Bradley studied the contents of his billfold with a furrowed brow and a frown. For the fourth time he counted the bills, being scrupulously careful as he separated each one.
"I can't believe this!" he exclaimed to himself. "I can't believe it! Three weeks and two days till Dad's allowance comes through and less than five dollars to my name. Whew!"

He put the money back into the billfold and slipped it into his hip pocket, leaning his back against the thick trunk of a maple tree as he looked across the beautiful campus with seeming unseeing eyes. What would he do? He was so hungry he felt he'd starve unless he could get one of the thick, juicy pink steaks at the Upper Class Steak House. Just passing by the place whet his taste buds until he couldn't stand the thought of not having one of their choice steaks. But less than five dollars. . .! No way. No way. That wouldn't even pay for one-half of their steaks.

He touched his hip pocket lightly then extracted the billfold and did another re-count, coming up with exactly the same amount as with each previous count -- four dollars and, inside his pants pocket, seventy-six cents in change, giving him the exact total of four dollars and seventy-six cents.

Bradley slumped to the ground and, bringing his knees up to his chin, he wrapped his arms around his legs, pondering how he could get a steak for his dinner. He had to have one; yes, he did. Even now, he could almost taste the deliciousness of a thick, succulent, juicy T-Bone or Filet Mignon.

Getting to his feet quickly, he all but ran across the campus to Willison Hall and the room he shared with Dustin Pitts. Dustin was goodhearted and kind; maybe he could borrow what he needed from his roommate.

"Hey Dustin," he said, as he entered the room, "how about twenty dollars? I'll pay you back as soon as Dad's allowance comes in. I'm nearly starved. I've just got to have a steak and. . . ."

Dustin looked up from the book he was studying. "No way, Bradley," he declared kindly but firmly and positively. "You owe me a grand total of sixty-five dollars already. I can't do it. I'm sorry. . . ." His voice trailed.

Bradley felt something rise up inside him. "Hey, I thought you were my friend," he cried. "Friends don't keep accounts."

Dustin got to his feet and stretched. Then he flexed his muscles and stretched once more, trying to lessen the tiredness he was feeling. "I have no
alternative," he announced softly. "In your case, I was forced to keep a record."

"But Dustin, you don't understand: I said I'll pay you back as soon as my allowance from home comes through."

Dustin sat down at his desk again. "You've told me the same thing for four months," he said. "To date, I haven't received a single dime of those back promises. And yet your dad's allowance money has come through regularly and consistently. Sorry, Bradley, I can't do it."

"I can't believe I owe you that much," Bradley retorted.

"It's all here," Dustin declared, pulling a little note book from his shirt pocket and opening it for his roommate to see. "Look it over," he invited, pushing the book across the top of the desk toward where Bradley stood.

"What kind of friend are you?" Bradley asked angrily, knocking the notebook off the desk and on to the floor, where he began stepping on it with his feet. "Friends don't keep records and accounts," he repeated for the second time.

"Sometimes they're forced to do so. A case in point is yours truly. I've loaned you money until it's been really hard for me to keep my bills current, Bradley. As you know, I receive no spending allowance from home; my dear parents aren't financially able to do this. I am truly thankful for the job I have. It helps to pay a part of my bill here, as well as to buy my books and such like things."

"Trying to put me on a guilt trip, huh?"

"Not at all. I was merely giving you a few facts about my personal account, that's all," Dustin said as he resumed his studying.

Bradley let himself out of the room without another comment; inside, he was bristling. Dustin had never turned him down before. Not once. Well, he'd try Rodney Fels. Or Wayne Cramm. They were his friends.

He raced across the campus; Rodney would soon be in class. So would Wayne. He must get them before class began.
"Hey Rod, wait up," he called, just as he saw Rodney head for Justice Hall, where the class would soon be in session.

"I have only a minute, Bradley," Rodney replied. "That's all it will take if you'll comply with my request," Bradley answered in jovial banter. "I need a twenty-dollar loan."

"Not again!" Rodney exclaimed, slapping the palm of his hand across his forehead in disbelief.

"I'll pay you back when my allowance comes through and. . . ."

"Sorry Bradley; this time it's no. Care to hear how much you owe me already?"

"Spare me the figures."

"I'm not going to give you the satisfaction: the total sum is seventy-five dollars and forty-three cents."

"But I said I'll pay you back. . . ."

"When? I've heard this with each of your other so-called can-you-loan-me promises. There'll be no more 'loans' from me, Bradley. You go through money like. . . ."

"Don't lecture me, Rodney," Bradley interrupted, as he walked away, muttering, "Some friends I have!"

Spotting Wayne, he called, "Hey Wayne, a quick minute. . . ."

"If it's for more money, Bradley, forget it! I sure could make good use of the sixty-four dollars you owe me," and with that, Wayne hurried through the doors to his classroom.

Bradley stood like a statue, immobile in disbelief and shock. Turned down -- flat -- by his best friends. He couldn't believe it. But it was true. And all the while his stomach "complained" of hunger pains; hunger pains for a
very special, juicy, succulent, thick filet mignon from the very special Upper Class Steak House, the Cadillac of all steak houses.

His stomach gave an especially loud "growl" and Bradley, startled out of the trance-like state in which he'd been, made a quick decision: his dad gave him a credit card for emergency use; this, he told himself, was an emergency of the greatest kind: He would get that steak!

Lights were on all over the campus when he finally returned from the Upper Class Steak House -- after he had stopped by The Ritz Men's Shoppe and charged the expensive sport coat and sweater he had seen some days previously and which he felt he just had to have, even though neither was an emergency item. His folks provided well for all his needs, he admitted silently. Still, there was just something that gave a fellow a lift when he could say he was wearing anything that came from The Ritz.

Bradley unlocked the door to the room he shared with Dustin and walked inside, knowing that Dustin's studies were all finished for the day and that Dustin was ready and well-prepared for the following day's tests and exams, this in spite of the fact that his roommate worked from four till midnight each Monday through Friday.

He tossed his windbreaker jacket on to the nearest chair, took a quick shower, then settled down at his desk to try to catch up on the studies he'd neglected. He felt miserable and uncomfortable, a result of his gluttony at the steak house, where he gorged himself on the thickest and most expensive steak available then finished the meal with a piece each of pecan pie and cheese cake.

He walked across the room, opened the windows wide and tried to concentrate on his studies but the over-full stomach made it impossible to do so. He felt sluggish and sleepy. Oh well, he could get up early in the morning and study, he decided, as he set the alarm clock and tumbled into bed.

Dustin was nowhere around when he opened his eyes the following morning. Raising his head slightly off the pillow, he noticed that Dustin's books and papers were gone from his desk. A quick look at the clock beside his bed on the little stand nearly numbed him with shock -- ten minutes till eleven o'clock! It couldn't be. It just couldn't. He had set the alarm. . . .
He jumped out of bed like a cannon had shot him out. Then he examined the alarm clock. "Oh no! No!" he exclaimed, slapping his forehead with his hand. He had set the hands on the alarm clock, to be sure, but he failed to pull the alarm bell out to make it ring.

Frustrated, frenzied and worried, he paced the floor. Whatever would he do? he wondered. Professor Salstrom was strict: and severe with punishment on any and all who were dilatory or, as Prof. phrased it, "Too lazy to get their work done properly and in on time."

What would he do? he wondered again, feeling nervous. He was anything but prepared for that test the Prof. was giving today. Worse still, he had missed the class completely.

He sat down on the bed and dropped his face into the palms of his hands. He was in for it and he knew it. His grades were, even now, just barely more than passing; where would this failure of missing out on taking the test put him? And what would his father and mother think of him?

Getting to his feet, he straightened out the bed covers then took a cold shower and got dressed, silently castigating Dustin for not getting him up before he left for class.

He walked over to his desk, sat down and opened the book to where the studying was to have begun when he noticed a note lying on top of his notebook. He recognized it immediately as Dustin's hand-writing. He opened it quickly and read, "Bradley, please read Proverbs 22:7. Note the last part of this verse especially. I'm praying for you. The Lord has deliverance for the habitual borrower and for the big spender, too! He's waiting to help you -- I am truly your friend. So are Rod and Wayne. . . . Dustin."

Bradley re-read the note. In his heart, he knew that Dustin was genuine and real and that he lived what he professed to have in his heart. Dustin was godly. He walked close to the Lord. Still, it goaded him to think his roommate considered him an "habitual borrower" and a "big spender."

He crushed the paper in his hand then tossed it into the waste basket and tried to study.

The brief injunction on the note replayed its message on Bradley's brain like a broken record, only with perfect clarity and no uncertain sound. Reaching for the Bible on his desk, he opened it to the prescribed scripture and read: "The rich ruleth over the poor, and the borrower is servant to the lender."

His eyes wandered to the marginal reading -- "... and the borrower is servant to the man that lendeth."

Solemnly and soberly, he closed the Bible as the meaning of the scripture sank deep into his soul. He, Bradley, was a servant to Dustin and Rod and Wayne! And none of the three had anywhere near the amount of money that was his through his parent's kind generosity. Besides his college bills being paid for by his father, he had a generously-large monthly allowance coming in. And yet he was "servant to the lender." In his case, "to the lenders," in the plural.

He pushed the bothersome thought from his mind and began to study. Someday he would pay up everything he owed; he would show Dustin and Rod and Wayne that he was not a cheat. And not a liar.

The weeks passed swiftly by and, picking up his mail one day, Bradley spied his father's handwriting. "Hey, it's come!" he shouted. "Dad's allowance is here!" He waved the letter high.

Instantly, it seemed, he was surrounded by Rod and Wayne and Dustin. Their hands reached out to him.

"I'm here for the seventy-five dollars and forty-three cents you owe me," Rodney said kindly but firmly. "Forget about the forty-three cents," he added.

"But today I'll collect that seventy-five. . . ."

"Aw, Rod, have mercy."
"We're going with you to the bank," Wayne stated softly. "We have bills to pay, Bradley; and none of us has a father who is financially able to pay our bills for us. Today we collect what you owe us."

Bradley couldn't believe what he was hearing. "Please fellows . . ." he pleaded.

"Look Brad," Dustin said softly-kind, "we've only been abetting and helping you in your sin by letting you get by time after time without paying us. Not anymore. It's pay-up time. Now. And as surely as I'm talking to you, one of these days you're going to come face to face with the fact that God demands possession of what we profess to. Your pay-up time is coming with God, too."

"What do you mean?" Bradley asked angrily. "Just what I said. Jesus stated it pointedly when He said, 'Not everyone that saith unto me, Lord, Lord, shall enter into the kingdom of heaven; but he that doeth the will of my Father which is in heaven' Matt. 7:21. Now let's go and get that check cashed. You told us over and over that you'd pay when the allowance money came in. . . ."

Bradley counted the "remains" after his three friends had collected their money. How would he ever get through the month with what was left? he wondered.

He walked to a shaded nook on campus and took the letter which his father had written to him and sat down to read it. He had been more concerned about the allowance check than anything else. But almost half of the check was gone now. . . .

He unfolded the letter and began reading. Suddenly, the paper dropped to the ground. He couldn't believe what he was reading: He couldn't!

He picked it up and read the first page again: His father wanted the credit card sent home immediately -- the steak and pie and cheese cake were not emergency items! Period!! Neither was the sport jacket and the sweater! Worse still, this would be the last -- the very-very final! -- allowance check he would receive. It was up to him to go out and earn his spending money like many of his fellow students were doing!
Bradley felt numb with shock and disbelief. It didn't seem real; none of what was happening to him seemed real. But it was!

The reality of it all sank in suddenly, almost fiercely. And then he thought of God. And of what Dustin had told him about having -- and needing -- more than a mere profession.

He got to his feet. He knew he was a fake; knew it all along. But he'd been too proud to humble himself and to admit it. Yes, he had. But now?

Feeling as though God had pulled the cover aside for all to see the sin of his heart, Bradley stumbled, sobbing, to the chapel to pray. He needed to do business with God. Serious business. Soul-changing business!