

Excerpt from Chapter 5: *Evaluation of the Church in the U.S.A.* by John and Sylvia Ronsvale, empty tomb, inc., 1982 [1](#)

Just as Satan wanted everyone in the universe, including God, to revolve around himself, we each want God and others to revolve around ourselves. This is why we do not obey Jesus and live all out for God and others.

Our religious activity often masks the fact that we want God to revolve around us and that we therefore do not want to obey Jesus as Lord.

Where our self-centeredness and participation in Satan's rebellion against God shows up clearly is our inability to love, and agree with, one another. Racism, insensitivity to the thousands dying daily without food, and callousness to the two and a half billion who have not heard the gospel are signs of this self-centeredness and rebellion against God.

We Christians do not even agree as to how all-out we should be living for Jesus and others, or what our strategies should be in the church at our particular cities or in the church in the United States as a whole. We are not persuaded that we should expect to agree with each other on the specific details of our work together in the United States.

This is true even though Jesus prays to the Father for us, "My prayer for all of them is that they will be of one heart and mind, just as you and I are, Father - that just as you are in me and I am in you, so they will be in us, and the world will believe you sent me" (John 17:21). Jesus prays for our oneness but there is only division within his church.

In light of this state of the church, it may be easy to conclude that Jesus' words addressed to the church in Laodicea fit us in the U.S. well:

I know you well - you are neither hot nor cold; I wish you were one or the other! But since you are merely lukewarm, I will spit you out of my mouth! You say, 'I am rich with everything I want; I don't need a thing!' And you don't realize that spiritually you are wretched and miserable and poor and blind and naked (Rev. 3:15-17).

Given a royal inheritance, we squander it in riotous living. And it is not just the world which suffers from the lack of a viable church. There are Scriptural indications that the cost of not obeying Jesus Christ is felt by the Christian him or herself. Consider Jesus' admonition in Luke 6:32-36, one of the harder of his sayings:

If you love those who love you, what credit is that to you? For even sinners love those who love them. And if you do good to those who do good to you, what credit is that to you? For even sinners do the same. And if you lend to those from whom you hope to receive, what credit is that to you? Even sinners lend to sinners, to receive as much again. But love your enemies, and do good, and lend, expecting nothing in return; and your reward will be great, and you will be sons of the Most High; for he is kind to the ungrateful and the selfish. Be merciful, even as your Father is merciful (Living Bible).

Going to another translation will not be helpful: this admonition is consistently perplexing in all versions of the passage. How can God expect us to do good to the "ungrateful and the selfish," to not judge those whom we help, to not expect at least appreciation from those whom we assist? The problem remains unanswered until we focus on the intent of these verses. Jesus is pointing out that we need not evaluate those whom we help. That apparently is God's prerogative. Jesus here is focusing on not our neighbor's worth but on his followers' obedience. The import in this passage is for us to consider whether we will act as children of the Most High or refuse to follow our Father's lead. The risk is not only that our neighbor will not be cared for, but that we might not be followers of Jesus.

The consequence of continued disobedience to God is the dulling of our discernment. Is it possible that the church in the United States can indeed have become like the church in Laodicea? Can we say that we are rich and don't need a thing and yet be poor? Can our very souls become deadened to Christ's claim on our lives?

That is a frightening thought, yet one which we Christians in the U.S. must face squarely. It is possible that our commitment to comfort and materialism has blinded us to the truth of the Gospel. American Christians may in fact worship secular idols of the material realm which give us a false sense of security and power in exchange. Consider the following subject of the Electronic Fund Transfer system. This discussion could be viewed as a parable of our times. On closer examination it may raise issues which affect the future of the very soul of the church in the U.S.

[Electronic Fund Transfer: What It Is and How It Works?](#)

Electronic Fund Transfer (EFT) as its name implies, is a method whereby funds can be transferred electronically. Based on telecommunications and computer-technology data processing, EFT, at least initially, would operate side-by-side with traditional cash and check methods of conducting financial transactions.

With EFT, the amount of one's paycheck can be deposited in a bank account electronically by a person's employer.

Also, "... using this new technology, the consumer can authorize his or her depository institution automatically to pay a recurring obligation, such as a utility bill, an insurance premium, or a mortgage payment."³

A third major use involving the consumer directly would be purchases at retail locations such as supermarkets, department stores or drug stores even while traveling away from one's home.

Initially Electronic Fund Transfer technology at retail locations would serve as an immediate check or credit verification system. This system would then be expected to move toward a situation where instantaneous payment could be made through Electronic Fund Transfer at retail point of sale (POS) terminals.

The emergence of EFT systems providing such capabilities is illustrated by the large number of EFT-related terminals, such as automated teller machines (ATM) and cash dispensers, that are already in operation throughout the country in places such as airports and shopping centers. These systems provide a convenient way to obtain cash and perform other financial transactions-and are frequently available to the consumer 24 hours a day.⁴

This trend toward EFT usage seems to be gaining momentum. The *EFTS Digest* is a publication which summarizes material on the use of the Electronic Fund Transfer system. In the February, 1980 issue, it noted:

The sales boom on automated teller machines shows no signs of letting up with unit installations expected to reach 12,750 by year-end, a sizable jump from the 9,750 machines in place a year ago, according to researcher- consultant Linda Fenner Zimmer. While the ATM equipment is being installed at the 'conservative' rate of 250-325 units per month, transaction volume has also increased rapidly, averaging 3,500-4,000 items a month at banks, 'regardless of size,' said Mrs. Zimmer.

In the June, 1982 issue of the *EFTS Digest*, John Fisher of the Bank One in Columbus, Ohio suggests a table for future banking transactions.

System	Transaction Levels of Delivery Systems		
	1970	1980	1990
Lobby	40%	25%	10%
Drive-in	50	55	25
ATM/Automated Clearinghouse	0	15	50
Home	0	0	15
Other (Bank by mail, depositories)	10	5	0

Banking from home, expected to handle 15% of banking transactions by 1990, will increase rapidly during the end of the century.⁶

According to the National Commission on Electronic Fund Transfers, it is widely believed that Electronic Fund Transfer will enable consumers to pay bills more conveniently and efficiently.

Also the Commission suggested that costs of processing the transaction will be lowered for the consumer, the recipient company and the depository institution as compared with costs of payment by check. Thus the incentives of convenience and decreased costs are powerful forces that would be expected to lead to increased usage of Electronic Fund Transfer in coming years. EFT as presently conceived calls for access to EFT services "... by plastic cards (debit cards) used in conjunction with unique identifying codes commonly known as personal identification numbers (PINs)."⁷

Each person using the EFT system would be assigned a personal identification number. This number would be unique to the individual and would be necessary in all transactions. As EFT develops, so does the numbering system:

The United States League of Savings Associations recently adopted the international standard numbering system for plastic cards and abandoned the industry numbering system created in 1974. Plastic cards for use with automated teller machines and point-of-sale terminals now will begin with the digits 57, followed by four digits to identify an institution. Up to 12 digits can be used for an account number and one digit will be available for use as a check digit. Cards with the old numbering system must be phased out by 1983.⁸

Electronic Fund Transfer and Privacy

Chapter 1 of The Final Report of the National Commission on Electronic Fund Transfer deals with privacy.

EFT may increase the amount of information currently included in transaction records. A check records the payor, the payee, the amount, and the date of the transaction. In addition to this information, the EFT debit

transaction at a point of sale could record the time and location of the transaction... If EFT records were to contain information on the product or type of service purchased, then EFT would provide, more detailed information on an individual than do check records...[9](#)

In Part VII of The Final Report, a section of Separate Statements by a number of the Commissioners, Albert A. Foer, Associate Director, Bureau of Competition, Federal Trade Commission, addresses the topic of privacy and focuses on a problem as follows:

The most dramatic danger of EFT, from the civil liberties perspective is real time surveillance. By this I mean a use of an EFT system to pinpoint at the time of an EFT transaction the physical location and/or identification of activities of a cardholder, for purposes unrelated to the functioning of the EFT system itself.[10](#)

The Commission did recommend, "that EFT systems should not be used for surveillance of individuals, either as to their physical location or patterns of behavior."

Yet the text of the Report immediately following this recommendation includes important exceptions: "The legitimate needs of law enforcement agencies should be balanced against the individual's right to privacy. For example, law enforcement efforts should not be rendered ineffective against *serious organized crime problems or serious threats to national security*" (emphasis added).[11](#)

Thus, Electronic Fund Transfer could enable a government to know almost instantaneously the whereabouts of any person who makes a purchase, what the individual purchased, what changes in purchasing patterns are made by an individual or household and who stops making purchases.

In addition to providing consumer convenience and decreasing costs for consumers and private retailers and banking institutions, there would be incentives for governments to encourage widespread usage of Electronic Fund Transfer systems.

Electronic Fund Transfer would benefit either a communist society seeking further control of its citizenry or a capitalist society attempting to implement adequate controls because its national security is being threatened internally by disruptive conventional or nuclear terrorism.

It may be helpful to understand potential government interest in Electronic Fund Transfer by imagining that EFT existed in Europe during World War II. One writer constructed the following plot:

The scenario is something like this: the Nazis have required that all transactions be done by EFT. In Haarlem, Netherlands Corrie Ten Boom has agreed to hide Jews in her house and members of the Resistance have built the hiding place. She has had a family of Jews residing there less than a week. A knock comes at the door and a troop of SS soldiers mash it in and begin to search the house, tearing the walls open with picks until the hiding place is found and the Jews are arrested. At Gestapo Headquarters, Corrie's interrogator says something like this:

It was easy to discover what you were up to. Our computer traced a load of bricks which was purchased in Rotterdam to a local resident who was tortured until he told us what he did with them. Our computer readout also shows that the amount of food bought by you increased sharply over the last few days. The number of clocks sold at your shop has suddenly decreased from the average wartime level, indicating that you have spent your time doing other things.

[With EFT, the *Hiding Place* might have been a different story.](#)[12](#)

John Wicklein in his recent book *Electronic Nightmare*, also points out the real and present dangers resulting from an all too possible abuse of current developments in the new communications systems. In the Preface, he notes:

Every technique of the communication revolution that I discuss in this book is already in place somewhere in the world. In many cases, the services are fully operational in commercial or government applications. And for almost every blessing these techniques bring, they pose a danger to our individual liberty and our privacy...

From studying the developments over the last ten years, and researching and reporting almost full time for two, I have come to feel the shape of things to come is quite clear. How the *shape* is to be filled out by new equipment is a question the development engineers are answering, and will continually reanswer, as each new discovery makes a specific technique easier and less expensive to use. Knowing the hardware is not nearly so important as knowing the techniques and what they can do for us - and to us.

With these comments in mind, let us turn to an imaginary scenario John Wicklein created. As an example, Wicklein draws out the possibilities for control in Brazil through the use of a universal identifier number (or PIN) and radio signals.

[A young reporter for an alternative newspaper in São Paulo, walking overland to try to reach the area of the rumored nuclear accident on the coast, was spotted by a police helicopter that had been sent out to find him.](#)

The police in the copter machine-gunned him to death when he tried to duck into some low bushes. Knowing the monitoring satellite could obtain a fix on him through the signal his watch sent out, the reporter had deliberately left it at the office. But he did not know that his plastic identity card, which he was required to carry at all times, was transmitting his universal identifier number via a low-powered emission that could be picked up by the cellular radio-monitoring system that had been installed throughout the country. This device made it possible for the police to track suspected dissidents continuously by computer. (The safest thing for a person whose wristwatch radio signal fails is to go to the nearest police station and report in. Anyone who doesn't, or who throws the watch or identity card away in desperation, is hunted down through traditional police methods and eliminated...)¹³

This scenario may not be so far removed from reality. Another example of the implications of the EFT system for privacy resulted from an exercise by a group of experts. Paul Armer, Center for Advanced Study in the Behavioral Sciences, Stanford, Calif., relates the following:

To give you an idea of how powerful a surveillance system an EFTS would be, consider the following. In 1971, a group of experts in computers, communication and surveillance was assembled and given the following task: Suppose you are advisors to the head of the KGB, the Soviet Secret Police. Further, suppose that you are given the assignment of designing a system for the surveillance of all citizens and visitors within the boundaries of the USSR. Further, the system is not to be too obtrusive or obvious. Not only would it handle all the financial accounting and provide the statistics crucial to a centrally planned economy; it was the best surveillance system we could imagine within the constraint that it not be too obtrusive.

That exercise was almost four years ago, and it was only a two-day effort. I am sure we could add some bells and whistles to increase its effectiveness somewhat. But the fact remains that this group decided that if you want to build an unobtrusive system for surveillance, you couldn't do much better than an EFTS.¹⁴

In a step toward instant electronic banking, cancelled checks will be eliminated. Sylvia Porter, in her daily column, recognized the lack of returned checks with some alarm:

The sinister part is not the practical part alone, but the fact that this dramatic change is being planned so quietly that there is no public knowledge or discussion of it...

The depository plan would actually make it easier for government agencies, including the Internal Revenue Service, to investigate citizens... Whatever financial privacy still exists would become a will-o'-the-wisp as a practical proposition.

Moreover, depriving you of cancelled checks would make many aspects of electronic banking obligatory rather than voluntary, pushing more people into the category of programmable "computer faces."¹⁵

Again, Paul Armer raises the question of the implication for assigning individual numbers:

For this reason, those who face the task of putting such files together would like a universal identifier: they usually suggest that we use the Social Security number for this universal identifier. Those who fear the results of the collation of several files into complete dossiers naturally oppose the use of any form of universal identifier. I mention this because I believe it is important that we understand the implications for privacy and surveillance before adopting a universal identifier or permitting the Social Security number to become a universal identifier.¹⁶

Electronic Fund Transfer and Personal Identification Numbers

A problem to be resolved in considering widespread consumer usage of Electronic Fund Transfer is the possible theft or fraudulent use of the plastic card and the personal identification number (PIN).

Part of this difficulty is described in The Final Report of the National Commission on Electronic Fund Transfers.

The need to remember a number (the PIN) each time the EFT card is used may tempt many EFT cardholders to write the number in a place that is convenient to find each time the card is used. This procedure, however, neutralizes the security purposes of the PIN and permits a thief easy access to the account whenever the card is obtained.¹⁷

This concern for security itself may force people to make choices between personal relationships and loyalty to one's goods. In the August, 1981 issue of *EFTS Digest*, a paragraph entitled, "Share life but not PIN," reads:

The most frequent problems involving ATMs (Automated Teller Machines) are generally the result of affairs of the heart, says John McKelvey of Fidelity Bank in Pennsylvania. Cards are stolen by former loved ones who decide to take their retribution in cash, he says. So, bank officials warn, share your life with someone if you want to, but always keep your PIN to yourself.¹⁸

The issue of the security of the PIN and the use of the EFT account may be the biggest limitation to the expansion of the EFT system. For example:

To date there are no reported decisions under the EFT Act, but a suit filed in New York State under State law confirms the suspicions of many practitioners that unauthorized transactions and security will be the most significant legal and technological problems for financial institutions.¹⁹

The Commission Report considers two approaches to the problem of theft of the plastic card and the personal identification number. The first, which is dealt with most extensively, deals with recommendations that the consumer's liability be limited - similar, in some ways, to the limitations currently in place for credit cards.²⁰ However, one implication of such limits is also the requirement of withdrawal limits, thereby minimizing the usefulness of the EFT account.

The second approach to the problem of theft focuses on increasing the technological security for identifying the consumer. In a footnote of the Report, we read, "Although current EFT systems use PINS as identifiers, technologies are being developed for more secure identifiers, such as electronic signature verification."²¹

PIN Encoding Technologies

Electronic signature verification would be one possible technological development which could increase the security of consumer identification.

Also, the technological capability of encoding a permanent personal identification number (PIN) on or in a part of the human body has been seriously considered at least over the past one and a half decades and is currently being perfected and readied for use. The PIN would be invisible to the eye but could be read by an appropriate scanner.

Ralph K. Schwitzgebel, writing at Harvard University for a National Institute of Mental Health, Center for Studies of Crime and Delinquency, monograph Series, observes, "Within the near future, electronic technology is likely to become a very important factor in the design of programs for the modification of the behavior of offenders."²² He quotes J.M.R. Delgado and others who wrote in 1968 regarding their prediction about the future development of small transmitters:

...it may be predicted that in the near future microminiaturization and more refined methodology will permit the construction of instruments without batteries and small enough to be permanently implanted underneath the patient's skin for transdermal reception and transmission of signals through several channels.²³

Thirteen years later, Vern L. Taylor, building on ten years of electronic identification research conducted by the federal government at Los Alamos, has developed a micro-computer chip which can be implanted permanently under the human skin.

Gail Pitts, writing in a *Denver Post* article captioned "Chip May Replace I.D. Card" describes the all-purpose identification computer chip:

It's a chip - no longer than an eighth of an inch and about the diameter of the lead in an automatic pencil which can be injected with a simple insulin- type syringe into human or horse, Pekinese or parakeet, elk or eagle...

A three-wafer chip is packaged in the same epoxy used for heart pacemakers. Also contained in the package is an induction coil and a capacitor to create a weak electrical signal when a scanner activates it.

One wafer is encoded with a 12-digit number; the second is programmed to record temperatures. The third is a modulator to amplify the responses sent to the scanner.

The chip is placed in a needle which is affixed to a simple syringe containing an anti-bacterial solution. The needle is capped and ready to forever identify something - or somebody... "

With 12 digits the system can produce some 4 billion unique numbers. When those have all been issued, Taylor will simply add another bit and double the numbers available... and double again... and double again... There's plenty of room on the chip.

Cost will not be an inhibiting factor since the chips have an estimated sale price of \$5 each. Chips without the temperature wafer would be considerably cheaper. Scanners sell for \$750. A smaller scanner for family use costs \$25.²⁴

Another possibly related technological development uses body heat to generate electricity and replace batteries in some situations. This development could be combined with the implanted microchip identifier if it actually increased the efficiency of a tracking or surveillance system. Such surveillance systems would probably first be used on a broad scale basis with humans to monitor the whereabouts of the 20,000,000 U.S. citizens with criminal records.²⁵ In addition, many consumers without criminal records might wish to have the convenience and security such an identifier would provide in electronic financial transactions. Together these usages would increase the popular acceptance of an implanted microchip as a personal identification number.

Now let us examine a brief description of body-heat-generated electricity as reported in the *Chicago Sun-Times*.

Bulova Watch Co. researchers in Switzerland have scored a technological breakthrough that may have a permanent impact on not only the watch industry, but also on other small battery-powered appliances, such as hearing aids.

Describing an electric quartz watch that needs no battery, the article explains:

It operates off a sophisticated new solid state device called a Thermatron, which uses body heat to generate electricity to power the watch. Unlike batteries, which last about a year, the Thermatron lasts almost indefinitely, Bulova says.

The Thermatron is a tiny thermo-electric generator that produces energy when it detects even a 1 degree difference-between body heat and an insulated portion of the quartz mechanism.[26](#)

Transition to the Electronic Fund Transfer System

Many if not most people would refuse, as of today, an offer to receive an invisibly encoded personal identification number on their person, regardless of how secure the system seemed.

Thus before use of such an encoded PIN were required for general electronic transactions, one would assume there would be a series of steps involved in gaining consumer acceptability.

Electronic Fund Transfer might first gain greater usage initially through a service mentioned above, depositing of paychecks electronically in one's bank account, a service that has already been available to some extent over a number of years. Another example is security. The Social Security Administration has a media advertising campaign that urges senior citizens to take advantage of direct deposit of a monthly check for security reasons.

As is pointed out in The Final Report of the National Commission on Electronic Fund Transfer, it is conceivable that people could be pressured to fit in with EFT even at this relatively elementary level of having their payroll check deposited through EFT.

The Commission recognized that social and economic pressure to conform and accept an unwanted service might be overwhelming, as one witness testified:

While no proposal would legally require a person to enter the system, as a practical matter there may be a great deal of persuasion and pressure put on people to become part of a system because it may become so much more convenient, and there may be subtle pressures such as the employer saying, "Well, I can't require you to have your check deposited directly, but you know everybody else is doing it and you would make it much easier for me if you have it done this way."

What is the employee going to do? He's going to feel a great deal of pressure to cooperate, especially a low-income consumer who is usually not in the most secure position.[27](#)

A second phase involving widespread consumer acceptability would be through another service mentioned earlier, use of a plastic card and personal identification number (PIN) in an instantaneous check or credit verification system. This phase would to some extent be an extension of the automated teller machines and cash machines that we noted above were "already in operation throughout the country in places such as airports and shopping centers."[28](#)

The personal identification number (PIN) would become a normal part of life during this stage unless a more secure alternative customer identifier is developed. The PIN would merely be a single number building on the current use of Social Security, Driver's License and credit card numbers for purposes of customer identification.

Third, at about this point one might expect the implementation of widespread consumer education efforts along the lines considered by the National Commission on Electronic Fund Transfers. The following public education steps were rejected by the Commission although they received a positive vote by a third of the Commissioners, that is, 9 of the 27 members of the Commission.

States should include in the high school curriculum courses that will expose students, as consumers, to basic financial transactions, including the operations, benefits, and potential drawbacks of EFT systems. The U.S. Office of Education in the Department of Health, Education and Welfare, in conjunction with the Federal Reserve Board, should develop model material to assist the States.

Federal funds should be made available to State and community organizations to develop other educational approaches to introduce EFT to low income consumers, including the elderly and non-English speakers.[29](#)

Steps such as these would function primarily to increase public acceptance of Electronic Fund Transfer as a normal part of daily life.

Fourth, the next development would entail use of Electronic Fund Transfer for instantaneous payment at point of sale (POS) terminals in most if not all retail outlets.

Over time a number of people would be likely to have large losses due to the plastic card and personal identification number being stolen and used to steal funds from their bank accounts.

If the personal identification number (PIN) continues to be used in customer identification, an additional EFT service could be offered at this juncture on a voluntary basis to those who would want greater security from PIN theft: invisible encoding of the Personal Identification Number on the individual's body. It is reasonable to expect that a significant portion of the population would voluntarily accept this added technological innovation which offered increased security for the total contents of their bank account.

To the extent that liability is shifted from the consumer to the financial institution, it is also safe to assume that these institutions would be able to bring significant influence and pressure to bear on customers to use the most technologically secure identifiers available.

The National Commission on Electronic Fund Transfer comments on the incentive of financial institutions to identify and use secure identification systems:

The Commission concluded that placing all liability on depository institutions in most cases will create a strong incentive for institutions to develop and use ,the most secure technology possible for customer identification" (emphasis added).³⁰

Where on the body a mark or microchip would be located is somewhat dependent on the specific technology used. However, the hands and the forehead are the two parts of the body usually not covered with clothing when a person goes inside a building, regardless of season. Specification of a single hand would eliminate the inefficiency and inconvenience involved in putting both hands through a scanner to insure that a person was not fraudulently using two PINs. Documented indications of current consideration of encoding Personal Identification Numbers on hands or forehead are not presently available. Yet it would seem like a reasonable possibility given the need for more secure identifiers and the technological inventiveness of contemporary society.

The use of a mark or microchip identifier might first be introduced into society as a generally beneficial security measure, perhaps in the control of criminals. Joseph Meyer, an engineer with the National Security Agency notes:

To the average person who is not a criminal, a big electronic system which affected the criminals but left him alone would not be regarded as a burden.³¹

The final step, mandatory use of a Personal Identification Number, in a Western society with its traditional emphasis on freedom, could come easily after a major threat to national security. Public support for a Governmental desire to know instantaneously the whereabouts of all citizens and aliens who make purchases as well as the time and content of their purchases for purposes of national security could swell dramatically and forcefully given certain circumstances. For example, such a move would seem much more reasonable after a terrorist group once held a major urban center such as New York, Chicago or Los Angeles hostage with the threat of detonating a powerful nuclear device. Consider the previous Wicklein (re Brazil) and Armer (re Soviet Secret Police) scenarios in regard to concerns for effective security.

In this case the usefulness of the EFT PIN system, with the number invisibly encoded on the body, would shift from providing added security for the individual's bank account. Rather this system would provide security for a nation and its wealth as a whole. This would be partly accomplished as indicated above through an increase in government's surveillance of its people's whereabouts and purchases.

This scenario seems reasonable and in fact one could anticipate such a system with some excitement. There would be less incentive for robbery and muggings to continue in a cashless society. Law and order could be more easily maintained. The convenience of a centralized account could free one from checks and credit card accounts and related paperwork. One might say that personal privacy is a small price to pay for a secure society.

Except for a document written almost 2,000 years ago.

EFT and Revelation 13.

It may be instructive to look at the relationship between contemporary materialism and the Biblical perspective on this world's goods as well as the end point of these two perspectives.

In the kingdom of God, material goods are to be shared with others in love. The greatest love involves actually laying down one's life for a friend. This involves being willing to abandon on behalf of others our most valuable material possession, life in this body.

Because of God's love for us, the earth and the fullness thereof have been provided by God for our use in a responsible fashion. We fit in with God's purposes if we use this world's goods as a way of expressing love for others. To the extent that we were to pursue this approach, there would be a movement toward a just distribution of the world's resources.

Within the church we would be striving for equality (2 Cor. 8. 13-15), with distribution being "made to each, as any had need" (Acts 2:32-35). At the same time, in accordance with Jesus' instructions in Luke 6, there would be no financial wall between the church and the world at large, since out of love we would be giving and lending also to ungrateful and selfish enemies with whom we came into contact, expecting nothing in return.

To act in such a way is a step of faith and seems foolish to the world, just as an affirmation of eternal life seems foolish in the face of aging, dysfunctional, pain-wracked and decaying bodies.

We oppose God's purpose if we use this world's goods for our own pleasure and security when such pleasure and security are built on a worldwide disregard and exploitation of others. And, as was pointed out earlier, our lack of obedience to God's commands may affect us as followers of Christ as much or more than those whom we do or do not help. It may be that we cannot see the fulfillment of prophecy before our very eyes.

To the extent people oppose God's purposes and will in this world, e.g., through an unjust use of material goods, such opposition leads to a point where the mark of the Beast mentioned in Revelation 13 on the right hand or the forehead clearly signifies a final total alienation from, and opposition to, God. This situation is described in Revelation 13: 16-18.

Also it causes all, both small and great, both rich and poor, both free and slave, to be marked on the right hand or the forehead, so that no one can buy or sell unless he has the mark, that is, the name of the beast or the number of its name. This calls for wisdom: let him who has understanding reckon the number of the beast, for it is a human number, its number is six hundred and sixty-six.³²

It is not merely incidental that the Mark of the Beast is required by the Beast^{33, 34} in order to buy or sell this world's goods. Rather, the mark is a symbol of supreme loyalty to the material realm rather than God's kingdom. The mark indicates the final opposition to God. It is the end point to a long history of not loving others which has been expressed in a selfish use of this world's goods. The mark is nothing more than a visible symbol of where one's primary loyalties lay. Verbal commitment to Christianity with little financial support accompanying it could be replaced by a mark required to remain a part of the buying and selling which so preoccupies Christians today.

The alternative uses of this world's goods along with their end points are illustrated in the accompanying figure (Fig. 1).

Final End-Point:
666 Mark of the Beast

Final End-Point:
Laying Down One's
Physical Life for Others

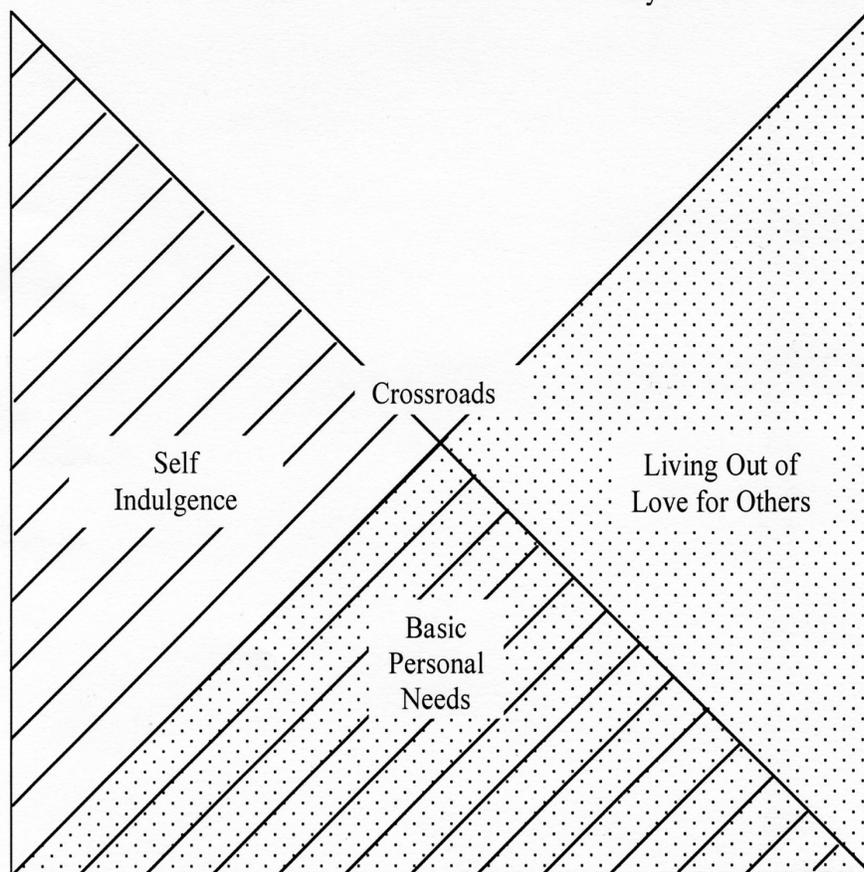


Figure 1. God provides material goods for people to use. Generally people are to provide for themselves and their families from these resources. The figure suggests two possible directions and end-points which can result from the use of resources beyond the needs of themselves and their families.

Revelation 13: A Contemporary Vantage Point

In Revelation we are presented with, among others, three facts: 1) there will be a Beast, 2) there will be a mark of the Beast and 3) without this mark of the Beast, one will not be able to buy or sell this world's goods.

A worldwide mark of the Beast necessary for buying or selling this world's goods is a very logical and understandable extension of the current worldwide technological materialism which is partly Godless idolatry focused on greed, the search for security and the attempt to control others. Yet such a system has seemed inconceivable and impossible until now. The mark of the Beast has been seen as a wildly symbolic reference impossible to develop in reality. Notice, however, the recent technological development emerging from our current materialism which involves people needing a number in order to buy or sell. It is known as the Electronic Fund Transfer.

A knowledge of the current status of EFT would not in and of itself lead to the conclusion that encoded personal identification numbers would be used as a way to increase customer identification security.

Yet, 1) if one assumes that Revelation 13 could be an accurate prophecy of a future development in which a number on the right hand or forehead is necessary in order to buy or sell, 2) if one notes the technological development of Electronic Fund Transfer which currently is based on the utilization of a personal identification number in carrying out financial transactions, and 3) if one notes the need to improve customer identification security which could reasonably be handled by the development of invisible encoding of the number on a person's forehead or right hand, then the use of this system by the Beast of Revelation becomes a distinct possibility.

Linkage between the PIN of EFT and the mark of the Beast in Revelation 13 grows in significance as the greed, desire for security and desire for control of contemporary societies are compared with the opposition

to God finalized by the mark of the Beast in Revelation. And to date Christians have not made a point of separating themselves from the materialistic direction of secular society - at least in the U.S.

Observations

What is the significance and meaning therefore of the suggested possible relationship between Electronic Fund Transfer's Personal Identification Number and the mark of the Beast in Revelation 13:16- 18?

First, a document approximately two thousand years old is speaking of a highly organized worldwide system that requires a mark or number on the right hand or forehead in order to buy or sell.

Second, a technological innovation of an increasingly materialistic world could reasonably lead to an invisible marking of a number on the right hand or forehead to deter the theft of a person's banking or credit card in an Electronic Fund Transfer system.

Third, the possibility has been raised that such a number on the right hand or forehead might be the 666³⁵ mark of the Beast mentioned in Revelation 13. This end point is a logical extension of grasping Satan's offer of material security for oneself rather than using material reality in the service of God through Christ, and thus, others.

That is, for rich Christians, worship of God should lead to using our worldly resources for the intensive sharing of the good news of Jesus Christ in both word and deed. But if we are living for ourselves, i.e., our own comfort and security, rather than for Jesus Christ and others he cares for, then we may not understand the mark of the Beast for what it may be: merely an outward, physical designation that we have been serving Mammon rather than God.

Will we be spiritually alert enough to recognize that receiving the mark of the Beast is only a final step along the path of indulging ourselves with material comforts and security rather than using worldly goods in the service of God and thus others?

In conclusion, it must be emphasized-that the foregoing discussion is not a prediction that the 666 mark of the Beast will definitely emerge from EFT. Nor is it intended to serve as an injunction against the use of EFT in its present form.

What is presented however is an encouragement both to observe the Biblical material from two millennia ago and the emerging cultural realities of today, and thus to reflect on where we may be headed given our selfish use of the world's resources in disobedience to the One whom we call Lord.

The possibility of the emergence of the mark of the Beast through the technology of EFT may serve as a caution and give us pause as we seek God to determine better whether we are using his resources in selfless love for others or in selfish indulgence of ourselves.

¹John and Sylvia Ronsvalle, "Evaluation of the Church in the U.S.A.," Chapter 5 of typescript, empty tomb, inc., Urbana, Ill., 1982 with minor edits in 1983, that sans ms. Chapter 5 was published as *The Hidden Billions: The Potential of the Church in the U.S.A.* (Champaign, Ill.: C-4 Resources, 1984).

²*EFT in the United States: Policy Recommendations and the Public Interest*, The Final Report of the National Commission on Electronic Fund Transfer, Washington, D.C., October 28, 1977, pp. 1-2 is the basic source of the description of Electronic Fund Transfer in this section entitled, "Electronic Fund Transfer: What It Is and How It Works."

³Ibid.

⁴Ibid.

⁵*American Banker*, Nov. 23, 1979 quoted in the *EFTS Digest*, February, 1980, p. 1.

⁶*American Banker*, March 1, 1982, quoted in the *EFTS Digest*, June, 1982, p. 2.

⁷*EFT in the United States*, p. 45.

⁸*PSI Payment Systems Newsletter*, Vol. 11, No. 5, June, 1979, p. 7.

⁹*EFT in the United States*, p. 21.

¹⁰Ibid., p. 257.

¹¹Ibid., p. 25.

¹²Larry Mayo, "EFT: A Vision of Things to Come," *Fresh Fruit*, empty tomb, inc., April, 1978, Vol. VI, No. 8, p. 6.

¹³John Wicklein, *Electronic Nightmare: The New Communications and Freedom*, The Viking Press, New York, 1981, pp. vii and viii, p. 236.

¹⁴Paul Armer, "Computer Technology and Surveillance," *Surveillance Technology, Policy and Implications: An Analysis and Compendium of Materials*, A Staff Report of the Subcommittee on Constitutional Rights of the

Committee on the Judiciary, United States Senate, Ninety-Fourth Congress, Second Session, U.S. Government Printing Office, Washington, D.C., 1976, p. 527. Footnote 5 of this Armer article reads, "The Center for Strategic and International Studies, Georgetown University, October 29-31, 1971."

¹⁵Sylvia Porter, "End to-Cancelled Checks on Way," *News-Gazette* (Champaign, Ill.) May 27, 1982, p. D-1.

¹⁶Armer, *op. cit.*, pp. 524-525.

¹⁷*EFT in the United States*, p. 57.

¹⁸*Daily Intelligencer*, 5/17/81 quoted in EFTS Digest, August, 1981, p. 6.

¹⁹Roland E. Brandel and Anne Geary, "Electronic Fund Transfers and the New Payments Code," *The Business Lawyer*, Vol. 37, April, 1982, p. 1072.

²⁰*EFT in the United States*, pp. 55-59.

²¹*Ibid.*, p. 57.

²²Ralph K. Schwitzgebel, "Development and Legal Regulation of Coercive Behavior Modification Techniques with Offenders," *Crime and Delinquency Issues*, National Institute of Mental Health, Center for Studies of Crime and Delinquency, Maryland, February, 1971, p. 21.

²³J.M.R. Delgado et al., "Intracerebral Radio Stimulation and Recording in Completely Free Patients," *Journal of Nervous and Mental Disease*, 147: 329-340, 1968, quoted in Schwitzgebel, *Ibid.*

²⁴Gail Pitts, "Chip May Replace I.D. Card," *The Denver Post*, Sunday, June 21, 1981, p. 47.

²⁵Joseph A. Meyer in a journal article entitled "Crime Deterrent Transponder System" (*Transactions on Aerospace and Electronic Systems, Institute of Electrical and Electronics Engineers*, Vol. AES - 7, No. 1, January 1971, pp. 1 - 22) outlines in a highly technical and detailed fashion, "a crime control system consisting of a transponder carried by each person after he is released from confinement" (p. 2). Joseph Meyer envisions as many as 20 million (p. 15) people with records of repeated arrests or convictions receiving a radio transponder number which cannot be removed by the criminal (p. 5). This number can be used to know the location of all transponder "subscribers" through continuous electronic surveillance. He suggests that "The spread of transponders through the society would be gradual, rather than abrupt, and it would probably stabilize after a few years" (p. 18). In considering the acceptability of widespread use of transponder numbers, Joseph Meyer writes:

To the average person who is not a criminal, a big electronic system which affected the criminals but left him alone would not be regarded as a burden. If the system reduced the crime rate significantly, and did not cause innocent parties personal hardship or injustice, he would probably see nothing immediately wrong with it. If the costs of the system were borne by the criminals so much the better.

The crunch would come if he felt that the system threatened him personally, or might be used by a corrupt or misguided government at any level to intimidate or control people who were not criminals" (p. 19).

Joseph Meyer is "an engineer in the employ of the National Security Agency" according to an article by Paul Dickson (author of the book, *The Electronic Battlefield*, Indiana University Press) in the *Washington Post*, July 25, 1976 as quoted in *Surveillance Technology*, A Staff Report of the Subcommittee on Constitutional Rights of the Committee on the Judiciary, U.S. Senate, Ninety-Fourth Congress, Second Session, U.S. Government Printing Office, Washington, D.C., 1976, p. 1085.

²⁶"Body Heat Powers Watch: Breakthrough Does Away with Batteries," *Los Angeles Times Special in Chicago Sun-Times*, August 17, 1980, p. 37.

²⁷*EFT in the United States*, pp. 41-42.

²⁸*Ibid.*, pp1-2.

²⁹*Ibid.*, pp. 256-257.

³⁰*Ibid.*, p. 59.

³¹Joseph A. Meyer, "Crime Deterrent Transponder System," p. 19.

³²Martin Rist writing in *The Interpreter's Bible* (Abingdon Press, Vol. XII, 1957) expresses the opinion that verse 18, "but one of a total of more than four hundred in Revelation, has been given far more attention in popular thinking than it deserves." More descriptively he notes:

This is an introduction to one of the most celebrated and controversial symbols in Revelation, the number six hundred and sixty-six... Indeed, for many people Revelation is chiefly thought of as the book containing this mysterious number" (p. 466).

³³There has been considerable speculation over the centuries as to the identity of the Beast in Revelation 13:16-18. Ernst Kinder notes two points which have been broadly accepted. First, the Beast of Revelation 13 is equivalent to the Antichrist of other New Testament passages. Second, the Antichrist has appeared historically but yet will appear in a final form at the end of this age ("Antichrist," *The Encyclopedia of the Lutheran Church*, Edited by Julius Bodenseck for The Lutheran World Federation, Augsburg, Publishing House, Minneapolis, Minnesota, Vol. 1, 1965).

³⁴W. Bousset writing in the 1913 *Encyclopedia of Religion and Ethics*, (Charles Scribner's Sons, New York, Vol. 1) edited by James Hastings before the World Wars, the Holocaust and the Nuclear Age, reflected a disdain regarding the possibility of serious contemplation of the Antichrist. This attitude no doubt is widespread

among many sophisticated observers of, and participants in, contemporary reality. Bousset, after summarizing in a rigorously scholarly manner the history and development of the Antichrist "legend," wrote:

But it came to be more and more only learned pedantry, and the belief no longer possessed the power of forming history. With this last phase the interest in the legend entirely disappeared, and it is now to be found only among the lower classes of the Christian community, among sects, eccentric individuals, and fanatics (p. 581).

³⁵Oscar Ruhle, in a *Theological Dictionary of the New Testament* (Gerhard Kittel, Ed., Geoffrey W. Bromiley, Tr. and Ed., Vol. 1, Eerdmans, Grand Rapids, Michigan, 1964, p. 464) contribution, observes that "Theologians have given free rein to their imagination in relation to this number" (p. 463). After having briefly reviewed the intricacies of the more important possibilities, he considers the possibility that the significance of the number will only be known at the "end of the days":

In conclusion, it may be said that all the solutions proposed are unsatisfactory. Indeed, it may be asked whether it is worth proceeding along these lines, since all such attempts must be hypothetical. Ought we not to accept the fact that the divine was writing for his own age and that we are thus confronted with a puzzle which could be solved only by a few initiates from his own circle who were acquainted with his lines of thought? Or may it be that the whole passage is to be taken purely eschatologically in the sense that... the divine wisdom which we need for understanding... will be given to believers only at the supposedly imminent end of the days, when they will see the mystery directly?
