By Bessie Wilbon

INTRODUCTION

In nothing is proud independence more evident than in one's relationship to God. Many are persuaded that they can row their own boats in life's river with never a thought to what is beyond. Others, acknowledging the presence of God, are confident of their own ability to earn His acceptance and approval. "Follow the rules," they say, "and you'll get their all right." But in the bewildering force of the current, who can follow the rules?

Sooner or later we find ourselves calling for help. Thank God, the help is available. The goal is justification which is another expression for an acceptable relationship with God. But what is acceptable? Since He is the one who must accept us, He must set the terms of our acceptance.

LESSON BACKGROUND

Galatians was written to churches in Galatia, an area in the uplands of Central Asia Minor. Paul had labored there on his second and third missionary journeys, establishing and confirming the churches. More recently, the churches had been disturbed by some Jewish Christians who taught that Gentiles must be circumcized and keep the law of Moses in order to receive salvation in Christ, and especially in order to enjoy full fellowship in the church.

THE LESSON

"He abolished the Jewish Law with its commandments and rules, in order to create out of two races one new people in union with Himself, in this way making peace. By his death on the cross Christ destroyed their enmity; by means of the cross He united both races into one body and brought them back to God. So Christ came and preached the Good News of peace to all - to you Gentiles, who were far away from God, and to the Jews, who were near to Him. It is through Christ that all of us, Jews and Gentiles, are able to come in the one Spirit into the presence of the Father. So then you Gentiles are not foreigners or strangers any longer, you are now fellow citizens with God's people and members of the family of God. You, too, are built upon the foundation laid by the apostles and prophets, the cornerstone being Christ Jesus, Himself. He is the one who holds the whole building together and makes it grow into a sacred temple dedicated to the Lord." Ephesians 2:15-21.

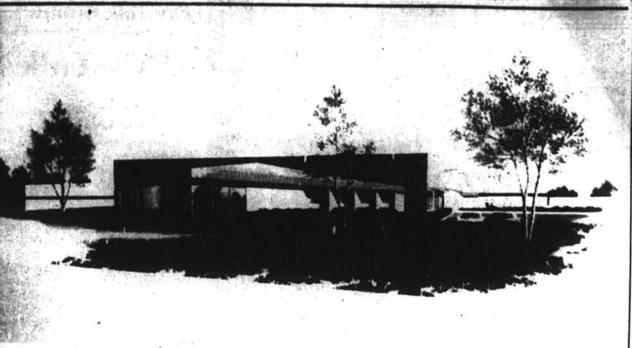
Helpless and hopeless under the terms of the Old Testament law, the Jew turns his attention to Jesus and His teaching. Then he hears the Sermon on the Mount, which convicts him of sin in the desire to commit transgressions he has never actually done It requires that he go beyond normal requirements in service to his fellowmen, going the second mile" and doing good to those who have done him harm. He hears Jesus' declaration, "Except your righteousness shall exceed the righteousness of the scribes and Pharisees, ye shall in no case enter into the Kingdom of heaven." He sees in Jesus a level of moral and spiritual accomplishment he can never hope to attain, and it seems that the Lord has left him more than ever condemned.

Does this mean that Jesus has caused the sin and has brought on the condemnation? Some would think so. To make Jesus responsible for one's sin is as ridiculous as blaming the weather station for a hurricane. "God forbid such a thought," Paul says. The warnings, teachings, and example of Christ prepare the way for dependence on Him for salvation He came to offer.

Whoever goes back to the Old Testament law for his hope of justification, after leaving it and putting trust in Christ, is the real transgressor. In doing so, he removes the basis for his hope of redemption in Christ.

Another development sometimes brings false accusations against Christ. There is the person who welcomes salvation in Christ and freedom from the law. Justification by grace through faith, he argues, leaves him free to indulge his desires without fear of condemnation. So he continues in sin, that grace may abound; and observers blame Christ as the encourager of the "believer's" misbehavior. Not so! When a washed creature returns to wallow in the mire, no reasonable person can

blame the washer for the wallowing. "For by grace are ye saved through faith; and that not of yourselves: It is the gift of God. Not of works lest any man should boast. For we are his workmanship, created in Christ Jesus into good works, which God hath before ordained that we should walk in them." Ephesians 2:8-10.



GREENSBORO - Dudley Products, Inc., a hair care products and cosmetics manufacturer, recently moved to new headquarters in Greensboro. The \$2 million office and

plant span 37,000 square feet, the largest black-owned manufacturing operation between Washington and Atlanta. The building was designed by Omni Architecture.

Older Adults Attend Crime Prevention Program

Raleigh - How can I protect myself? How can I avoid becoming a victim of a con game? How can I

live without fearing crime? These and other questions often asked by older adults will be discussed at crime prevention awareness programs throughout the state.

The training sessions are sponsored by the Crime Prevention Division of the Department of Crime Control and Public Safety. The sessions will be conducted by law enforcement agencies and volunteers from women's clubs, senior centers and public housing units.

More than 200 training packets have been distributed to various agencies. The packets include flip charts and a training manual which gives the trainer information on how to conduct the session and information on crime statistics and safety tips.

"There are 1,100,000 older adults in North Carolina, and our goal is to reach everyone of them with the crime prevention information," said Fletcher Sanders. crime prevention specialist of the Crime Prevention Division. Sanders has headed the project for the past year and said, "We are trying to get older adults to realize

that they can lead a normal life and not live in fear of crime." Citizens or groups interested in

the program are asked to contact their local law enforcement agency and other civic groups. Any law enforcement agency or civic group that would like to have information about the program should call the Crime Prevention Division in Raleigh, 919-733-

NCNB

Reports Increase

Charlotte - NCNB Corp. recently reported a 21% increase in net income for 1986. Net income totaled \$198.8 million, compared to \$164.5 million in 1985. Earnings per share for the year were \$2.53, an increase of 10% from the \$2.30 per share earned in 1985.

"In 1986 NCNB again met its objective of delivering aboveaverage return to our shareholders and expanding our scope of customers, products and geographic coverage," said Hugh McColl, chairman of NCNB.

"Our operating performance indicates the success NCNB has achieved in our expanded marketplace. Selling efforts by our people resulted in significant increases in loans and deposits as well as growth in fee-based income.

"The decline in interest rates during the year somewhat reduced the profitability of our basic lending activities. But expansion of the investment securities portfolio, coupled with our excellent source of earnings. Higher securities gains and good control of operating expenses also contrib-

uted to our earnings growth in 1986," added McColl.

American Should Shop Around

Before Signing For Credit Card

New York City - In a country where over 890 million consumers hold credit cards, Americans should shop around before signing up for a credit card.

Helpful advice on how to select and use a credit card is now offered in a brochure produced by the American Institute of CPAs (AICPA) in conjunction with the United States Office of Consumer Affairs.

The brochure, "Choosing a Credit Card? These 25 Tips May Save You Money," explains how to select a credit card, how to find hidden costs in "no-fee" credit cards and how to avoid card theft. The brochure also includes a glossary of credit card terms.

Credit card fraud may reach \$1.13 billion by 1990. The brochure suggests keeping a running list of credit card numbers and issuers' phone numbers in case of loss or theft.

To avoid the pitfalls of not carefully "shopping around" for a credit card, consumers are advised to beware of finance charges that are imposed when the balance is not paid in full.

Consumers should be aware that it is illegal to send unsolicited credit cards in the mail and should exercise their right to destroy any such cards.

Anyone wishing a free copy of

\$225,000 Recovered

Raleigh - More than \$225,000 was recovered during the fourth quarter of 1986 when 299 people were convicted of filing false unemployment claims with the Employment Security Commission of North Carolina (ESC).

In October, 81 people were tried and convicted of unemployment insurance fraud. During November, 111 were tried and convicted, and in December, 107 were tried and convicted.

"This means a person who files false claims for eight weeks could be sentenced to as much as 16 years imprisonment and fined \$8,000," said John Lynch, ESC's chief fraud investigator.

Bird Hike

The Mecklenburg County Park & Recreation Department will sponsor a bird hike at McAlpine Greenway Park, 8711 Monroe Rd., Saturday, January 31, at 8

Join the Park Ranger for this hike to view the wildlife along McAlpine Creek. You might find it surprising the variety of wild-life that exists within the suburbs of Charlotte.

this useful brochure may write to: "Choosing a Credit Card," Consumer Information Center, Pue-

blo, CO 81009. The AICPA is the national professional organization of CPAs with a membership of over 240,000. In its continuing efforts to serve the public interest, the organization sets audit standards, upholds the profession's code of ethics, provides continuing professional education and prepares and grades the Uniform CPA Ex-

SLACKS (Sizes 38-52)

BLOUSES (Sizes 38-52)

JANUARY CLEARANCE SALE

JEANS (Sizes 38-76)

CLERANCE UP TO 50% OFF DRESSES • BLOUSES • SWEATERS • SHIRTS JACKETS • BLAZERS • SWEAT SHIRTS • JOGGING SUITS • VELOURS • GOWNS • PJ'S

AND ROBES NO LAYAWAYS THIS SALE Fashions For The Larger Woman at Prices You Can Afford."



EEN SIZE, Inc.

2403 CENTRAL AVENUE PH. 375-9469 • Hrs: Mon.-Sat. 10:00-5:30

FOR THE INTERIORS OF YOUR MIND.

Ethan Allen

INTER·SALE SERVICE & SAVINGS. THE ETHAN ALLEN DIFFERENCE. From offering you free

decorating help ... to delivering your home furnishings with care ... at Ethan Allen you'll always receive personal service.

And, during our Winter Sale enjoy the same service, convenience and selection, plus, real savings. Now find these Country Craftsman Pine bedroom pieces and more, Winter Sale-priced and create a more beautiful home that's uniquely yours.

		SALE
Windsor Bed, Full Size*	8	599.75
58" Double Dresser	. \$	639.75
Crested Mirror		
Dresser, Mirror, Full Size Bed* .		
(2) Night Tables, ea	. \$	244.75
Swivel Rocker (from)	. \$	369.50
Tall Chest (not shown)		829.75

