaque inside an artery, low-cholesterol diets were once thought to reduce the risk of atherosclerosis. However, dietary cholesterol is now known to have little effect on the cholesterol

level in the blood. In fact, most cholesterol is manufactured by the body itself.

Our bodies have homeostatic mechanisms which govern cholesterol levels in the same way that other substances are governed. If we ingest less cholesterol, our bodies simply produce more to take its place. The only way to override this mechanism is to restrict *total* fat consumption and, thereby, limit the ingredients from which cholesterol is made.

Many physicians also misunderstand the mechanism by which EDTA removes plaque from arteries. It was originally proposed that EDTA stripped calcium directly from plaque itself. Doctors using chelation therapy told their patients that EDTA was like a demolition crew pulling the rivets out of a bridge they wanted to tear down.

Failure of researchers to confirm this theory led to a rejection of the treatment. However, recent discoveries of how imbalances in calcium and magnesium affect enzymes and how metals stimulate free radical damage to arterial walls have renewed hopes of discovering exactly how EDTA works. It now appears that EDTA removes root causes rather than simply treating surface symptoms.

- **People tend to reject what they cannot test.**

A lack of testing and double-blind studies has also contributed to a rejection of chelation therapy for degenerative diseases. Such studies are intended to confirm the effectiveness of a particular treatment, thus ending all controversy. Until that is done with chelation therapy, some will embrace the treatment, and others will reject it.

- **People tend to reject what threatens their security.**

Today, bypass surgery is the preferred treatment for atherosclerosis and is a multibillion-dollar business! This surgery gives some physicians an income of two million dollars a year and is a primary source of revenue for many large hospitals. Treatments that cost far less and can be done in a doctor's office threaten the security of those who rely on bypass surgery for their livelihood.

Pharmaceutical companies cannot make money from EDTA because its patents have expired; therefore, they reject opportunities to conduct the proper research on EDTA. Such an investment of time and resources is considered unprofitable.

A Federal Court statement from Docket No. 9064, November 13, 1978, reads, "the AMA [American Medical Association] has produced a

formidable impediment to competition in the delivery of health care services by physicians in this country. That barrier has served to deprive consumers of the free flow of information about the availability of health care services, to deter the offering of innovative forms of health care, and to stifle the rise of almost every type of health care delivery that could potentially pose a threat to the income of fee-for-service physicians in private practice. The costs to the public in terms of less expensive or even, perhaps, more improved forms of medical services are great."

- **People accept what gives them peace.**

One of the best testimonies on chelation's behalf is the amazingly low number of malpractice claims. There have been only two deaths attributed to chelation therapy in more than one million treatments, in contrast to at least twenty thousand deaths in a comparable number of bypass surgeries.

PROJECTS

1 Learn to recognize reasons some doctors "hold to" bypass surgery and "despise" chelation therapy.

- **The use of oral chelation therapy**

Less than 5 percent of the EDTA taken orally is absorbed into the blood. Yet, many who promote oral chelation fraudulently claim the same results for their procedure as those who give intravenous treatments.

- **Incompetent treatment by greedy administrators**

Some clinics mass-treat hundreds of patients a day and do not provide the careful monitoring which EDTA requires.

2 Those who are starving do not have arterial plaque. Study the Medicine resource in *Wisdom Booklet 37*, and determine how fasting could achieve the same goal as chelation therapy.

Date completed _____ Evaluation _____