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There exists a broad range of choices for Women's Bible Studies. One can choose from a 20 minute devotional to a 90 minute in-depth study. Monthly, weekly or biweekly meeting options further increase the possible choices. We hope that you as the leader will discern the goals and needs of your group and utilize these study questions to meet those needs.

According to a U. S. Air Force study in learning processes, it was determined that after 72 hours we remember 5-10 per cent of what we hear once, 30 per cent of what we see, 50 per cent of what we read and hear and 90-95 per cent of what we hear, see and DO (be involved in the learning process). Based on this principle and years of leading Bible study groups, I have found that lively discussion is very profitable. In addition, discussion which is preceded by prepared homework warms the soul and encourages spiritual growth far more than lecture alone. This is the reason this study is offered in the form of home study and discussion questions rather than just a narrative.

The ladies in your group can learn vital Bible study skills that will enhance their quiet time, assist in their preparation for other groups like Sunday school, and add enlightenment to general Bible reading. Bible study skills require practice at home following the instructions for observation, methods of interpretation and application. A lady in one study told me that her shepherding group was studying Psalm 2, and she was having difficulty understanding it. She took out her observation worksheet, and following those instructions did a worksheet on Psalm 2. She was delighted with what she then saw in the Scriptures and what it meant in her life.

Regardless of the format you choose for teaching, you are encouraged to do the study in its entirety. The blessings of leading are not only gaining the "first fruits," but having an overall picture of how your group can grow. With adequate preparation, you can then eliminate what might not be essential for your group. I have given you goals for each lesson. The decision of which goals to pursue is your own. Answers to some of the homework and discussion questions are given to help you develop discussion. Please don't read these answers to the group but encourage ladies to think it through for themselves.

A few suggestions and problem solving tips: I have used a whiteboard or transparencies to compile a group lesson - (a flip chart could be used in a home, as can a PowerPoint if you can connect it to a TV). Visual aids always help us to remember more. Sitting beside the frequent talker decreases eye contact and therefore discourages her from monopolizing the time. I rarely call on someone unless I am sure they don't mind. If a lady does not participate but comes regularly, I don't worry; she is probably most comfortable listening. By rewording questions, asking ladies to expand on their answers or asking a new question relating to the last one, you can keep discussion moving. Decide ahead what to eliminate if time runs short, this will keep everyone from feeling frustrated. Beginning and ending on time is critical; pace your questions accordingly. To
encourage continued discussion, redirect questions from the group back to the group. When discussion has been long or gotten off track, summarize answers or principles with truth from Scripture. Rarely say an answer is wrong; ask someone that knows the biblical answer to add information or have the group look to Scripture as the final authority.

A. W. Tozer states that "true religion leads to moral action, true faith commits us to obedience." That is the heart of what James is communicating to the saints of all ages. "Faith without works is dead." Encourage the ladies in your group to apply the Word, to see their lives changed as a result of studying the Scriptures. I will pray for you toward this end.

FIVE OPTIONS FOR USING THIS STUDY

1. Choose two or three discussion questions if you have 15-20 minutes of devotional time.

2. Assign several questions to be done during class time and then discussed. Allow 5-10 minutes per question.

3. Just review and discuss the homework if your group is faithful to do their homework between meetings. Allow 45-60 minutes for discussion.

4. If a deeper Bible study is desired, select questions from the homework and the discussion questions. Allow 60 minutes for discussion.

5. If all homework and discussion questions are reviewed and discussed, allow 90 minutes for discussion.
LESSON 1: OVERVIEW AND JAMES 1:1-12

LESSON OBJECTIVES:

1. To know each other better to facilitate sharing.
2. To begin discovering God's purposes for trials by studying James 1:1-12.
3. To expose ladies to the technique of observation in Bible study.

Begin learning names and encourage group participation by asking one of the following:

- Share your name and two things about yourself that tell us "who" you are—any two things you choose.
- Share your name and something fun that happened to you last week.
- Share your name, where you grew up, and your favorite place to visit.

DISCUSSION QUESTIONS:

The following are possible answers I had in mind when writing this lesson:

In answering this question, describe a model woman, encourage the ladies to imagine this perfect woman and describe her. After several descriptions, you might need to discuss how bearing the fruit of the Spirit (Gal. 5:22) would affect her and how these qualities might be developed by trials or without trials. Try to list various qualities we need to develop in ourselves. Ex: humility, trusting God, growth, excellence, deeper prayer, the fruit of the Spirit, the gifts of the Spirit, maturity, conformity to Christ, dependence on God rather than on self, etc.

Let the group work together on an observation worksheet for James 1. Go through the guidelines step by step as completely as time allows. Pool observations onto a master worksheet if possible. (Use an overhead projector or a chalkboard for this.) Encourage ladies to go over the guidelines at home, adding more detail. Lists can often be the key for personal application. Remember that this takes practice, time and effort. Practice on this step will yield wonderful results.

Remind the group to do the home study questions for Lesson 2.
LESSON 2: INTERPRETATION AND CORRELATION

JAMES 1:13-27

LESSON OBJECTIVES:

1. To deepen observation and introduce interpretation skills.
2. To understand the similarities and differences between trials & temptations.
3. To correlate other Scripture passages with James 1 to understand more of the Council of God regarding trials and temptations.

HOME STUDY QUESTIONS:

1-3. These are simple instructions for the study step of interpretation (what does it mean?). Review these steps as well as the observation work sheet for James 1 if you did not complete it last lesson. The rest of the Home Study questions are designed to help develop skills of interpretation.

4. The figures of speech would include:
   v. 6 - one who doubts is like the surf of the sea, blown & tossed by the wind.
   v. 8 - one who doubts is double-minded.
   v. 11 - the sun rises with scorching heat.
   v. 17 - Father... who does not change like shifting shadows.
   v. 21 - Word planted in your heart.
   v. 26 - tight reign on his tongue.
   v. 27 - keep oneself from being polluted by the world.

5. Temptation: inward pull caused by selfish desire, affected by Satan toward outright sin.
   Trials: Can involve temporary circumstances which could cause one to act out of the will of God, or can be used to demonstrate faithfulness, or to cause one to stretch and grow.

7-9 and 11. During the discussion time these questions could be summarized after you have reviewed the insights gained from looking at the other passages of Scripture. One way to handle this might be to ask:

1) "Share one of the Scriptures you looked up and what you learned about trials and temptations." After several ladies share from their home study questions, the following question could be asked as a summary:

2) Is tempting/testing good or bad? From where does it come? What does James 1 say is important?
Answer:

- that temptation is difficult and can lead us astray from God's best
- but testing develops proof in us that we are becoming what God wants us to be.
- Tests can come from God but our sinful desires encouraged by Satan are the source of temptation. Sometimes we can't distinguish the source. What is important is not where it came from, but how we respond when we face trials or temptations.

(If no one prepared this section, you might assign a question to three or four ladies to read during the discussion. Let the group work on answers together.)

DISCUSSION QUESTIONS:

2. The purpose of this question is to help us realize we are not bound by circumstances, emotions, our past or personality. Whenever we are tempted, God has provided a way to handle it. It is our choice to appropriate His grace and provision to overcome that temptation.

3. James 1:16 answers this question. We are deceived in our thinking, our emotions are inconsistent, our desires pull us away from the truth. We are enticed to do wrong by a promise of pleasure or gain which is not God's best for us. Temptation flourishes on inconsistent thinking.

5. Victory over temptation comes through a commitment:

   1) to dwell on the good. God has provided good and perfect things (Jas. 1:17; Phil. 4:8).

   2) The Bible is our source for counsel. If we put the truth of God in our hearts and mind Consider these excuses: "I deserve this"; "I need this for the family even if we can't afford it"; "What I have is not adequate"; "It's on sale, 50% off!"; "I'll feel better if I do it ...".
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<th>8.</th>
<th><strong>What is the bait?</strong></th>
<th>dessert</th>
<th>higher position at work achieved by deceiving results of present job</th>
<th>wrong man</th>
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<td></td>
<td><strong>What is the inner desire?</strong></td>
<td>to enjoy the taste &amp; luxury</td>
<td>to have more money &amp; prestige</td>
<td>affirmation, physical enjoyment, possession</td>
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<td><strong>What is the deceived thinking?</strong></td>
<td>it won't matter</td>
<td>no one is hurt or affected by this</td>
<td>provision self esteem</td>
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<td><strong>How will I be victorious?</strong></td>
<td>1) Think: it does matter 2) I will choose fruit or coffee</td>
<td>1) Purpose: to maintain integrity — 2) Trust God to move you up 3) Work Harder 4) Don't see job as security &amp; significance</td>
<td>1) Concentrate &amp; build your marriage 2) Consider the destruction to others 3) Avoid his path 4) Don't tease or compromise</td>
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LESSON OBJECTIVES:

1. To refine interpretation skills asking: "What does this mean?" To develop application skills asking: "What should I do? How can I do this?" or "How should I respond?"
2. To learn how we should handle the Word of God according to the verses in James 1 and other passages read during the discussion.
3. To examine our lives to see what we need to change in order to conform to God's standards.

HOME STUDY QUESTIONS:

1. We receive the Word by:
   v. 21—getting rid of all filth and evil and humbly accepting the Word;
   v. 22—by not merely listening but doing;
   v. 25—by continuing to look intently into the law.

2-4. Humility is seeing who we are (how lowly we are) in comparison to God. It is being completely dependent on Him, setting aside our will for His will. Two questions to discuss after defining humility might be:
   1) Is humility a derogative term?
   2) What are opposite terms of humility? In seeing that the opposite of humility is pride, insolence and arrogance, then we could answer question 4 seeing that humility is not a weakness. It is realizing who God is and who we are and what He has provided for us. It is appropriating all the resources available to us.

5. As this question is answered take each of the illustrations and ask why it is used? What does it reflect about our lives? As time allows, pursue the following issues:
   a. seed - what kind of soil is needed? How deep should the seed be planted?
   b. mirror - (See discussion question 2)
      How much of what is reflected in a mirror do we really see? What do we generally look for when we look in a mirror?
   c. Law - how is the law perfect? How does it give freedom? Why don't we do what it says?

6 & 7. Compile a list of actions and attitudes established in verses 21-27. Look for 9-12 items. Discuss, if possible, how we can accomplish these. After establishing what they mean, encourage personal application.
DISCUSSION QUESTIONS:

3. See how this woman is described in James 1:26-27. The one with empty religion does not control her tongue, whereas the lady who controls her tongue, looks after widows & orphans and does not allow herself to be affected by the world's perspective and standards. She shows evidence of a true relationship with God.

4. Discuss what influences our morals, standards, goals, attitudes and philosophy. Where do we consciously or unconsciously get our values? What role does Scripture play in establishing what is right and best?

7. So often we pass by the real needs of hurting people. Comment on the poem by Lucy Shaw and what James says we need to do. If appropriate ask, "Who has lost a parent or husband in the last five years? What were your needs? What could we do or what could have been done to meet your needs?"

James: An Inductive Study – Leader’s Guide – page 6
LESSON 4: OVERVIEW AND OBSERVATION

James 2

LESSON OBJECTIVES:

1. To do an observation work sheet on James 2 using the guidelines for observation skills.
2. To aid insight in observing James 2 by giving a chapter title, paragraph titles and determining the key verse.
3. To perceive how we discriminate and the effect discrimination has according to James 2.

HOME STUDY QUESTIONS:

1. Suggestions for an observation work sheet on James 2 are included. A completed work sheet is omitted to encourage practice of the skills. Review the guidelines in class, compiling a corporate observation work sheet and answering questions.

2. Leaders could ask several ladies to share their chapter title, paragraph titles and key verse. There is no absolute right answer to this assignment. The goal is to recognize the purpose and organization of the author, and to increase our ability to recall the flow of the passage. Some suggestions to help with this would be: to include a key word from the passage if possible, keep the number of words in the title to four or less to help us to remember what we have written, or use the same grammatical structure and begin with the same letter to add a rhythm aiding in memorization. All of the observation skills are for the purpose that we might "look intently into the perfect law that gives freedom" (Jas. 1:25).

3. Ask members of the group to share some of the lists they found in James 2, such as: What James says about Abraham, about faith, how judgment is described, reasons Christians should not show favoritism, etc.

4. Lead the group in working through question 4 in Guidelines for Observation Skills on pages 8-9. Cover as many key words as time will allow.

DISCUSSION QUESTIONS:

2. After so much "academic" discussion, now might be a good opportunity to take a few minutes and allow each person to share what has changed in their life because of the study of the last three lessons. An attitude perhaps, or a goal or response; an observable change in behavior such as becoming slower to anger and quicker to listen.
3 & 4. Reenact the scene described in James 2:1-17. Give examples if possible, of the ways this is demonstrated in our culture today. Does God favor the poor? How does He feel about rich people?

5. It is significant to note that in this book written by Jesus' half-brother James, he never claims a special relationship with "our glorious Lord Jesus Christ" (2:1). In Chapter 1, verse 1, he refers to himself as a servant of God and of the Lord Jesus Christ. James puts into practice his own counsel on favoritism, when he could have reminded us of his relationship, the years he spent with and the exposure he had to his half-brother. His mark of humility and love for others is seen here.

6. Encourage the group to list as many areas of prejudice as possible. Examples might include; wealth, home, clothes, education, marital status, too many or too few children, color, family, heritage, occupation, grammar, years of being a Christian, ministry or spiritual gifts, effectiveness for kingdom, personality, etc.

8. As much as possible keep this discussion to judgment with a view to partiality. Next week, we will consider the issue of judging in more detail. In this discussion we want to see how external our appraisals are of others. Our motives for partiality, generally, are focused on the effect that person will have on us - on our appearance to others, our pride, perhaps the social or material gain that person could encourage or hinder. These are all selfish motives that do not reflect an unconditional love for others. We break the second greatest commandment (Mark 12:31) when we show favoritism.

Encourage the women not to become too discouraged because you do not have time for all the questions in the group. Encourage them to help each other in working through the material.
LESSON 5: INTERPRETATION AND APPLICATION

JAMES 2:1-13

LESSON OBJECTIVES:

1. To encourage growth in interpretation skills by defining words and asking some who, what, when, and why questions to understand the meaning of the passage under study.
2. To introduce the Bible study skill of correlation; to understand how this Bible passage fits (relates to) with other Bible passages on this subject.
3. To understand when, where, why and how we as Christians should judge.

HOME STUDY QUESTIONS:

1. Judgment: a separating - then a decision;
   Condemnation: to condemn and find guilty resulting in punishment.

2. Discernment: to distinguish or separate out so as to investigate; to examine; scrutinize; perception through the senses.

3. As leaders review what insight was gained in these Scriptures, ask what the motive and purpose is for the judgment or discernment. As we see that judgment is for the purpose of condemnation and punishment we will understand when and why we are not to judge. We see in some of these Scriptures there are situations in which we evaluate for teaching, encouragement, building up and for the sake of purity. Just as Christ's judgment of us is right, just and merciful, ours is often harsh, unloving and critical, to build up ourselves at the expense of others. There are times when we must discerns the need for salvation, the measure of maturity to determine if I should pattern my life by them or to know how to teach; and to recognize error. Fear of judging depends on our motives, the goal or purpose for the perception. We want to be careful not to judge for condemnation but to examine what is godly and ungodly to encourage the building up of the body of Christ.

DISCUSSION QUESTIONS

1. Prejudice and partiality are both based on inequality, love for one and not another. They are an opinion generally based on ignorance and a desire for my own good. They both decide something or someone is better than another generally by non-biblical standards.
2. Judging one another is for the purpose of punishment or condemnation. We love ourselves more than others when we judge to build ourselves up and tear others down.

3. Mercy is the mark of the regenerated person. She demonstrates love and sacrifice instead of legalism, knowing we all have sinned and fallen short of the glory of God.

4 & 5. Leaders should ask this question to review the difference between judging and discernment. Proper discernment involves knowing biblical standards, proper motivation combined with love, gentleness, meekness and fear, remembering we all are but dust.
LESSON 6: INTERPRETATION AND APPLICATION

JAMES 2:14-26

LESSON OBJECTIVES:

1. To understand the meaning of faith and the purpose of faith and works together in our lives.
2. To evaluate our own faith. Is it dead faith or living faith?
3. To deepen our commitment to clearly demonstrate to others the reality of our faith.

HOME STUDY QUESTIONS:

(Discussion Question 2 is answered here as well. Use the discussion question to expand your answers and to review.)

1. Faith without works is dead faith. James uses this expression in James 2:17, 20, and 27. He implies this concept in 1:22, 2:14, 2:22 and 4:17. James is describing a life not regenerated, that life is not changed, it is a shallow life, inactive, barren and deprived of power and strength. It is useless. Dead faith has no knowledge of the Spirit of God, no evidence of the fruit of the Spirit. Dead faith produces a lifestyle that is angry, frustrated, bitter, insecure and self-assertive.

2. We are saved not by works or even our own faith. We are saved by grace through faith. Even our faith is the gift of God. We can do nothing to bring ourselves to salvation, so that God is glorified not ourselves. Good works demonstrate our salvation but do not cause it.

3. Genuine faith causes us to be involved in: missions, prayer, hospitality, personal ministry, relationships, the schools, clubs, our children's activities, politics, etc. Genuine faith involves others in evangelism, in local church ministries, in parenting, in prayer, in right attitudes and priorities. Genuine faith is on display in our lifestyles, marriages, in our trials and struggles, as well as our conversations. Genuine faith demonstrates love, a desire to serve, a desire for worship and purity and a goal of unity. Genuine faith permeates our whole being.

DISCUSSION QUESTIONS:

1 & 2. These are questions for review and personal application. Possible answers are given above in answers 1 & 4. Encourage the members to be specific in their answers. See how vast the difference can be between living faith and dead faith. Probably you will be describing a godly Christian and non-Christian lifestyle.
3. A Christian and a demon might both believe that God is real; that Jesus Christ died and rose again; that God speaks in the Scriptures. Christians know that God loves them and desires the best for them, that God wants to personally intervene in their life, that He is adequate for all their needs. Christians not only believe in the historical fact that Christ died and rose again, but that Christ did it for them to forgive their sin and to put them in a right relationship with God. Demons may know about God but a Christian knows God.

4. Both Abraham and Rahab knew the character of God and His promises. They both acted on the knowledge of Him and what He said He would do. Abraham, the friend of God acted unselfishly out of love for God; Rahab responded in faith to protect herself and her family.
LESSON 7: OVERVIEW AND OBSERVATION

JAMES 3

LESSON OBJECTIVES:

1. To practice the Bible study skill of observation by using the guidelines for observation skills and marking them on James 3.
2. To retain in our minds an outline of the book of James by giving Chapter 3 a title and giving each paragraph a title.
3. To determine if we should teach others and what is expected of us when we do.

HOME STUDY QUESTIONS:

1. Suggestions for an observation worksheet are provided in the following guideline for observation skills. Review the answers in class, encouraging members of the group to share what they gleaned at home.

2. Leaders could ask several ladies to share their titles and key verse. Remind the group that the goal of this activity is to recall the flow of the passage and recognize the purpose and organization of the author. Remember to keep the titles short and concise.

DISCUSSION QUESTIONS:

2. The assigned Scripture states that God has given His church gifted teachers. Encourage the ladies to think of someone whose teaching has really changed them. What was there about that teaching that made it effective? Bobby Clinton, who writes about spiritual gifts has given these questions to help us determine if we have the gift of teaching:

   Do you think in terms of teaching others? When you take notes, are they for future teaching opportunities? Is your teaching affirmed by others? Are lives changed? Is your motivation to build up yourself or to glorify God?

3. We could "teach" a class if we had leadership or shepherding gifts. Sometimes a good administrator can "teach" because she possesses leadership skills.

4. Most often, we teach others by the lifestyle we model. Older women teach by example as well as words. We are told to teach others. A qualification of an elder is that he be able to teach. Not all elders are gifted teachers, but "The Lord's servant must be able to teach."
5. A teacher cannot lose his salvation or be under condemnation. God judges the Christian's motives and fruit. If we teach, God's standards for us are higher and His expectations are higher. For "to whom much is given, much is also required."

6. If we wait until we are perfect to teach, we will never teach. God reminds us that there is not a righteous person on earth nor one who never sins, and that "if we claim to be without sin, we deceive ourselves." However, the teacher does need to have a heart set on Him, to glorify Him.
LESSON 8: INTERPRETATION AND CORRELATION
JAMES 3:1-12

LESSON OBJECTIVES:

1. To understand what other passages of Scripture tell us about our speech and how they expand our understanding of James 3:1-12.
2. To evaluate various areas of our speech and discover areas of strengths and weaknesses.
3. To commit ourselves to having speech that encourages others, builds them up and is under control; to understand that control of the tongue is directly dependent upon the focus of the heart.

HOME STUDY QUESTIONS:

What are some words that were spoken to you that you will never forget? Or what are some words that shaped your future? These might be helpful questions to introduce this lesson on the power of the tongue. Remember, all Home Study Questions and Discussion Questions cannot be covered in your meetings. Choose the questions that you believe will be most helpful for your group.

1. Discuss how lying portrays a lack of trust in God. Refer to the Scriptures provided for answers regarding partial truth, false witness, and God's attitude toward lies. Use Ephesians 4:29 as a guide for defining tact: the right words with the right motive at the right time in the right place for the purpose of edification.

2. We should share information only if we or the ones with whom we are sharing are part of the problem or the solution and if it is for building up others. Use the Scriptures provided to show the damage caused by gossip.

3. God should get the credit for what we do and are. We can sell ourselves by promoting what God has done in us toward excellence, success, confidence and victory. Flattery involves solicited compliments, manipulation for attention, or seduction to gain favor. A genuine compliment is good for encouragement. Boasting involves resting in "the flesh," seeing our own works as righteousness.

4. God's Word is very clear regarding cross words, abusing His Name and sensuous speech. Use the Scriptures provided to guide discussion. You might ask, what did you learn about (anger, etc.) in the verses you read. Try to encourage ladies to share as many practical examples as you can.
DISCUSSION QUESTIONS:

2. Just as weeds do not appear overnight, they cannot disappear overnight. They must be pulled out one by one so we don't destroy the garden. So it is with the tongue. As much as we wish we could, we can find no instant cure for an undisciplined tongue. In Proverbs 6:16, we see that the godless woman does not control her tongue. We see that she is boastful, slanderous, treacherous, proud, abusive, insolent, given to fits of rage, selfish ambition, dissension, envy, and jealousy. Encourage the group to name as many characteristics of an undisciplined tongue as they can.

3. Matthew tells us that our heart determines what comes from our mouth. James tells us the "source" determines the fruit, i.e. fresh water and salt water do not flow from the same spring, a fig tree doesn't bear olives nor a grape vine bear figs. So the condition of our heart affects the words from our mouth.

4. As we pray and trust God to change the condition of our hearts from selfishness to a heart centered on Him and His Word, we can trust that the words coming from our mouths will be for encouragement not destruction.
LESSON 9: INTERPRETATION, CORRELATION, APPLICATION:

JAMES 3:13-18

LESSON OBJECTIVES:

1. To interpret James 3:13-18 by defining the terms used by James to describe wisdom.
2. To understand the difference true wisdom can make in our decisions, actions and relationships.
3. To understand how false wisdom leads to strife and disorder in the church and in the home.

HOME STUDY QUESTIONS:

Encourage the ladies in your groups to define these terms, avoid reading definitions if possible. All questions cannot be covered in your meeting. Choose the most helpful.

**Bitter jealousy:** fear of losing something you have; involves a resentful spirit that refuses reconciliation; envy is fear of never having something you want, it comes from selfish motives which damage fellowship.

**Selfish ambition:** rivalry; cliquishness, self-seeking to gain an advantage.

**Arrogance:** self-serving assurance.

**Self-Deception:** false thinking.

**Earthly:** principles, goals, minds set on standards of this world; evaluates everything by worldly standards and makes personal gain life's goal.

**Natural:** describes the man in Adam (the old unregenerated nature); without the Spirit.

**Demonic:** of Satan and his ways.

**Pure:** free from mixture with evil or defilement; pure from every fault; absence of sinful motive.

**Peace-loving:** harmonious relationships, order, rest and contentment, friendliness, desiring unity, not competitive.

**Considerate:** gentle, fair, moderate, forbearing, not insisting on rights.
Submissive: yielding my rights to another; open to reason, obedient, not obstinate.

Full of mercy and good fruit: compassion for the ills of others; the visible expression of power working inwardly and invisibly.

Impartial: without prejudice or favoritism, single-minded; unwavering.

Sincere: genuine; unpretentious; pure motives.

Wisdom: spiritual wisdom and discretion; the ability to see clearly what is right and to act accordingly; the capacity to know the mind of the Spirit in a given situation (repeatedly) and to communicate clearly the truths regarding this situation.

Righteousness: begins with a right relationship to God and continues with our being conformed to the will of God. It produces peace by providing harmony, order, rest and contentment.

DISCUSSION QUESTIONS:

1. Encourage a practical description of a wise person; encourage each woman to seek to be a model of wisdom.

2. 3. Jealousy can be seen in our ministries, our marriages, our spiritual gifts, our children and their abilities. Jealousy causes manipulation, strife, abuse of power, desire for own glory, not glory for God, desire for own way, pitting people against each other. It causes disunity in the church, wounded feelings, thwarted plans and disobedience of God's will.

4. 5. Without being threatening, ask ladies to consider specific answers to these questions. This part of application can be difficult but is very important.
LESSON OBJECTIVES:

1. To refine observation skills by following the guidelines on page 8-9 of the study book to do an observation worksheet of James 4.
2. To choose paragraph titles and a key verse that is reflective of the main theme of the chapter.
3. To perceive the motives and thoughts of our own hearts that cause or continue the quarrels and division in our lives.

HOME STUDY QUESTIONS:

Suggestions for an observation worksheet on James 4 are included. A sample worksheet is included in the student book for James 1. Leaders could review observations in class along with paragraph, chapter titles and the key verse. Hopefully a corporate worksheet is not necessary by now. If the ladies in your group are not comfortable with observation skills, do not try to review the discussion questions. Instead work as a group on understanding the observation skills. Gaining inductive Bible study skills is one of the main objectives of this study. It is hoped that the ladies in your group will use these skills in other studies to enhance their understanding of the Scriptures.

DISCUSSION QUESTIONS:

2. As James encourages us toward godly wisdom, he reminds us of the fruit of peacemaking. He abruptly begins asking in chapter four about the fighting between Christians in the church, community and home. He tells us that this fighting is caused by our desires, our coveting or our demands for rights.

3. James's description of false wisdom shows how Christians murder each other by envy, malice, slander and gossip, selfish ambition, hate and failing to support and help one another.

4. Christians can engage in short term conflict over rights or wants. Often in a battle there is a victor. Some Christians attempt subtle undermining of another or a longer more involved power struggle. These can be seen on the job, between marriage partners or children and their parents, in schools or neighborhoods.
GUIDELINES FOR OBSERVATION SKILLS

JAMES 4

1. Mark key words which are descriptive words and synonyms that play a vital part in conveying what the author wants to say. These are usually repeated three or more times. You can mark them with colored pencils or crayons for easy visibility.

For example:
   fights & quarrels,
   judgment,
   you (yourself)

2. Also, mark with a symbol or color: (in right margin)
   a) contrasting words and phrases
      want
don't get
      kill, covet
can't have
   b) words of comparison: like-as, e.g. James 1:6
don't have
don't ask; friendship with world
hatred toward God; submit
resist; joy
gloom; laughter
mourn; humility
arrogance; life
mist; ought to say
do say; lawgiver-Judge
me-judge
   c) terms of conclusion: e.g., wherefore-therefore finally e.g., James 4:17
   d) time: then-after-this-until-when.
      v. 3 - when you ask,
v. 11 - when judge the law,
v. 13 - now listen, today, tomorrow,
v. 14 - a little while
3. Look for lists: (write them in left margin)
   a) **Simple lists:** e.g. James 3:17
      Using your key words, what does the text say about that word?
      James 4 contains 13 commands, and 4 promises.
   b) **Descriptive lists:**
      James 5:1-6 God, boasting
   c) **Topical lists:** Summary of any material which relates to one specific topic,
      judgment, doublemindedness, fights & quarrels,
   d) **Analytical lists:** pick up themes within the text, ex. - progression of thought
      or events;
      attitudes or behaviors of individuals; experiences or characteristics of
      people. What kinds of women are described, what I am like, why prayer is limited.

4. Ask these questions regarding each of the key words: (Answer at bottom of sheet
   or on back)
   a) **Who is speaking?** To whom is he speaking? Regarding whom is he speaking?
      James is speaking to the brethren about themselves, about the devil,
      slanders, boasters, judges.
   b) **About what is he speaking?** What are the main events? What are the major
      doctrines? What do I learn about Christ? What do I learn about the godly or
      ungodly person? What kind of passage is this? What will happen if I follow
      this person's example? What will happen if I obey Christ's command? What if
      I ignore what I'm learning? fighting, friendship, grace, humility, judgment,
      arrogance. He tells what the results are if I obey the commands.
   c) **When will something or did something occur?** When was it said or written?
      Time is mentioned when we ask, make plans, judge or consider the span of
      our life.
   d) **Where?** Are any locations mentioned? Where was it mentioned in the Old
      Testament? James' admonitions center on our prayers, our hearts and
      our plans.
   e) **How can I do it?** How did he do it? How was it done? How will it happen?
      How was it illustrated?
      How we can purify our hearts and motives, be a friend of God, be humble,
      obey commands, hold our tongue, consult God before planning, do what is
      right.
   f) **Why is this included?** Why is it important? Why did certain people respond as
      they did? These admonitions are given: to promote unity, to have effective
      prayer, give us joy, grace and pure hearts, to improve our relationships and to
      not sin.
LESSON 11: INTERPRETATION AND APPLICATION

JAMES 4:1-17

LESSON OBJECTIVES:

1. To know some reasons why prayers are not answered.
2. To understand the biblical concept of worldliness.
3. To commit ourselves to living by God's standards, goals and priorities.

HOME STUDY QUESTIONS:

1-2. Those mentioned in chapter four and chapter five, verses one through six were involved in a long list of wrongdoing: quarrelling, conflict, praying with wrong motives, pride, slander, murder, spiritual adultery, friendship with the world, enmity with God, self-sufficiency, envy, double-mindedness, boasting, lust, judgment, oppression, hoarding; the list can go on. . . . These activities combined with a lack of prayer, simply not asking or desiring their own pleasures, prevents their prayers from being answered.

5. (a) Friendship with the world entails catering to the affection and attention of the world; or living under the principles of the world.
   (b) James uses the term "adulteress" because his readers had changed their loyalties to the world. They were no longer exclusively God's.
   (c) An adulteress is one who is unfaithful. She is not a "one man" woman. She pursues another; thinking she will have more pleasure, power, material gain, ego building or to satisfy a desire to possess. We might ask, who do we trust to provide these things; God or the world?

6-7. Worldliness is based on the rewards or value given by natural man, outside the grace of God. It is following or seeking to live by the world's system; it is evaluating life by its values. We can be poor yet critical of others for what they have (basing their value on things), or we may desire to possess what God did not intend us to have. There are many Christians who see wealth as a gift of God to be used for His purposes, and who are disciplined in its use.

DISCUSSION QUESTIONS:

1-3. The wealthy believers had lost their wealth. It rotted, became moth eaten and corroded because they had not paid their workmen, they lived in luxury and self-indulgence and they oppressed innocent people.

5. Worldliness can involve serving ourselves at the expense of the kingdom of God, trusting money for security rather than God. Worldliness determines people's value based on that system. It is denying Jesus Christ and His lifestyle in preference of another—losing His perspective.
LESSON 12: OBSERVATION AND INTERPRETATION

JAMES 5

LESSON OBJECTIVES:

1. To polish and refine observation skills by doing an observation worksheet of James 5.
2. To be able to tell the main themes of each chapter by compiling a horizontal book chart; using chapter and paragraph titles and the key verse for each chapter.
3. To do a cursory interpretation of James 5 by examining the areas of oaths, elders, prayer and healing.

HOME STUDY QUESTIONS:

Suggestions for an observation worksheet are included in the leader's guide at the end of this chapter. Encourage discussion of the skills and how to use them in other studies. Try to answer any questions the group still has on how to do any of the Bible study steps you have learned in this study.

DISCUSSION QUESTIONS:

1-3. These questions are provided for review. Allow only as much time for each question as is needed to accomplish your lesson objective.

5. We find nearly the same sentence in both passages. Paul wants us to be a person of our word, to realize that oaths should not be given lightly. This issue is a matter of integrity. We should not break vows or covenants.

6. The elder able to pray for the sick would be one who is available, a man of faith and righteousness. This elder would love others and be called by God to the office. He would be a man of prayer. Take a few moments in your group to read the lists of qualities of an elder from I Timothy 3:1-13 and Titus 1:5-9.

7. In chapter one, we learned that we must ask God for wisdom, and trust Him who gives generously. We must believe God and not doubt or we will not receive from God. In chapter four we see that we don't have answers to prayers because we don't pray and ask. Paul reminds us we need to pray with the right motives. Chapter five teaches us to pray when we are in trouble, that elders are to pray in the Lord's name over the sick. We see that when prayer is offered in faith, the sick can be made well and sins are forgiven. Paul tells us to pray for each other for healing. He also tells us that we need to be righteous to be effective in prayer. Prayer is powerful and effective.
When the inerrant Word of God tells us something can happen, then we know it can happen. There may be a relationship between sickness and sin but our wisdom would not be enough to know when there is. Because it would break God's law of death entering mankind, it would not be God's will for everyone to be healed in this life. Leaders might ask their group, what would be God's purposes for healing? Any of the areas discussed today could be an entire study by itself, so budget your time carefully.
1. Without using other texts, mark key words - descriptive words that play a vital part in conveying what the author wants to say. Mark these with colored pencils or crayons.
   wealth, patient, prayer, you (29 times)

2. Also, with a different color mark: (in the right hand margin)
   a) contrasting words and phrases
   b) words of comparison: like-as-but,
      corrosion/fire (v. 3);
      fattened self/day of slaughter (v. 4);
      farmer waits/to be patient (v. 7);
      patience of prophets/my patience,
      Job's endurance/our endurance (v. 11);
      Elijah/us (v. 17)
   c) terms of conclusion: wherefore-therefore-finally
      now listen (v. 1); 
      be patient then (v. 7)
      therefore confess (v. 16)
   d) time: e.g., then-after this-until-when
      last days (v. 3);
      until Lord's coming,
      autumn and spring rains (v. 7);
      finally (v. 11)

3. Look for lists: write them in left hand margin
   a) Simple lists: e.g. James 3:17
      Using your key words, what does the text say about the word?
      What happened to wealth?
      how wealthy are oppressed,
      what elders should do,
      list of commands.
   b) Descriptive list: e.g. James 5:1-6 of
      God, (you), what the rich man is
      like, sources of wealth
c) **Topical list:** Summary of any material which relates to one specific topic mentioned.
   Violations of the rich,
   types of wealth,
   miseries coming

d) **Analytical list:** Picks up minor themes within the text - ex. progression of thought or events;
   attitudes or behavior of individuals;
   experiences or characteristics of people.
   What kinds of people are described - ex., tried, wavering, etc.
   themes of oppression - suffering - forgiveness

4. Ask questions re: (answer at bottom of sheet or on back)
   a) Who is speaking—to whom—regarding whom?
      James is speaking to the wealthy regarding oppressors, brothers, elders, sinners,
      a righteous man, Job, Elijah
   b) What is he speaking about?
      What are the main events?
      What are the major doctrines?
      What do I learn about Christ?
      What kind of passage is this?
      Poetry-Narrative-Direct teaching-or prophetic?
      He talks about prayer, suffering, oppression,
      patience and wealth, in a condemning manner,
      doctrines mentioned include second coming,
      judgment, healing and God's character.
      What will happen if I follow this person's example?
      What will happen if I obey Christ's command?
      What if I ignore what I'm learning?
      He tells us: what I will lose if I behave like the rich man, what will
      happen if I'm patient, what will happen if I pray.
   c) When will something occur or when did it occur?
      When was it said or written? last days (v. 3); day of
      slaughter (v. 5); Lord's coming (v. 7); autumn & spring
      rains (v. 7); no rain for 3 1/2 years (v. 17).
   d) Where: are there any locations?
      Where was it mentioned in the Old Testament?
      Old Testament references include Job 42:10 and I Kings 18.
   e) How can I do it? How did he do it?
      Ex. How can I handle trials? James 1
      How was it done?
How will it happen? How was it illustrated?
   I can pray, be patient, persevere.
   I can be like Job and Elijah.

f) Why is this included?
   Why is it important?
   Why did it happen?
   Why did certain people respond as they did?
      God is for the oppressed,
      God wants us to persevere and be restored,
      condemnation occurs if we are arrogant,
      boastful or self-indulgent.