Planning can be good but it can also be problematic. We must learn to apply God's wisdom in planning. James points to three problems which we should avoid.

1. It is wrong to plan without God.

a. It is not wrong to plan.

In verse 15 James says to plan, but to recognize that we depend upon the Lord's will. Jesus said that a wise builder plans before building a tower and a king calculates his troop strength before going to war. Counting the cost ahead of time is planning. It is the right thing to do.

b. It is wrong to presume upon God's grace.

It is only by God's grace that we are here or have the strength to do anything. We cannot control and do not know the future. Our lives are as short as a morning mist. Therefore, we cannot plan apart from God's grace.

c. We need to recognize God's sovereignty in our life.

God is sovereign. He controls each day allowing us to do business or anything else. God decides and acts as He wants.

Jesus illustrates in the parable of the rich fool (Luke 12:16-21) how senseless it is to plan without God. His plans for a comfortable future meant nothing, because God required his life from him that night. It is better to strive to be rich towards God, since living by His grace secures a good future.

2. It is wrong to boast about what we can accomplish.

a. Boasting is wrong when it elevates ourselves.

The businessmen whom James described in his story actually were boasting about what they would accomplish. But it was based upon presumptions about what they could do. Such boasting is wrong, because it fails to acknowledge all that God does. Boasting in what we do speaks more highly of ourselves then fits reality. John calls it the "pride of life" (1 John 2:16-17). Such pride comes from the world.

James says that to boast in <u>our</u> accomplishments is <u>evil</u>. It steals from God the honor that is due Him. To boast in our future accomplishments assumes that we have some sort of control over the future, which only God knows and controls. It is evil to claim what rightfully belongs only to God.

b. Boasting in God is acceptable and proper.

Jeremiah explained what boasting is proper (Jeremiah 9:23-24). He served God in Jerusalem at a time when the people had turned away from God and were trusting in all the wrong things, like their own strength, their own wisdom and their own wealth. But all such boasts were empty. Deliverance was only from the Lord, if they would just turn to Him. The Lord would be sufficient for all their needs. They could boast, not in themselves, but in the Lord on whose side they were.

The Apostle Paul was willing to boast in the Lord and in what Jesus Christ had done in his life. (Cf. 1 Corinthians 1:31; Romans 15:17.) We, too, may boast in what God has done by His grace. We should not boast in riches, strength or wisdom. We should know that we have accomplished nothing of ourselves.

We may plan and rejoice in what God may do and does, knowing that all our plans are dependent upon God.

3. It is sin not to do the good which we know we should, i.e., including God in our planning.

Verse 17 is logically connected with the preceding section by the preposition "therefore". The verse itself may have been a known proverb which James is applying to what he has just discussed. If you know that it is right to include God in your planning, and you do not to do it, then you have sinned.

Planning without God leads to boasting about what we have or will accomplish. We act as if we control the future. Such boasting is evil. Therefore, the planning which includes it is sin.

Go ahead and plan. Certain planning is especially wise. But plan knowing that Jesus is Lord. Don't plan contrary to God. Plan but consider God's will. Plan and submit to God's sovereign control.