

Review (70): *It's a Wonderful Life*: By Putting His Trust in Man George becomes Trapped in Potter's Web; The Fatal Solution

- 46) The folly of placing one's trust in man rather than in God is a warning repeated often in Scripture:

Psalms 108:12 - Oh give us help against the adversary, for deliverance by man is in vain.

v 13 - Through God we shall do valiantly; and it is He who will tread down our adversaries.

Psalms 118:8 - It is better to take refuge in the Lord than to trust in man

Psalms 146:3 - Do not trust in princes, in mortal man, in whom there is no salvation.

2 Chronicles 32:7 - "Be strong and courageous, do not fear or be dismayed because of the king of Assyria, nor because of all the multitude which is with him; for the one with us is greater than the one with him.

v 8 - "With him is only an arm of flesh, but with us is the Lord our God to help us and to fight our battles." And the people relied on the words of Hezekiah, king of Judah.

- 47) Hezekiah's trust in the Lord was confirmed and validated by the ultimate defeat of the Assyrian Army by Jesus Christ Himself.

Isaiah 37:36 - Then the Angel of the Lord [**Jesus Christ in a theophany**] attacked. He annihilated in the bivouac of Assyria 185,000 troops so that they [**the Jewish garrison at Libnah**], assembling for reveille at dawn, beheld nothing but the corpses of all of them which had died.

v 37 - So Sennacherib, king of Assyria, retreated and returned to Nineveh and lived there.

- 48) Judah was on the way out as a nation and the Assyrians were the predator nation God could have permitted to inflict the coup de grace. Hezekiah was in reversionism but recovered just in time to have the historical impact necessary to turn the tide against the enemy and buy Judah more time.
- 49) The principle that Jesus Christ controls history is evident. One man can change history by doing the right thing. And in this case the right thing was to return to the Lord in rebound recovery.
- 50) If Hezekiah had not recovered it would have meant the destruction of the nation. The fact that he did recover, confess his sins, and return to the spiritual life of Israel is what delivered the nation and saved it from disaster.
- 51) George Bailey has just entered into discouragement. He has lost his confidence and courage, cast down mentally, dejected, and brought low.
- 52) Loss of confidence and courage also means the acquisition of arrogance and cowardice. In times of prosperity those out of fellowship convert confidence into arrogance. In times of adversity they convert courage into cowardice.
- 53) A coward is driven by the base desire to avoid danger. This converts his decision-making process into a system of expediency geared toward self-interest. Therefore when George enters Henry Potter's office he announces the fact that he is grieving and quenching the Holy Spirit.
- 54) George now seeks money at any cost in order to really resolve nothing. He will compromise his own integrity in an effort to save it.
- 55) The entire conversation between George Bailey and Henry Potter is very instructive and we shall note it in its entirety:

George: I'm in trouble, Mr. Potter. I need help. Through some sort of an accident my company's short in their accounts. The bank examiner arrived there today. I've got to raise \$8,000 immediately. Please help me, Mr. Potter. Help me, won't you please? Can't you see what it means to my family. I'll pay any sort of bonus on the loan, any interest. If you still want the Building & Loan I'm ...

- 1) First of all, Mr. Potter has the money to give George the loan. In fact, he has George's money he could return to him. George has come to a man he has correctly identified as an evil and treacherous person and is pleading with him for a loan at any cost even reconsideration to sell him the Building & Loan.

Potter: George, could it be there's a slight discrepancy in the books?

George: No, there's nothing wrong with the books. I've just misplaced \$8,000. I can't find it anywhere.

Potter: You misplaced \$8,000?

George: "Yes, sir."

- 2) George takes responsibility for the loss in an effort to hide the truth about Uncle Billy's irresponsible behavior. This is not necessarily a noble act on George's part. He knows that if he tells Potter Uncle Billy lost the money, Potter will allege Uncle Billy's still got it and insist George take up the issue with him. George can't afford any delays. He needs the money and needs it now. Potter, on the other hand, will later use George's false confession against him.

Potter: Have you notified the police?

George: No, sir, I didn't want the publicity—Harry's homecoming tomorrow ...

Potter: Who's going to believe that? What have you been doing, George, playing the market with the company's money?

George: No, sir! No, sir, I haven't.

Potter: What is it, a woman, then? You know it's all over town that you've been giving money to Violet Bick—not that it makes any difference to me—but why do you come to me? Why don't you go to Sam Wainwright and ask him for the money?

George: I can't get ahold of him, he's in Europe.

Potter: Well, what about all your other friends?

George: They don't have that kind of money, Mr. Potter, you know that. You're the only one in town that can help me.

Wrong! Potter is the problem. The fact that George doesn't know that is inconsequential. He does know that Potter is an evil man, driven by greed, and who has an elitist arrogance toward almost everyone in town, an attitude he will express clearly to George before this conversation is over.

George should have remembered the principle that a believer who seeks to resolve his problems by compromising with the devil's world will only magnify his problems. The only assistance Potter will consider giving George is that which is expedient for him. And the most expedient thing for Henry Potter is for George *not* to get an \$8,000 loan so that he will ultimately be indicted for embezzlement of funds. Potter will then be able to acquire the Building & Loan and do so at an \$8,000 discount.

Further, George divulges every important fact of his private life to Potter. Every time he opens his mouth he gives Potter more and more information with which to back him into a corner. Potter is playing hardball while the naive George Bailey doesn't have a clue he's giving Potter all the information he needs to destroy him. Having just been told he's the only one in town who can help him, Potter moves in for the kill.

Potter: I've suddenly become quite important! What kind of security would I have, George? You got any stocks?

George: No, sir.

Potter: Bonds? Real estate? Collateral of any kind?

George: I have some life insurance—a \$15,000 policy.

Potter: How much is your equity in it?

George: Five hundred dollars.

Checkmate! Potter knows that George's only source of funds is through Sam Wainwright who is out of the country. He also knows that George has no confidence his friends can help him. He has just learned from George that he has absolutely no meaningful source of liquid capital of his own. Potter now executes his coup de grace.

Potter: Five hundred dollars! And you ask me to lend you eight thousand. Look at you. You used to be so cocky. You were going to go out and conquer the world. You once called me a warped, frustrated old man. Well, you are a warped, frustrated young man. A miserable little clerk, crawling in here on your hands and knees and begging for help. No securities, no stock, no bonds, nothing but a miserable little five hundred dollar equity in a life insurance policy. (Laughs) You're worth more dead than alive.

Suddenly, George's entire expression changes. Potter has just given him the answer to his dilemma. He's worth more dead than alive. If he commits suicide the death benefit will enable Mary to cover the shortage and retain his majority interest in the Building & Loan. Potter, however, is on a roll and continues his verbal barrage.

Potter: Why don't you go to the riffraff you love so much and ask them to let you have \$8,000. You know why? Because they'd run you out of town on a rail. Well, I'll tell you what I'm going to do for you, George. Since the State Examiner is still here, as a stockholder in the Building & Loan, I'm going to swear out a warrant for your arrest—misappropriation of funds, manipulation, malfeasance. Okay, George, go ahead. You can't hide in a little town like this.

As George leaves Potter's office he does so as a wanted man. His adversary has backed him into a corner and he finds himself helpless and hopeless to do anything about it. He decides a good stiff drink or two might settle his nerves so he pays a call on Martini's Tavern. As he gets a little deep into his cups he finally realizes that he has exhausted all options. That is, all options but one. And right there at the bar he begins to pray:

George: Dear Father in heaven, I'm not a praying man but if You're up there and You can hear me, show me the way. I'm at the end of my rope. Show me the way, God.

Unfortunately, this prayer didn't get past the ceiling of Martini's Tavern. He has been involved in the three arrogant skills since late that afternoon when he engaged in brawling, slander, and violence at Uncle Billy's house. He took his anger and bitterness home to his wife and children where he bullied his children and projected on everything from the house to Zuzu's teacher, Mrs. Welch, and challenged her husband to a fight. And after leaving home he violated a clear mandate of Scripture, "Cursed is the man who puts his trust in man and makes flesh his arm." Appealing to Potter for help was a wrong decision made from a position of weakness.

Recovery of a position of strength begins with confession alone to God alone which George did not do. Instead, the prayer he offers is just pitiful. "I'm not a praying man but if You're up there and You can hear me" is almost blasphemous. In other words, "I don't normally resort to such things but now that I'm in a bind I need some help and I want You to give it to me provided You're actually there."

So far he has done one thing right. He addressed his prayer to God the Father. But the first thing he prays indicates he has a guilt complex about not being much of a prayer warrior. Then he betrays his total lack of confidence when he expresses doubt that God is actually in heaven and has the ability to hear his prayer. When he gets to his petition it leaves a lot to be desired, "I'm at the end of my rope. Show me the way."

Later in the movie, Clarence Oddbody credits this prayer by George as the reason he arrived on the scene to help him. But it is clear at the beginning of the movie that it was the intercessory prayers of George's family and the citizens of Bedford Falls that motivated divine intervention by means of a guardian angel.

Nick the bartender seems to think George needs to be shown the way home and asks him if something is the matter. Mr. Martini also seeks to comfort George and in doing so calls his name. Hearing the name Bailey, Mr. Welch, drowning his sorrows at the bar stool next to George's, inquires as to which Bailey. "George Bailey," says Mr. Martini, at which point Mr. Welch punches George in the face for the way he talked to his wife. It is obvious George has lost his grace orientation and doctrinal orientation when he says in response:

George: That's what I get for praying.

Assuming he has exhausted his last possible option, George reaches into his coat pocket and reassures himself he still has his insurance policy. As he leaves Martini's Tavern drunk and bleeding his thoughts are now concentrated on committing suicide. As he drives toward the river bridge without his headlights on he veers into a tree wrecking his car and upsetting the tree's owner. He leaves his car stranded by the road and then staggers on foot to the river bridge. He walks out to the middle of the bridge and looks down on the tumultuous waters below.

Prayers are about to be answered but not George's. Those intercessory prayers that were being lifted to heaven as the movie opened are the ones being answered. The dialogue between the Lord and Seraph Joseph giving Clarence a review of George's PROM chip took place between the time George left home and his arrival at the bridge. Clarence Oddbody is now on duty as George's guardian angel and over the next few hours will educate him in the doctrine of Invisible Historical Impact.