

James: Faith That Works – Part 9

Plan in Pencil – James 4:13-17

Crosspoint – Dave Spooner – March 8, 2026

Introduction

- Over the last several weeks, James has been shaping us, pressing us toward maturity. He has told us that saving faith shows up in our works and our words and that our words reveal what is in our hearts. Then he showed us that there are two competing worlds of wisdom, one from earth and one from heaven, and the fruit of our lives reveals which one we are living in.
- Last week, James told us that God opposes the proud but shows favor to the humble. He called us to submit ourselves to God. Resist the devil. Draw near to God, and if you do so, He will draw near to you. We are to humble ourselves before the Lord. He reminded us that there is one lawgiver and judge . . . and it is not us.
- The issue that James has been targeting is pride—pride that separates, pride that humiliates, pride that pontificates. There is pride in our desires, pride in our judgments, pride in our speech. James knows how damaging and dangerous and damning our pride is, and he wants us to take a hard look in the mirror and deal with it, for our own good, and for the good of everyone else around us.
- James is not done with his work yet. This week, he continues confronting pride, but he moves into an arena that feels ordinary. Everyday. Practical. He moves into our calendars. Our business decisions. Our five-year plans. Our retirement dreams. Our assumptions about tomorrow. *Because pride not only shows up in conflict, but it also shows up in confidence.*
- We are going to read our entire passage as a whole and then return and walk our way through it. If you have your Bible, turn to James 4:13 (page 1045), and we are going to read until the end of the chapter, verse 17.

James 4:13-17 NIV

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. What is your life? You are a mist that appears for a little while and then vanishes. 15 Instead, you ought to say, “If it is the Lord’s will, we will live and do this or that.” 16 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.

- James is not attacking planning. He is attacking presumption. The hinge and heart of this passage is verse 15: *“If it is the Lord’s will.”* That phrase separates pride and providence, agency and humility, my will be done and Thy will be done.
- In this passage, James calls us to acknowledge four realities if we are going to live on the right side of this equation and humbly and rightly before God. The first is this.

Acknowledge You Are Short-Sighted

James 4:13-14a NIV

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.

- James begins with this correction: “You do not even know what will happen tomorrow,” let alone next week, or next month, or next year. We talk as if we own it, control it, are the “captains of our own destinies” steering our lives any way we so desire. We talk and think as if we are the ones who are ultimately in charge . . . and God is not. That we are sovereign and God is not. That we are the Lord, and God is not. That we are the King and God is not. Even as Christians, we can think and act like we are a “god.”
- One test of being a “god,” is the ability to determine and know the future. Isaiah wrote about God confronting other “gods” by giving them a test.

Isaiah 41:22-24 NIV

Tell us, you idols, what is going to happen. Tell us what the former things were, so that we may consider them and know their final outcome. Or declare to us the things to come, 23 tell us what the future holds, so we may know that you are gods. Do something, whether good or bad, so that we will be dismayed and filled with fear.

24 But you are less than nothing and your works are utterly worthless; whoever chooses you is detestable.

- One of the tests for divinity is omniscience (all-knowing)—tell me what is going to happen and also tell me what has happened. Declare and decree what will happen. Another test is of omnipotence (all-powerful), so do something good or bad so that we will be “dismayed and filled with fear.” The “gods” do not know what God knows, and they cannot do what God can do. They are less than nothing, and their words are worthless, as are all who follow after them and follow in their footsteps. We don’t qualify as a “god,” because we don’t know the future, we don’t even know what will happen tomorrow, and we don’t know the past fully and clearly at all. And we think we are in charge.
- We are also like Job, going through his horrible ordeal, when he said that he wanted an audience with God, that he had some questions for Him. So, God gave him an audience and spoke to him out of a storm and said, before you question Me, I will question you. Now brace yourself like a man and answer Me. Then God buries Job with a torrent of questions that he cannot answer and has not even considered or comprehended. At the end of his questioning, Job despises himself and repents in dust and ashes (see Job 38–42).
- God’s words tell us the truth. Proverbs 27:1 says, “Do not boast about tomorrow, for you do not know what a day may bring.” You can check the weather, but you don’t direct the weather. You can study the trends, but you don’t create the bends. You can read the tea leaves, but you don’t make the tea. You can get your palms read, but you don’t hold all creation in your hands.
- James is not trying to make us *anxious*; he is trying to make us *honest*. The problem is not that we plan; planning is a good thing. The problem is our pride and our presumption that puts us in the driver’s seat and God in the back seat. God does not take the back seat to anyone. Who do we think we are? We are short-sighted; we have to acknowledge who we are in comparison to who He is. And not only are we short-sighted, but we are also short-lived.

Acknowledge You Are Short-Lived

James 4:14b NIV

What is your life? You are a mist that appears for a little while and then vanishes.

- What is your life? A mist. For a moment, it catches the light. You see it. It sparkles. Then it disappears. That is James' image for your life. The concept is contained all over the Bible in places like Psalm 39:5, which says, "Everyone is but a breath." Psalm 103:15-16 states, "The life of mortals is like grass, they flourish like a flower of the field; the wind blows over it and it is gone, and its place remembers it no more." The Bible describes us as a mist, a breath; we are like a fading flower, and this place will remember us no more.
- More than likely, no one will remember us 100 years from now, and surely not 200 years from now. This is not meant to make your life feel *meaningless*; it is meant to make your pride feel *ridiculous*.
- God was here way before we got here, and He will be here way longer after we have left. We live as if we are permanent. We argue as if we are permanent. We hold grudges as if we are permanent. We build kingdoms as if we are permanent. We make plans as if we are permanent, and we are not. We are a vapor, a mist, a breath. He is God, and we are not.
- The humblest man on earth wrote one psalm, Psalm 90. In recognition of these things, Moses prayed, "Teach us to number our days, that we may gain a heart of wisdom" (Psalm 90:12). Numbering your days does something powerful. It produces humility. It produces gratitude. It produces urgency. It produces dependency. It gives us perspective and diminishes our pride.
- Not only are we short-sighted and short-lived, but we are also not sovereign. We are not ultimately in control of our lives.

Acknowledge You Are Not Sovereign

James 4:15-16 NIV

Instead, you ought to say, "If it is the Lord's will, we will live and do this or that." 16 As it is, you boast in your arrogant schemes. All such boasting is evil.

- James is correcting our prideful thinking that we are ultimately in charge. Remember, this passage started with "listen, you who say . . . we will go . . . we will stay . . . we will trade . . . we will profit." What you should say is "If it is the Lord's will. . . ." This is not about adding a religious phrase to the end of your sentences. It is about acknowledging who actually governs your life.
- Look carefully at what James says: "If it is the Lord's will, we will live. . . ." The truth is, the fact that we are even alive is dependent upon God. Acts 17:28 says, "In him we live and move and have our being." You woke up this morning because God sustained you. Your heart beats because God allows it. Your lungs fill because He gives breath. You are not self-sustaining; you are alive by the will of God, and someday He will take His breath back.
- And then James adds, ". . . and do this or that." Both life and activity are under God's authority. Ephesians 1:11 says He "works all things according to the counsel of his will." Not some things—all things. Daniel 4:35 says, "He does as he pleases . . . and none can hold back his hand." Job 42:2 says, "No purpose of yours can be thwarted." And we know that God works all things together for good, for those who are called according to His purpose (Rom 8:28), which is ultimately to conform us into the image of His Son (Rom 8:29). That is sovereignty.
- James is confronting the illusion that we are the decisive authority over our future. Then he points out, "As it is, you boast in your arrogant schemes." That word "arrogant" carries the idea of empty presumption, wind-filled words, inflated confidence. It is not a loud rebellion; it is a subtle self-rule. It is living as though you are the author of tomorrow. It is speaking as though outcomes belong to you. It is assuming control you do not possess.
- James does not soften it. "All such boasting is evil." Not unwise. Not immature. Evil. Why? Because at its core, you are replacing God with yourself. It is functional atheism as a Christian. You may say you believe in God's sovereignty, but if you plan, decide, move, build, and act as if

everything ultimately depends on you, James says that is boasting. It is pride, pure and simple, and a subtle form of self-rule and independence from the one we are under and dependent upon.

- “If the Lord wills” is not hyper-religious language; it is an expression of humility and arises from dependency. It does not mean we stop planning; it means we plan under authority. It means we submit outcomes. It means we hold tomorrow loosely. It means we recognize that every success is grace and every interruption is not outside His rule. To say, “If the Lord wills,” is simply to acknowledge reality. You are not sovereign. God is. And that is not bad news. It is the most stabilizing truth in the universe, which both relieves pressure and offers hope in our suffering.
- And we must hold two truths in tension, because Scripture teaches both clearly. God is sovereign, and we are accountable. Some theologians think about it like this. God has a will of decree, which is what He sovereignly ordains that certainly comes to pass¹, and God has a will of command, which is what He calls us to obey.² The crucifixion of Jesus happened according to God’s sovereign plan, as Acts 2:23 tells us, and yet those who carried it out were morally responsible. Sovereignty does not eliminate responsibility; it establishes it. God is Sovereign, and we are accountable.

Acknowledge You Are Accountable

James 4:17 NIV

If anyone, then, knows the good they ought to do and doesn’t do it, it is sin for them.

- James ends this section with a warning; he is not just talking about sins of commission, things that we do that are sins. He is talking about sins of omission, things that we know we should do and do not do. This puts sin in clearer focus, and we are accountable for both what we do and what we don’t do. That is pretty heavy, but it is the truth.
- This is established all over scripture, for example, Ecclesiastes 12:13-14 says, “Now all has been heard; here is the conclusion of the matter: Fear God and keep his commandments, for this is the duty of all mankind. For God will bring every deed into judgment, including every hidden thing, whether it is good or evil.” Every deed. Every hidden thing. The decisions we made without submission to the good will of God.
- Hebrews 9:27 reminds us that people are destined to die once, and after that to face judgment. Romans 14:12 says, “Each of us will give an account of ourselves to God.” James will not allow us to hide behind sovereignty. God is sovereign, and you are accountable. Both are true.
- If you emphasize sovereignty without accountability, you may drift toward passivity. If you emphasize accountability without sovereignty, you may drift toward anxiety. And neither is a good place for us to live. But when you hold them together, you walk in humble obedience.
- This verse in Proverbs helps us with this. “Trust in the Lord with all your heart, and lean not on your own understanding; in all your ways submit to him, and he will make your paths straight” (Proverbs 3:5-6).

Conclusion

- So, in light of all this, we must respond. First, look in the mirror and deal honestly with what you see. Do not glance quickly and move on. Do not excuse it. Do not rename it. Do not soften it. If you see pride, call it pride. If you see presumption, call it presumption. If you see

¹ See Matt. 26:39; Acts 4:27-28; 1 Pet. 3:17; Eph. 1:11; Matt. 10:29; Prov. 16:1; Prov. 21:1; Dan. 4:35; Job 42:1-2.

² See Exod. 20:1-17; Matt. 7:21; Rom. 12:1-21; 1 Thess. 4:3; 1 Thess. 5:18; 1 John 2:17.

prayerless planning, subtle self-rule, quiet boasting in your own ability to secure tomorrow, own it and then repent of it, ask for forgiveness and a clean heart.

- James has held up the mirror of God's Word to us. We are short-sighted. We are short-lived. We are not sovereign. And we are accountable. So if you need to repent, repent. Not vaguely. Not generally. Specifically. Repent of the decisions you made without seeking His will. Repent of speaking confidently about a tomorrow you cannot control. Repent of living as though outcomes ultimately depend on you. Repentance is not weakness; it is clarity. It agrees with God about reality. It is saying, "You are God, and I am not." That is where humility begins.
- But do not stop at the mirror. The mirror can show you what is wrong; it cannot make you new. After you look honestly at yourself, lift your eyes and look at the Savior. Fix your eyes on Jesus, the author and perfecter of your faith.
- He is the one who never presumed independence from the Father. He is the one who lived in perfect submission. He is the one who prayed, "Not my will, but yours be done." He entrusted Himself completely to the Father's will, even when that will led Him to the cross.
- And He went there for proud planners like us. For self-reliant hearts like ours. For every time we said, "I will," without saying, "If the Lord wills." He bore that sin. He rose again. And now He stands not only as judge, but as redeemer.
- This is why sovereignty is not meant to crush you; it is meant to steady you and ground you. Sovereignty will create hope in you. Because if God truly works all things according to the counsel of His will, then your suffering is not random. Your interruptions are not accidental. Your future is not fragile. The same God who governs history governs your life. The one who decrees the rise and fall of kingdoms also numbers your days. That is not cold theology; that is living hope.
- So yes, look in the mirror, and repent where you see pride. Then look at the Savior and believe and follow Him. Let conviction drive you to Christ, not away from Him. Let accountability push you into grace. Plan in pencil and know that God holds the eraser. And the one holding the eraser is not careless, not cruel, not distant. He is wise. He is faithful. He is good.
- Plan boldly, but pray first. Submit completely. And fix your eyes on Jesus, who holds your vapor-like life in sovereign, faithful hands, for His glory and our good.

Our prayer team is available to pray with you after the service, near the "prayer" sign at the front of the sanctuary, and in the prayer room next to the offices. Also, you can send your prayer request to prayer@crosspointrockford.com

Questions for Growth Groups

1. James says, "You do not even know what will happen tomorrow" (James 4:14). Where do you most often assume control over your future rather than acknowledge your limits? What would it look like to plan differently?
2. James describes our life as "a mist." How does remembering the brevity of life change the way you handle conflict, ambition, priorities, or anxiety?
3. The sermon distinguished between planning and presumption. What is the difference? How can you tell when planning crosses into pride?
4. James says, "All such boasting is evil." Why do you think he uses such strong language for something that feels so normal and culturally accepted?
5. We must hold two truths together: God is sovereign, and we are accountable. What happens when you emphasize one without the other? Which side do you tend to drift toward, passivity or anxiety?

6. James 4:17 highlights the sin of omission. In what area of your life do you know the good you ought to do but have been avoiding? What would repentance look like specifically?
7. The sermon ended with two movements: look in the mirror and look at the Savior. Which of those do you personally need to focus on more right now, repentance or renewed trust? Why?