Man's Way and God's Way — ILLUSTRATED SUNDAY SCHOOL LESSON

By Alfred J. Buescher

Scripture—James 3:1-4:12.

Man must control his talk, for an unbridled tongue does irreparable damage to both the speaker and hearer.—James 3:1-12.

Wisdom is God's gift to all who love Him as well as their fellowman and to all who obey His moral principles.—James 3:13-18.

Victory over selfish ambition begins with peace within the individual and man's obedience to the will of God.—James 4:1-10.

Judging one another adds to our sins and violates the law of brotherly love.—James 4: 11-12.

GOLDEN TEXT: James 3:17.

Man's Way and God's Way

Guidelines For Daily Living

Scripture: James 3:1-4:12

By R. H. RAMSEY

THE EPISTLE of James is the only type of wisdom literature found in the New Testament, but the wisdom advocated is of a practical type that rules men's actions.

The writer—and we assume it to be James, the brother of Christ and the first head of the Christian church in Jerusalem — was firmly and earnestly convinced that faith without works is dead.

If a man cannot deliver the goods through a moral and righteous way of living, he better keep quiet about his piety and religious orthodoxy.

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Salvation

Salvation is a gift of God, but it is a gift with two strings attached: the strings of faith and good works.

Man draws the gift to himself using both strings; for one alone will not do it.

In the opening verses of our lesson James discusses the need for men to guard their tongues. The tongue, he says, is physically among the smallest parts of man's body, but it can do the most damage. Consequently, it needs the most control. Man cannot control what he sees or hears, to any great degree.

But he can control what he says.

We all know people whose vocabularies emphasize mainly four-letter words, the people with nothing better to do than sit around gossiping and speculating about the lives of others, whose conversation is limited to foul stories, obscene jokes and innuendoes.

Polluted

Such persons are to be avoided, as one would avoid the plague, lest our minds and hearts become equally contaminated and polluted.

Finished with his discussion of the tongue, James turns to the larger theme of wisdom as a whole. It is interesting to note that James did not equate wisdom with great intellectual powers, mental grip, penetration or discernment.

He views wisdom as having to do with the temper rather than the mind, with providing the correct atmosphere in which we view things, and being evidenced by the spirit in which we act.

This type of wisdom implies an empathy within man with what is external to him, whether it be empathy with nature, society, God or all three.

Clever

In direct contrast to this type of wise man is the man who is merely clever. Despite his abilities, the clever man is often completely out of touch with his surroundings; he understands his principals, but not the world in which they must be applied.

True wisdom is a part of God's gift of salvation.

Divinely given, it becomes the life plan adopted by those who have love for God, for their fellowmen, and for the unyielding moral principles of God's universe.

True wisdom is not confused by passion, obscured by prejudice, or soiled by self-conceit, self-seeking or pride.

It lies in the gift of clear vision and manifests itself in being peaceable and seeking peace in a veneration for truth, in reasonableness, mercy and good works.

Mercy

Mercy is a divine requirement with which God insists our thoughts and acts be seasoned. While the merciful are not always wise, the truly wise are always merciful.

An error on the side of mercy will occasionally let evil go unpunished, but it is far better than an error on the side of hardness which denies justice and mercy to the innocent.

James turns from the peaceableness of those who heed the wisdom of God to war and conflict, putting his finger directly on the case of national and international war.

In every generation power-seeking individuals manage to keep the world in an unroar and as we fight among ourselves over worldly things we lose out on the God-given values.

Worldliness

The only way out begins with peace within the individual, for men to give up struggling for what is not theirs and ask God to supply their needs.

To do this we must humble ourselves and become subject to the will of God, resisting temptations to worldliness set by the devil.

We must draw nearer to God with the assurance that if we do, He will draw nearer to us. We must become morally and spiritually pure by cleansing our thoughts and our hearts.

And we are to refrain from judging one another.

Sum

We are only adding to the sum of our sins and violating the law of brotherly love when we sit in judgment of one another. We must deal with ourselves first of all, and until we have done so, fairly and severely, we are unfit to deal with others.

GOLDEN TEXT

"But the wisdom that is from above is first pure, then peaceable, gentle, and easy to be entreated, full of mercy and good fruits, without partiality, and without hypocrisy."—James 3:17.

The Golden Text

"Praying Hands"

"Confess your faults one to another, and pray for one another, that ye may be healed. The effectual fervent prayer of a righteous man availeth much."—James 5:16.

OBSERVATION

The trouble with most of us is that we won't face the facts.

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Our prayers will never be answered, because there are too many claimants on our purse praying for things we can't afford.

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Wise men learn from fools, but fools never learn from wise men.

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Opposition, adverse circumstances, do not put brains into men, but they draw out what is in them.

—IMPERIAL MAGAZINE

Death of a Great Man

DR. MARTIN LUTHER KING

(1929-1968)

There was a man of whom we knew; who traveled this country through and through, speaking and pleading with every man; about non-violence and peace in the land.

On April 4, this man died; and this country held a fallen pride. Sorrow struck the heart of every man; trying to erase the horrible plan.

For freedom did, this great man stand; he lived by God's almighty hand.

Just as Christ died for you and me; this man died to set all men free.

By our minds, hearts, souls, and strength; we, shall miss this one of our great links. He's gone to that Heaven above; yet we shall fight for freedom of love.

It is not the color of a man's skin; that keeps him clean from all sin; But, how, Dr. King died not in vain; He only died to remove the slavery strain.

There is nothing for him that we can do; But to ask God to carry us through.

There is one thing that we cannot see; That is, how can this thing be.

But we know something about this man; That believed in his non-violent ban.

In our hearts we feel much grief; But we must carry on his great belief.

Knowing that one day there shall be; That great freedom we have longed to see.

He fought for our rights as free men; And his just purpose I shall gladly defend.

Fighting for his non-violent band; This caused the death of a very great man.

—CHARLIE B. WALKER JR.

SOUTH HILL, VIRGINIA

TIGHT MONEY HURT

NOTES ABOUT THE AUTHORS

Some people welcome the initial signs of inflation because prosperity often accompanies high prices.

But inflation and tight money are warning signals that may indicate grave economic problems.

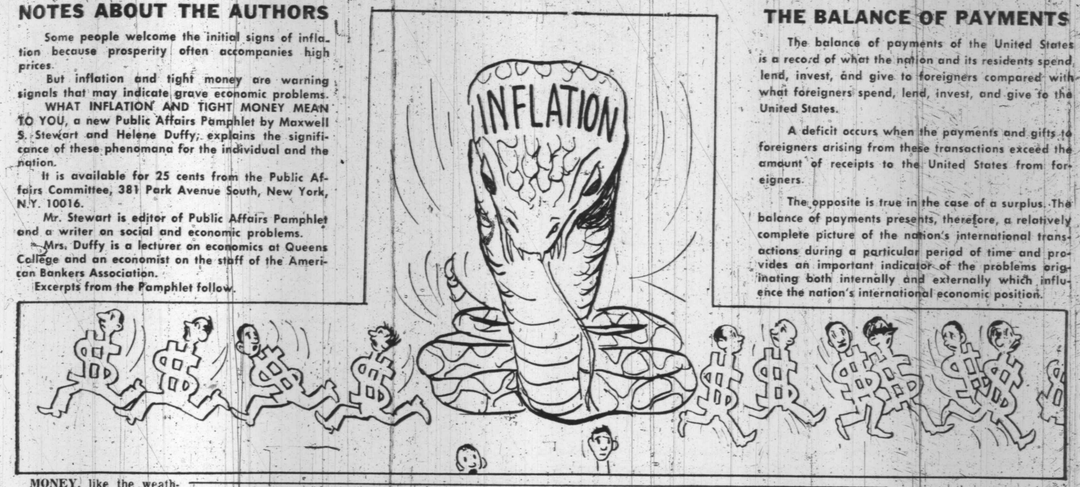
WHAT INFLATION AND TIGHT MONEY MEAN TO YOU, a new Public Affairs Pamphlet by Maxwell S. Stewart and Helene Duffy, explains the significance of these phenomena for the individual and the nation.

It is available for 25 cents from the Public Affairs Committee, 381 Park Avenue South, New York, N.Y. 10016.

Mr. Stewart is editor of Public Affairs Pamphlet and a writer on social and economic problems.

Mrs. Duffy is a lecturer on economics at Queens College and an economist on the staff of the American Bankers Association.

Excerpts from the Pamphlet follow.



THE BALANCE OF PAYMENTS

The balance of payments of the United States is a record of what the nation and its residents spend, lend, invest, and give to foreigners compared with what foreigners spend, lend, invest, and give to the United States.

A deficit occurs when the payments and gifts to foreigners arising from these transactions exceed the amount of receipts to the United States from foreigners.

The opposite is true in the case of a surplus. The balance of payments presents, therefore, a relatively complete picture of the nation's international transactions during a particular period of time and provides an important indicator of the problems originating both internally and externally which influence the nation's international economic position.

MONEY, like the weather, is a favorite subject for conversation. But unlike the weather, we can do something about money.

In fact, we can do a great deal — although much that is or can be done is mysterious to the man in the street.

Take inflation first. It is not particularly mysterious. It is just a word we use to describe an increase in the general level of prices. Sharp price increases nearly always happen in wartime due to the swollen demand for munitions and supplies of all kinds.

Inflation

Sharp rises sometimes have occurred during periods of business boom. In general, prices have continued to rise steadily, at a relatively mild rate, ever since World War II and the Korean conflict.

This slow increase is often referred to as creeping inflation. Slow price increases are one thing and the disadvantages may appear to be harmless.

But the fear is always present that a steady upward creep in prices will shift into a galloping rise — the most dangerous kind of inflation.

We all know that the price of any article is influenced by the supply of that article and the demand for it. Likewise, for the economy as a whole, an excess of total demand over the supply of goods and services that can be produced will result in inflation.

Prices

Prices remain stable during periods of rising demand only when extra production matches increase in demand. On the other hand, if in a period of rising demand economic resources (machines, raw materials, workers, etc.) become scarcer in supply, and production increases at a slower rate than does demand, prices start to rise.

To attack inflation something must be done to cool off excessive spending — spending that is greater than can be matched by production.

Basically, this can be done through fiscal and monetary actions. The spending and taxing decisions of the federal government, for example, can influence the amount that is spent in the overall economy.

Penalties

Real income measures the amount of goods and services individuals and businesses can purchase with their incomes.

When prices are rising, a dollar buys less and less. Persons with fixed incomes are especially hard hit. Those in this group include persons on pensions, many white-collar workers, school teachers, welfare recipients, and those whose income consists primarily of interest on their investments.

Inflation also hurts those who save. As prices rise the value of the savings dollar declines. Also, there is a penalty for those who lend money.

If, for example, you lend $2,000 to a friend to be paid back in three years and prices doubled in this time, you would get back dollars worth half as much.

Credit

Credit plays a key role in the growth of our economy. For healthy economic expansion, credit must be held in line with our capacity to produce.

Borrowed money along with income earned and savings are the main sources of spending power.

Since spending must be controlled if inflation is to be held down, something should be known about the connection between bank credit and our money supply.

Reserve

Where does our money come from? Our coins are, of course, minted by the federal government. There are several kinds of paper money, most of it issued by our nation's central bank — the Federal Reserve Bank — and some by our federal government through the U.S. Treasury. The bulk of our money, however, is comprised of what is called checkbook money. The fundamental fact about checkbook money is that it is money created as a result of the lending by banks, an investing operations of our nations 13,600 commercial banks — banks with which you as an ordinary citizen are familiar.

Notes

To help explain the connection between commercial bank credit and our nation's money supply let's go back to the early days when banks made loans by issuing their own bank notes which they gave to borrowers.

These notes served as money then just as our five and ten dollar bills do today. Only then instead of the government printing the money, each bank printed its own money, and there were many different kinds of money in circulation.

What happened when the banks increased their loans? More notes were issued by the banks and the nation's money supply increased. What happened when the volume of loans was reduced? Since bank notes were used to repay loans, the nation's supply of money was decreased.

Deposits

Because most of our money today is now in the form of bank deposits (checking accounts), the connection between bank credit and the money supply is harder to trace.

Today, when a borrower takes out a loan, the bank simply credits his checking account with the amount of the loan. Checkbook money, or deposit money, increases.

When the borrower spends the money by drawing it out of his account in the form of a check, the new deposit money is transfered to other people who deposit it in their own banks.

Money disappears when the borrower's loan is repaid. Because he generally pays by a check drawn on a bank, his note and his deposits are, in effect, cancelled against each other.

The result is the deposits in the nation's banks are reduced.

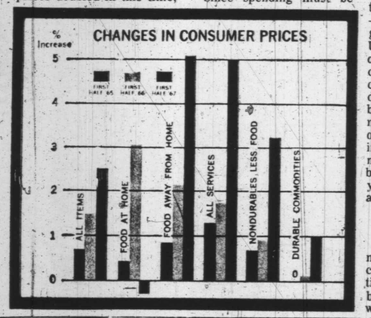
U.S. MONETARY POLICY

The Federal Reserve System is our central bank. It is composed of 12 regional banks to which some 6,000 commercial banks belong as members.

Among the chief responsibilities of our central bank is the regulation of money and credit in a way that is in the best interest of the overall economy.

The cause and effect reaction of carrying out monetary policy decisions are extremely complex. For the sake of simplicity, changes due to policy actions might be boiled down as follows:

1. **Monetary policy decisions affect commercial bank reserves.**
2. **Changes in bank reserves affect the supply of money.**
3. **Changes in the supply of money affect the cost of money (interest rates) and the amount of credit available.**
4. **The cost and availability of credit, in turn, affect investment spending, total output, total employment, and the general level of prices.**

When inflation strikes, monetary officials make it harder for spending based on borrowing to take place.

When deflationary conditions prevail, officials see to it that spending is increased by making loans easier to get.