

# How To Plan With A Big “IF” In Mind

James 4:13-17  
Study Guide

**Introduction:** Many people live as if they were the final authority in their life. **“We have a right to decide our own destiny and choose what is best for us”**...so the line goes. In the Christian community of believers, sometimes our actions and attitudes are not much different. Take the businessperson, for instance, as a representative of us all. How should a Christian businessperson's life differ from his non-Christian counterpart? In James 4:13-17, we find some words addressed to the merchants of the first century (and us, too).

I. **The Primary Context is** a businessperson's life. *“Now listen, you who say, ‘Today or tomorrow we will go to this or that city, spend a year there, carry on business and make money.’”*

A. **What is this businessperson planning to do?** (LTAR) They are:

1. Preparing to move and live in a particular city—v. 13a. (**L**ocation?)
2. Predetermining how much time they will need—v. 13b. (**T**ime?)
3. Prioritizing what they will do—v. 13c. (**A**ctivity?)
4. Projecting the result: making money—v. 13d. (**R**esults?)

B. **What does James want this person to do?** **“LISTEN!”**

C. **How does this command to listen apply to us today?** We all need to listen if we are making decisions about the location, time, activity, or results we desire to achieve. (LTAR)

D. **What does James want us to listen to? What problem is he trying to correct?**

II. **The problem being pointed out here is subtle.**

A. Look closely again at v. 13—*“Now listen, you who say, ‘Today or tomorrow we will go to this or that city, spend a year there, carry on business and make money.’ 14] Why, you do not even know what will happen tomorrow.”*

1. **Is James saying planning is a sin?** NO!!!

2. **What is James NOT calling sin?**

- a. It obviously isn't wrong that we're in business and working hard. (See 2 Thess. 3:6-15.)
- b. It isn't improper to make a profit or to make plans for our future.

3. **Specifically, then, what's the problem James is correcting in his day and ours?** The sin he wants us to avoid is presumptuous or arrogant planning. It's when we don't acknowledge God's right to direct our lives. That's **ARROGANT**. James is saying it's a sin when our underlying attitude is, **“I'm in control of my destiny”** (see v. 13). In fact, **IF** in the important, every day decisions of our lives, it sometimes doesn't even occur to us that God should be asked what His will is, THEN WE NEED TO LISTEN UP TOO!

4. **Why did they (do we) act this way?** We often separate the spiritual and secular issues from each other, and only bother to pray and communicate with God when it's overtly a spiritual issue, e.g., asking for God's help when we're in a crisis.

- But v. 13 indicates we should be asking about HIS will in the every day decisions, too.
- Secular work is really spiritual work—Col. 3:23-24.
- Ask for wisdom (James 1:5) and spiritual gifts for the road—Rom. 12:6-8; 1 Cor. 12:7-11.

B. **Listen to the insightful reasons for this instruction in verse 14.** James points out 2 things:

1. **We have inadequate knowledge of the FUTURE EVENTS.** v. 14a—*“Why, you do not even know what will happen tomorrow.”* (See Prov. 27:1.) We can't predict the future.

2. **We have insufficient knowledge of our LIFESPAN.** v. 14b—*“What is your life? You are a mist that appears for a little while and then vanishes.”* Ps. 102:13-18; 103:15; Job 7:7a; 14:2
  - a. **Why don’t we understand the shortness of life?** v. 14b. We don’t have an eternal perspective like we should. Our eternal/lasting treasure is in heaven—Matt. 6:19-21.
  - b. **What’s the solution?** v. 15—*“Instead, you ought to say, ‘**IF** it is the Lord’s will, we will live and do this or that.’”*

### III. The Positive Solution is simple: conditional planning.

A. **The precondition.** v. 15—Planning with a Big “IF” in Mind. Before we get to the planning, notice...

1. **What God’s will is NOT.**
  - a. It’s not passive surrender/passive resignation.
  - b. It’s not bitter surrender/just plain mad.
  - c. It’s not self-centered surrender.
2. **What IS God’s will then?** Rom. 12:2. **It’s active/joyful surrender.** *The Seven Action Steps:*
  - a. Prayer; b. Search the Scriptures; c. Do what is already commanded; d. Counsel/Mentoring with godly men and women; e. Begin serving; f. Watch for open and closed doors; g. Listen to the inner witness of the Spirit. (That’s active and joyful surrender!)

B. **The planning mandate**—plan with the big “IF” in mind.

1. Is planning important? Prov. 16:9; 14:15—*“...the prudent give thought to their steps.”*
2. Why is it important to look ahead?
  - a. To avoid danger—Prov. 22:3; 27:12.
  - b. To make the most of our opportunity—Eph. 5:15-17.
  - c. To make sure resources are allocated according to priorities—Luke 14:28; 1 Cor. 16:1-2.
3. Can’t we just trust God for the future? Prov. 19:2; 14:8; Phil. 2:12-13—*“...work out...”*
4. Should we keep working on our plan if it isn’t succeeding? Prov. 19:21; 20:18; 16:9  
**Option:** Look for **“orange.”** That’s a crazy way of saying “look for some unplanned/unexpected options”—Acts 16:6-10. (We may also need **“green”** before we move forward—Psalm 23, especially verse 2. Or, maybe we need a Mark 6:39ff miracle.)
5. What should we do once we have determined a plan? Psalm 37:5; Prov. 16:3-4a; 16:9
6. What attitude should we have as we plan? 1 Cor. 16:7—*“...I hope to spend some time with you, if the Lord permits.”*
7. What should we be prepared for as we begin to follow the plan? Sometimes God will break into our plan and sovereignly, even radically change or adjust our plan.

IV. **The Potential Temptation.** *“As it is, you **boast** in your **arrogant schemes**. All such boasting is evil. 17] If anyone, then, knows the good they ought to do and doesn’t do it, it is sin for them.”*

**Conclusion: James has answered some significant questions for us.**

- A. **What boasting is evil?** v. 16 - Boasting about our plans/schemes in an arrogant way.
- B. **Does Scripture say all boasting is bad?** **NO!** Jer. 9:23-24; 2 Cor. 10:17-18
- C. **What are we to DO?** v. 17—*“Anyone, then, who **knows** the good he ought to do and doesn’t do it, sins.”*
- D. **In summary, what has James made clear to us?** We are...
  1. To **PLAN** with the big **“IF”** in mind: “If it’s God’s will, we will...” We move forward to complete our plans, while being aware of the potential for the sovereign adjustments of God.
  2. To **KNOW** and **BOAST** in the Lord—Jer. 9:23-24; 2 Cor. 10:17-18.
  3. To **KNOW the good we’re to do**—v. 17a.
  4. To **DO good**—v. 17b. This isn’t the time for inactivity and waiting for God to do something.