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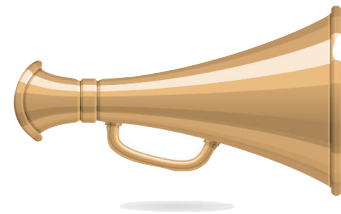


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Editorial

The Megaphone

Have you ever wondered how people made themselves heard in large crowds back in the days before sound systems were invented? When Moses would call the Israelites together for an assembly—hundreds of thousands of them—how did he make everyone hear?



Today, with modern technology, all that has changed. The president, or anyone else important, makes a speech and is heard—and seen—real time all over the world by tens of millions of people. Even in our church setting, with state-of-the-art sound systems, people in the nursery, in the basement, in the balcony can hear perfectly. Even those who stay home can hear what is going on.

A megaphone, also known as a speaking trumpet, is a *“cone-shaped device used to intensify or direct the voice”* (MW). The bare bones model is a hollow, conical tube that can be made of a number of materials, including copper, paper mache and horn. In 1671 Samuel Morland published a work on experimentations with speaking trumpets made of different materials. The most successful was over 20 feet in length and made of copper. It supposedly projected voice for up to a mile and a half.

So with a bit of imagination we see Moses talking into a speaking trumpet, saying, “Thou shalt not steal!” He then pauses while “repeaters,” positioned at a thousand feet or so, also armed with trumpets, relay the message, “Thou shalt not steal,” which in turn is repeated by others, as many times as necessary. “Thou shalt not steal!... Thou shalt not steal... Thou shalt not steal... Thou shalt not steal...”

In privileged geographic spots there are natural amphitheaters that amplify sounds, which doubtlessly were used to advantage during the first almost six thousand years of history.

Really, that’s not what this little article is all about. What we want to talk about is our worship services.

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Traditional Hymns

I don't remember ever being in a service, no matter what kind, in which at least one hymn wasn't sung. When hymns are sung to God's honor and glory, the megaphone is in this position. Voices, an aggregation of voices, enter into the large end of the megaphone where they are amalgamated into one and elevated through time and space to the celestial throne.



My knowledge of music can't even be called rudimentary, but that doesn't keep me from having my own personal opinion, for whatever it is worth, of what kind of singing reaches God's ears.

I like the old songs, not because I'm against new songs, but because the old songs are sung reverentially, with feeling and conviction. In a word, they are "mixable," that is, they naturally blend many voices into one voice that is lighter than air and rises through time and space into eternity. These old songs have a simple message that praises, comforts, convicts, encourages, according to the need. We call these traditional hymns, whether old or new.

Modern songs

Notice, I didn't say hymns. The big difference from traditional hymns is that the megaphone is in a horizontal position, as seen here. This means that men are singing for men. Small groups sing into the small end of the megaphone and hope many will hear their voices. Audiences sing into the large end hoping both men and God will hear.



I recently received an e-mail that makes the point better than I can:

An old farmer went to the city one weekend and attended the big city church. He came home and his wife asked him how it was.

"Well," said the farmer, "it was good. They did something different however. They sang praise choruses instead of hymns".

"Praise choruses?" asked his wife, "What are those?"

"Oh, they're okay I guess. They're sort of like hymns, only different," said the farmer.

"Well, what's the difference?" asked his wife.

The farmer said, "Well, it's like this: If I were to say to you,

Martha, the cows are in the corn,

"well, that would be a hymn."

If, on the other hand, I were to say to you,

Martha, Martha, Martha,

Oh Martha,

MARTHA, MARTHA,

the cows,

the big cows,

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the brown cows,
the black cows,
the white cows,
the black and white cows,
the COWS, COWS, COWS,
are in the corn,
are in the corn,
are in the corn,
are in the corn,
are in the
CORN, CORN, CORN,

and then if I were to repeat the whole thing two or three times, well, THAT would be a praise chorus!"

An exaggeration, obviously, and kind of funny. But not as funny as we may think. Next time you are asked to bring a special number (hymn, song, chorus) in church, decide before hand how you will be holding the megaphone.

Openings

The hymns we sing at the beginning of our services prepare our spirit for worship. The opening prepares our mind. It is man, with inspired thoughts, speaking to man. Thus the 45 degrees on the megaphone.

An opening should be an opening, not a frustrated sermon. The speaker should not spend precious time telling the listeners how unworthy he feels, how others could do it better or how he hadn't planned on having the opening (implying that if he had had time it would have really been a masterpiece).

It can include words of welcome, an inspiration received through song, scripture or a daily happening. . . The thing to remember is that a sermon will follow.

Sunday School openings are ticklish. An excellent way to mess up a good lesson is for the superintendent to tell his listeners all his conclusions about the lesson. A good opening tells what the lesson is about, when appropriate brings in some interesting facts not covered in the quarterly, and most importantly, ASKS questions, but does NOT ANSWER questions about the lesson.

Sunday School

If it were up to me—and of course it isn't, maybe fortunately—there would be no weddings on Sunday mornings, nor other activities that quash our Sunday School. That said. . .

The megaphone on the right shows how a proper Sunday School should function. With the wide end pointed upward, it gives ample opportunity for different ones to give their thoughts and for the Spirit to homogenize them into inspirational messages as they are distilled through the bottom.



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It goes without saying that Sunday School lessons should be studied. Yet, one of the greatest disasters that can befall a class is for a student or two to have so thoroughly studied their lesson to where they take their seat with all the answers. And dying to announce their revelations through scholarly monologues.

A functional Sunday School class produces... Let's say that again, PRODUCES thoughts no one had before coming to class.

A lot of people have hobbies or favorite pastimes. Some go fishing, some shopping and others read a book. I don't know if there is anything I enjoy more than seeing a new thought develop during a Sunday School or Bible Study discussion. Simple. One thought leads to another and another and another. Then a miracle takes place as this sequence of thoughts produces something no one in the class has thought about before.

For this to happen, a few basic guidelines must be observed:

- No monologues. They are to a productive discussion what a fireman's hose is to a fire. This problem can be reduced to a mathematical equation. Admittedly everyone is entitled to equal time. So, if in a 30-minute class, one student talks for 10 minutes, that means two others have the right to ten-minute monologues. Get out your calculator and figure out how many can talk if there is a five-minute monologue. And so on. And yes, we admit there are exceptions to every rule. Occasionally an experience justifies 15 minutes, or more. When such an inspiration occurs, light is produced.

- No Quaker meetings. Silence is not golden during a Sunday School class. There are complicated lessons in which thoughts don't come as easy as when a more familiar subject is studied. That is rare.

When each thought or question is followed by a palpable silence that sometimes stretches out for several minutes, the result is similar to driving a car in which the motor keeps missing out, or even stopping. Something is the matter, which may range from not having studied the lesson, simple lack of interest to an unhealthy attitude toward Sunday School.

- Imagine yourself a visitor. If you were in a sister congregation, or another denomination, and the discussion was as inspired. or uninspired, as in your own class, what would your impression be? There are, of course, those times when there is a visitor in your class, doing exactly what you would do in another setting. Not only is it embarrassing, but distressing, when the discussion sputters all the way through without producing a single inspirational thought. Shame! For visitors to give us a D- or an F should keep us awake at night.

- A prepared captain. The ultimate performance of a ship is attributed to the captain. When the Costa Concordia recently ran aground and capsized with the loss of a number of lives, the captain was held responsible and arrested. He will probably stand trial for involuntary manslaughter. At the time of the disaster, he is reported to have been dining with an unregistered guest, not on the bridge where he should have been when sailing so close to land.

The captain of a Sunday School class is the teacher. His/her place is on the "bridge," steering the class. When a class begins with the announcement, "Well, I guess it's open for discussion" and that is the end of the teacher's participation, it is no surprise when the discussion ends on the rocks.

The teacher must steer the class. This does NOT mean the discussion must follow a predetermined route. Some discussions take an unpredicted turn that lead to amazing spiritual discoveries. But, even in these situations, the teacher must keep the ship off the rocks.

It isn't uncommon for a thought-provoking question to be asked, only to die, after some silence, and then for the discussion to veer off on something else. The teacher should make a brief comment on the importance of the question and encourage discussion. On the other hand, when embarrassing or controversial questions are asked, the teacher should tactfully steer the ship away from the rocks.

The teacher is responsible for his/her class.

This is personal opinion and I have a feeling not many share my feeling, I believe that whenever convenient, the teacher should stand while teaching a class. Let's put it like this: A standing teacher is more likely to steer the ship than one who is seated and can sort of fade away.

Christian Endeavor meetings

Song services and other special meetings can be included.

It is hard to give a cover rating to this kind of meeting. Some are inspirational. Some aren't. Unless we are very careful, they degenerate into man entertains man. Years ago in our congregation there would be up to three speakers in a C.E. meeting. A topic would be given good coverage. Today there is one speaker—for which we, of course, are thankful. The emphasis now is on special songs. Songs are inspirational, but when so much emphasis is placed on excellency that the same ones dominate most of the singing, should little red lights start to blink? As in Sunday School, this can again be analyzed mathematically. Since only so many songs can be sung in one meeting, by repeatedly going up front, how many will not get the chance to sing? The solution? After knowing you will sing in two songs, or whatever, how about, if asked again, saying, "Sorry, I've got my quota for tonight."



Preaching

Ever since the multiplication of the loaves and the fishes, preachers have repeating this occurrence with the same miraculous results. Inspired, the preacher speaks into the megaphone and each listener (who listens) receives his portion according to his need. One is comforted, another is convicted, another finds the solution to a problem, another praises the greatness of God in his heart—and yet another sleeps.

The best books are those that don't tell the whole story. Such stories are remembered longer than the live-happily-ever-after endings, for they keep the reader's imagination alive. Similarly, sermons that burrow their way into the listener's heart, need not be encyclopedic, covering the subject from A to Z. The



miracle of multiplication is able to continue well after the preacher has taken his seat (and fretful about what he forgot to say). Rest. The Spirit is a specialist at filling in the gaps.

Deliberative meetings

This one doesn't get a megaphone; it is just an observation.

In the US Supreme Court oral arguments for any case, no matter how complex, are limited to one hour, 30 minutes for the petitioner and 30 for the respondent. The clerk of the court has the stop watch and when the 60 minutes have been reached he announces, "The case has been presented." The lawyer who is speaking stops mid-sentence and takes his seat.

While this rigorousness probably only works in the Supreme Court, I wonder if could learn at least a little lesson. Could it be good to set at least a tentative limit on how long an issue will be debated?

I have observed that when a debate has no preestablished shutoff point, there is a tendency for long-winded contributions (monologues), instead of succinctness that gets to the core of the matter being discussed.

After the different views have been clearly presented, if there is a "Does anyone else have something to say?", usually there is. It comes from the shall-I-or-shall-I-not people who were trying to work up the nerve to say something that down deep they know they shouldn't say, tends to confuse and inflame rather than enlighten. One such radical talk encourages another with an opposing view to make his speech.

In the US Supreme court the 30 minutes allotted to each lawyer is never a monologue. As each lawyer presents his case, he/she is constantly interrupted by the justices (never "judges" in this august court of law), seeking clarification on what is being said—with no tolerance for rambling.

This is a personal opinion, so take it as that, but I believe it would be proper for the chairman to set a time limit for the discussion and when it veers off, to interrupt, if necessary, to get things back on course. Radical or uncharitable comments should be gently admonished.

Our deliberative meetings should be an exercise in brotherly love, not in political swordsmanship

Taps

Ely Bessa

To most of you readers Ely Bessa is a name you don't recognize. On the other hand, if you knew him, you will never forget it. This is especially true of the church in Brazil, and especially the Monte Alegre Congregation,

We learned to know Ely some 26 years ago. He died on January 26 and was buried the following day. He was nearly 60 years old.

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Ely's family was not a typical family by Brazilian standards. Approximately 40 years ago when I had an English school in our local town, I remember the day that one of my students came to class all excited. "Mataram o Jornal!" — "They killed Jornal!"

Jornal, which actually means "newspaper," for some reason was the man's nickname (I don't know his real name). Jornal was Ely's cousin.

Jornal is now part of local folklore and so there are different versions of what really happened. One is that the police roughed Jornal up because of something that happened. Since his family traditionally didn't accept being roughed up by anyone, not even the police, this became the starting point of a saga that over a period of years snuffed out a number of lives—including his own.

In just a word, Jornal directed his wrath toward the police and killed at least one, most have the figure much higher. Whatever that figure may be, it is never a good idea to mess with the police. One night the police set up an ambush and early that morning Jornal was history.

Ely was raised in an environment where talk of killing, violence and hatred was table conversation. Smoking and drinking were taken for granted. Ely was brought up in an environment that would hardly fit into our concept of *bring-up-a-child*.

Ely was converted. No doubt about it. Yet, his first years as a Christian resemble the graph we find in Bible commentaries about the history of the Children of Israel under different kings—up and down, up and down...

Ely got married in the church to a fine sister. The roller coaster effect continued, placing a strain on his marriage, and as can be imagined, on the brethren as well.

Even when Ely bottomed out and let his old nature rule, once settled down enough to take stock of where he was, there was a grace present to *want* to do better. And it was this grace that would give him strength to "pick up the broken pieces," make amends and again find his way back into saving grace.

As the years went by, there were more ups than downs in his life—which is shorthand for growth. The circuit breaker between his mind and his mouth didn't always work and he would make high voltage remarks that caused some to doubt his sincerity. That is the darker side of Ely's life. But there is another side.

I have said that one big difference between Ely and a lot of us is that he made no effort to hide or mitigate his mistakes. Never did one hear about something he pulled when no one was supposed to be around. If he had an argument with another truck driver—he was a truck driver—he would be the first to tell us about it. In church, sometimes walking up to the mike and admitting he was in the wrong, and didn't feel like making it right—but knew he should. He would ask for prayers. And make it right.

On the other hand, Ely made no effort to parade his good works, again, as our tendency is at times. He had an eagle's eye, especially for young people who were going through a struggle. Possibly because of his own frequent struggles, he was able to empathize in an unusual way. He would look them up and almost in tears beg them to reconsider and change their ways.

Ely's marriage stabilized and he and his wife, Vânia, adopted two children, siblings. To me it was a special joy to see that little family of four get out of their truck and walk

across the parking lot to the church. The two children came from an environment that would have given them about the same chance in life that Ely had. Yet there they were, able to blend in with the children whose parents were “born in the church.”

Human nature being what it is, possibly there will be those who remember Ely as a Christian who spent more than his share of time in the ICU. And I suppose that if he would have had to pay out of his own pocket time spent in spiritual intensive care, it would have bankrupted him. but since the Great Physician picked up the tab, he came out a healthier, richer man.

I think that quite a few of us who knew Ely well, who saw where he came from and where he arrived, will have a good feeling when we remember him. Victory is victory. Once inside the pearly gates, all victories will be great victories. In earthly terms, however, someone born in the slums or in extremely adverse circumstances, yet manages to reach the end of life with a valid passport and celestial visa has had a greater victory than those of us who were “born in the church.” ▲

Life in Brazil

Give them their Roses

On January 26, Emma Burns, my mother-in-law, turned 90. The nice things I am about to say about her I usually write after there has been an obituary. Why not say them now, when she can read them

Before I get started, absolutely none of the mother-in-law jokes you have heard apply to mine. She is special.

Back when “Mom” was born, four-score years and ten ago, the automobile was in its infancy. When we children were together with her several days before her birthday, we asked her to share memories. One of the stories she told was about her dad, Frank Holdeman, who purchased his first car when beyond middle-age (sort of a nice way of saying “elderly,” isn’t it now?). He was so used to letting the horses watch the road while he looked around, that after repeated encounters with the ditch, he taught his two youngest daughters, about 8 and 9, how do drive so he could continue to gaze into the countryside.

Nine days after they were married, her husband, Denton Burns, had to leave for a four and a half year stint in CPS service. (She was able to spend some time with him.)

A number of years were spent in Mexico as missionaries. When Mom was 47 years old, she and dad-in-law, together with the youngest four children, moved to Brazil.

In many ways, the move to Brazil took her further back in time than her childhood. No road led to where camp was set up near the falls on the Monte Alegre River, on a fisherman’s trail. There was no electricity, no telephone service. Not even a house. And if there isn’t a house, neither is there an outhouse. And much less a bathroom. Of course, there were no laundry facilities.

In a nutshell, to move to a new continent where the people speak a different

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language, have different customs, eat different food, do things different, requires a real adjustment. This is especially true for the womenfolks.

I have mentioned before that not all of the wives moving to Brazil were pioneers at heart. They can be divided into two groups. There were those who rose to the challenge, did their best, and took care of their families in a truly admirable way. I tip my hat to these.

And then there were those who didn't make the adjustment.

My mom not only rose to the occasion, but loved it.

Now, just a few observations on priorities when moving to a new place.

- The first and most urgent is a bathroom, or at least an outhouse. To say that there were no bathroom facilities of any kind on the settlement is hardly truthful. Actually, since the tent was pitched in a little clearing surrounded by woods, there were dozens of relief facilities. You see, when nature begins to shout, a large bush or a small clump of trees can do miracles. And they did for a number of weeks.

- Next comes water. (Think about it, you parents who travel with small children. The two phrases you hear most frequently from the back seat of the car are: "I gotta go" and "I'm thirsty.") All it took to have some of the best water in the whole world was a bucket. About a hundred yards from the tent there was a stream with a flow of—and now I'm guessing—a thousand gallons a minute of the purest water you'll find anywhere. We would go down to the stream for our drinking water, cooking water, washing-up water, bath water, and water for washing clothes (more on this a little later). It would take quite a few trips down to the stream each day, but water was no problem.

- People have to eat. There was no stove, so a number of termite mounds were knocked down and then used to make a crude encirclement in which a fire was built. One of my first memories of mom in Brazil, which continues to be a lasting one, is of her hovering over her little stove cooking for the family.

Remember, there were no fridges, no freezers, no N American grocery stores, so what did mom cook over that open fire. Oh! yes, and when it rained, I still see her stooped over that fire stirring a pot of something with one hand while holding an umbrella with the other. They talk about kitchen ranges. Well, this was kitchen on the range.

So what was cooked on this range? Corn bread and cake were baked in a large cast iron skillet over the fire. There were plenty of rice and beans. While man can live on rice and beans alone, it is nice to have some meat. Our meat came from fishing and hunting. We ate a lot of venison, quail, armadillos, an occasional porcupine, and...and... OK, an 18 foot anaconda that was shot on the other side of the river and drug to camp by a mule that belonged to a cattle drive.

Mom rendered the fat and bottled it up to be used as medicine. Good for a lot of stuff. The meat, kilos and kilos of it, was cut into strips and dried in the sun and over the fire. Some was canned. We had dried and canned anaconda meat that mom fixed every imaginable way for a long time. (Yes, it was good, like some other meat I won't even mention here was good back then—but now I wouldn't touch with a ten-foot pole.)

- Washing clothes. When for all practical purposes living out in the open, clothes get dirty fast. Really fast. The solution? The solution was large basins, maybe three or four feet

across on top. The right amount of dirty clothes would be placed in the basin, water hauled up from the stream added, and soap... Then the one doing the washing would remove her shoes or sandals, step in and begin stomping. Once this first cycle was finished, the clothes were taken out, wrung—by hand, of course—and taken down to the stream, where they were rinsed in the fast-flowing water, wrung again, and taken back up to the tent and spread out on the bushes (ah... not those other bushes) to dry. When ironing was necessary, sad irons (the kind you heat on the stove top or in the fire) were used on a makeshift ironing board made of folded sheets on a table.

Before you consider for your own use the energy efficient stomping machine used back then for washing clothes, I think it only fair to mention that they don't operate exclusively on rice and beans—or whatever. My sister-in-law, who spent hours and hours and hours “washing” clothes, only operated at full efficiency with a book held eye-level.

The stomping machine became the standard means of washing clothes by all the housewives on the settlement during the first months.

And one other thing. No pedicure can turn out cleaner feet than a stomping machine.

- A roof. In a tropical country, a small tent can hardly be called a roof for a family of six. Dad, a carpenter by trade, purchased some 2x2's and masonite in town and built the first shelter on the settlement. It must have been approximately 8 feet by 10 feet. The roof, as well as the walls, was made of masonite. The floor was dirt. There were no windows, only a door-sized opening to let people enter and exit.

This could hardly be called a luxury unit, but it was certainly an improvement over the tent.

When we and our two children reached the Colony, we went through boot camp in the same tent folks had vacated. This tent, I might mention, had a curious characteristic. The roof leaked like a sieve, but the floor held water like an Olympic swimming pool. So, when the rains started and we had a cloud burst, Faith and I were inside, soaked to the bone, holding up the roof so that it wouldn't collapse. The water level kept coming up higher and higher, until finally I got my hunting knife and slit the back side of the tent.

Anyway, we moved into the “cracker box”—which is what the masonite shelter was called—bringing up the total population to nine. According to my calculations, that left more or less 8.88 square feet of living space for each of us

One Sunday the preacher and his wife, John & Alma Penner, came over for a visit. And again it poured rain like you wouldn't believe. The roof began to leak so badly that our guests were given an umbrella to avoid getting soaked in the house.

During this period folks were building a permanent house, that mom lives in to this day. That is a story all of itself. When they moved out of the cracker box into their new house, we had it to ourselves, a very roomy place. Then we finished our permanent house and it was used for storage, until it was dismantled or collapsed under its own weight, I don't remember which.

Why do I tell you all this? In all that has been said, mom was the perfect pioneer, innovating, making do, helping other women get their bearings when moving to Brazil. Getting a new settlement going in a foreign country isn't an easy task. And so I give mom her roses today by simply saying, “Thank you. You are a great pioneer. ▲

Merry Christmas

We say *Feliz Natal*, Happy Christmas. While *Boas Festas*, Good Holidays, is used at times, there is no stigma anywhere to using the word Christmas, nor are insensitivities touched by references to the Deity or anything of a religious connotation.

I have known the mayor, Dr. Juraci Martins, a pediatrician, for nearly 40 years and am on his Christmas mailing list. I have translated the message on the card he sent out this year:

It is the time of the year to
thank the people of Rio Verde
who have believed in my work
as mayor and have given me
their friendship and support.

It is also the time to renew
our faith in the resurrected
Christ and open our hearts
to the One whom we love and
thus transform our lives into an
eternal Christmas.

May the Lord's blessings,
together with the
light of Christmas illuminate our
hearts and may the hope
of the new year make room
for achievements in our lives.

Happy Christmas
and a Prosperous New Year.

Juraci Martins
Mayor of Rio Verde

Now folks, a little something for you to ponder. Why is it that the United States of America, a nation conceived on Protestant principals, frowns on, and even prohibits public displays of Merry Christmas or open expression of the Deity, while Brazil, a Christian nation founded on Catholic dogma, can do all this without any problem? A little bit strange, isn't it? ▲

The Solution

On September 9, 1915, Harper and Brothers Publishers printed a booklet entitled *Obvious Adams, the Story of a Successful Business Man*, by Robert Updegraff.

This little booklet—which incidentally EVERYONE should read, tells of a young

man named Adams who worked in an advertising company, whom the president soon renamed Obvious Adams.

The reason was obvious, obviously, because young Adams always stepped out of the box and saw what others, even old professionals, failed to see. He saw the obvious.

Anyway, what reminded me of this book was a little incident here on the Colony. A housewife suddenly became dizzy as she stood in the middle of the room, and as she put it, the world began to go around and around.

As she stood there, dizzy, nature began to call and she in turn called on her husband to help her, as she didn't know which way to go to the bathroom. He—and this would have thrilled Obvious Adam's heart—told her, “Stay where you are and keep your eyes open. When the bathroom comes around in front of you, just walk in.” ▲

The New Brazil

There is probably no better way to rate the socioeconomic success of a country than by the amount of people that want out or in. When people want out of a country, it is a bad sign. When a country must erect barriers or enact laws to keep citizens from fleeing, that is synonymous with disaster, e.g. the Berlin wall, Cuba.

On the other hand, when a country must work with strict immigration quotas or build walls to keep foreigners out, that speaks well for the overall situation of that country.

For decades Brazilians, especially those in the 17-30 age range, would give, or give up, almost anything to be able to migrate to a First World country, with the United States being on top of the list, with European countries like England, Ireland, Belgium being the second choice. The idea was to make money, return to Brazil and start a business.

That has changed. Today there are more people wanting to immigrate to Brazil than to emigrate. The US Consulate recently posted a notice saying that 95 percent of all visa applications are approved, a big change from the days when a high percentage were denied because of the very real possibility that the person would remain in the US illegally.

The US Consulate has eased requirements for obtaining a visa. Those who have a previous visa no longer need to have an interview with consular officials, although the passport with the visa must be picked up in the consulate.

In Brazil, on the other hand, workers with specialized skills have a good chance of getting a work visa. Because of close ties between Brazil and Haiti, an increasing number of Haitians are legally migrating to Brazil. I understand that Brazil Foods (so called after the fusion between Perdigão and Sadia) is bringing in Haitians to work in its chicken and hog slaughtering plants.

Why the turnabout?

Brazil today is the world's fifth economy. For the last 500 years, the big problem has been the disparity between the very rich and the very poor, with a very small middle class.

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For most of these 500 years, the problem was simple exploitation.

Then as the middle class began to emerge, the villain was inflation, which when reduced to its lowest denominator, is the rich robbing the poor. Let's take a quick look at inflation by decade.

30s = 6%

40s = 12%

50s = 19%

60s = 40%

70s = 40%

80s = 330%

1990-1994 = 764%

1995-2000 = 8.6%

(Now yearly)

2001 = 7.67%

2002 = 12.5%

2003 = 9.3%

2004 = 7.6%

2005 = 5.69%

2006 = 3.14%

2007 = 4.46%

2008 = 5.90%

2009 = 4.31%

2010 = 5.91%

Getting inflation under control did miracles. The second giant step forward was getting foreign debt under control. For years Brazil's economy was umbilically tied to the International Monetary Fund. While the IMF certainly benefits nations with high debt loads, it turns them into beggars in the sense that they are obligated to accept whatever interest rates that are imposed upon them—usually much higher than those of unattached nations that can shop around for lowest rates.

Massive foreign investments. Once Brazil got its economy straightened out, foreign investors became interested. It would take a lot of imagination to suggest that multinationals are lily white. At the same time it is a fact that they are much more disciplined and infinitely more honest than government officials. In a country like Brazil in which corrupt politicians are the rule and not the exception, the higher standards of multinationals have a stabilizing influence on the country.

Needless to say, for the poor to climb to middle class status, wages must go up. After all, people who ride a bike will never buy a cycle unless their buying power is increased. The same is true to graduate from a cycle to a car.

Low-interest government financing today is available for the burgeoning middle class. A no-frills three-bedroom house can be constructed for the equivalent of 50 thousand US dollars.

Brazil still has a long way to go to reach US standards. But then, who knows, maybe it won't take as long as one thinks for things to balance out. Look at it like this: Brazil

has a national debt of one trillion dollars. The US has a 16 trillion dollar debt that is increasing at more than a trillion dollars a year.

To understand how this works, think of the national economy of any nation as a balloon. The GNP is the gas that keeps the balloon in the air. The nation's standard of living is the payload the balloon carries. The national debt is ballast that cannot be jettisoned. So, as long as the GNP increases faster than the ballast, the balloon's cargo is safe.

Now, here's the problem—one of them, that is. Made in China products on the shelves in the USA reduce the amount of gas being produced to keep the balloon in the air, At the same time they add ballast to the balloon (Approximately one trillion dollars are owed to China today.) With a little dollar ninety nine cent Made in China calculator you can figure out that the balloon has aeronautical problems. It takes only the calculator, not a lot of brains, to figure this out. Nor does it take a lot of brains to say, "Ah shucks, we've made it this far and that debt won't sink us."

Moral of the story. Maybe someday, if things keep on as they are, two balloons will meet in the sky, one going up and the other going down.

Remember the Titanic. ▲

Readers Contribute

Cancel Your Credit Cards Before You Die!

Customer service just isn't what it used to be. Read on.

Be sure and cancel your credit cards before you die. Here's why:

A lady died last January, and Citibank billed her for February and March for their annual service charges on her credit card, and added late fees and interest on the monthly charge. The balance had been \$0.00 when she died, but now was up to somewhere around \$60.00. A family member placed a call to Citibank.

Here is the exchange:

Family Member: 'I am calling to tell you she died back in January.

Citibank: 'The account was never closed and the late fees and charges still apply.

Family Member: 'Maybe you should turn it over to collectors.

Citibank: Since it is two months past due, it already has been.

Family Member: 'So, what will they do when they find out she is dead?

Citibank: 'Either report her account to frauds division or report her to the credit bureau, maybe both!

Family Member: Do you think God will be mad at her?

Citibank: Excuse me?

Family Member: 'Did you just get what I was telling you, the part about her being dead?

Citibank: Sir, you'll have to speak to my supervisor.

Supervisor gets on the phone.

Brazil 15 News

Family Member: I'm calling to tell you, she died back in January with a \$0 balance.

Citibank: The account was never closed and late fees and charges still apply.

Family Member: You mean you want to collect from her estate?

Citibank: (stammering) 'Are you her lawyer?

Family Member: No, I'm her nephew.

(Lawyer info was given.)

Citibank: Could you fax us a certificate of death?

Family Member: 'Sure.

(After they get the fax.)

Citibank: 'Our system just isn't set up for death. I don't know what more I can do to help.

Family Member: Well, if you figure it out, great! If not, you could just keep billing her. She won't care.

Citibank: Well, the late fees and charges will still apply.

Family Member: Okay. Would you like her new billing address?

Citibank: That might help...

Family Member: Odessa Memorial Cemetery, Highway 129, Plot Number 69, Odessa, Texas 79760?

Citibank: Sir, that's a cemetery!

Family Member: Well, that's where she gets her mail now. ▲