

Text: James 4:13-17

Title: Recognizing God's sovereignty over finances.

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Intro: In his *Communist Manifesto*, Karl Marx, the Father of Communism, wrote of the dangers of capitalism, or free enterprise. He saw the economy as essentially a battle between business owners, the bourgeois, and workers, the proletariat. He believed that this battle led to the oppression of the worker by the business owner. The solution he advocated is expressed this way in his *Manifesto*:

"We have seen above, that the first step in the revolution by the working class, is to raise the proletariat to the position of ruling class, to win the battle of democracy. The proletariat will use its political supremacy, to wrest, by degrees, all capital from the bourgeoisie, to centralize all instruments of production in the hands of the State, i.e., of the proletariat organized as the ruling class."

So Karl Marx advocated the sovereignty of the state controlled by the working class as the solution to the dangers of capitalism. Modern history has shown that the approach is a failure because the sovereignty of the state has never worked out to be the sovereignty of the working class, and because even if it did it would still be the sovereignty of greedy sinners. All have sinned, the bourgeois and the proletariat. Neither are capable of ruling without greed.

James also discusses some dangers of capitalism in our passage today, but both his diagnosis of the problem and his call for a solution are very different from the ideas of Marxism. James warns us of the spiritual dangers related to finances, and he does so by citing the sovereignty of the Lord

as the solution, what the passage calls the Lord's *will*.

The verses assigned to us are the first half of a section of the book in which James is teaching believers like us to recognize God's sovereignty over free enterprise. He organizes our thoughts on this topic by repeating a phrase twice that is used no where else in the New Testament: "Come now" (4:13, 5:1). I think the chapter break in our Bibles today is somewhat unfortunate, because the two sections from 4:13-5:6 go well together.

With the first "come now," James speaks to all who enjoy the opportunities of free enterprise. And with the second "come now," James focuses on those who have come to know the success of free enterprise. Our focus will be on that first section, where we will see that the sovereignty of our Lord should regulate those who enjoy the opportunities of free enterprise. He is the ruler of each of our finances.

I. The Lord's sovereignty should regulate our financial plans (vv. 13- 15).

Illustration: One of the jobs I have had in the past involved planning for the future. Businesses need to do this. In fact, there was a time in my corporate career during which I reported to someone with the title "Director of Business Planning." A customer would come to us with a new product they wanted to put in a plastic bottle, and we would have to make plans about how to make that bottle and how to price that bottle.

I can remember a conversation that I had with my boss one time as we were walking to his car after a business trip we had made. He was going to give me a ride home, and I asked him about what he thought the percentage was of the

decisions our company made that were based on wrong predictions about what would happen in the future. He laughed as we both agreed that nearly all our decisions were based on an incomplete understanding of the future. Said differently, these decisions included an element of risk. Man is never very accurate when he plans for the future because he is limited by time.

Application: James is not against planning for the future. Verse 15 makes this plain: “we will . . . do this or that” is a plan for the future.

But James is against approaching our future plans without an understanding of God’s sovereignty over us and them. We need to remember that we are too puny to say what we are going to be doing in the future someday. We are those who do not know what belongs to tomorrow (v. 14). Prov. 27:1 warns us in this regard, “Do not boast about tomorrow, for you do not know what a day may bring forth.”

God does know what those days will bring forth, and so James wants us to have a specific response to God’s sovereignty over us as we make future plans: make plans that distinguish between the certain and the uncertain, allowing us to put our faith in what is certain and not in what is uncertain (vv. 13, 15).

Note that James has a problem with some of the specificity of the planning going on in verse 13. The more we put faith in specifics, the more we put faith in the uncertain. The planned timing is very specific – “Today or tomorrow” – the planned place is very specific – “such a city” – the planned duration is very specific – “continue there a year” – the planned activity is very specific – “buy and sell” – and the planned success is very specific – “get gain.”

That is a plan that is failing to distinguish what is certain and what is uncertain, what can be hoped for and what must not be hoped for in the same way.

The solution James offers here is recognition of God's sovereign rule over our lives – "if the Lord wills." What we can know for sure about the future has everything to do with the will of the Lord. We will live, if He wills; we will do this, if He wills; we will do that, if He wills.

How is that comforting for us when we make plans of hope for the future? It is comforting because God has told us about what He wills when it comes to our future financial well-being.

He wills that we ask for our daily bread. He wills that when we ask for a loaf of bread, we not receive a stone. He wills that the righteous never be forsaken nor his seed begging bread. He wills that all that the future holds, good and bad alike, would work together for our good in line with the purpose to which we have been called, to become like Christ. He wills that through testing we learn to trust Him and to see His greatness.

Illustration: I can remember coming home to a wife and three little ones with the news that I had just been laid off from the job that had moved our young family to Texas. The mortgage was still due. The kids would still get hungry. Bills had to be paid anyway. But looking back on that experience now, I can say with true transparency that the day I received the news of my layoff was one of the best days of my life.

God's plan was better than my plan to continue on in the corporate offices of that plastic bottle company. What I have come to understand is that I never need what is uncertain to

be certain. I never need the specifics of my planned timing, place, duration, activity, or success to be certain. I have enough in the Lord's will that is certain. I can trust that. So I can let the Lord's sovereignty regulate my financial plans.

II. The Lord's sovereignty should regulate our financial priority (v. 14).

Illustration: My wife and I visited the Swan House in Atlanta as we were celebrating our 25th anniversary. It was the mansion of Edward Hamilton Inman built in 1928. Inman was heir to the richest man in Georgia at that time, who made his money through a cotton brokerage business. Inman and his wife were powerful people in business, politics, and even car racing. I do not know what Inman's financial plans for the future were three years after moving into his new home, but I do know that this was the year that he died at the age of 49.

Application: Our life is indeed a vapor that appears for a little while, and then it is gone (v. 14). Jesus spoke of the fool who lived every day to fill his barn, and then when it got full, he built more barns to hold things that he would never be able to take with him when the vapor of his life disappeared (Luke 12:15-21). What is the solution here?

Do not count on tomorrow; make plans that are worth living for today (v. 14). There is a treasure that can be invested today that will never pass away. Jesus spoke of these treasures in heaven, where moth and rust do not corrupt, and where thieves do not break in and steal (Matt. 6:19-20).

How do we do that? We give God our heart every day (Matt. 6:21), and then we serve Him in that day (Matt. 6:24). We cannot serve God and money. We can make money to serve the Lord with, but we cannot serve money and serve

the Lord. As we give the Lord's will control over how we prioritize our money, we will learn to live for heaven's treasure instead of the treasures of this world.

III. The Lord's sovereignty should regulate our financial pride (v. 16).

Application: We have seen from verse 14 that James wants us who enjoy the opportunities of free enterprise to remember how brief our lives are. That understanding produces a humble heart. God wants us to be humble. The world around us lives with a very different attitude when it comes to their possessions.

The word for *boastings* here is a rare word for pride. It is used only one other time in the New Testament in 1 John 2:16, in a context in which John is speaking about the world and the pride of life. My best Greek lexicon translates the word there this way: "pride in one's possessions." So the pride of life is specifically the pride of one's standard of living.

The connection between this kind of pride and money is clear in one usage of its sister word, *boaster*, in 2 Tim. 3:2 (ESV), "For people will be lovers of self, lovers of money, *proud*, arrogant, abusive, disobedient to their parents, ungrateful, unholy." This *proud* is the bridge between loving money on the one side and arrogance on the other. It is the combination of the two.

So the Bible is clear that there is a special kind of pride related to and caused by one's possessions, and this pride is especially characteristic of the world that is passing away (1 John 2:16). There is a pride that is related to the size of the house we own, the annual salary we command, the number

and make of cars that we drive, and the balances we see on our retirement funds and bank statements. How can we combat this pride when it rises in our hearts?

Well, it helps to remember that the sovereign Lord gave us all these things and can take them away when He wants to, and that they are all temporary and passing parts of our existence. Only what is done for Christ will last. James has already mentioned this truth: "Every good gift, and every perfect gift is from above, and cometh down from the Father of lights, with whom is no variableness, neither shadow of turning" (1:17). The wisest and richest of the kings of Israel, Solomon, put it this way: "And also that every man should eat and drink, and enjoy the good of all his labor, it is the gift of God" (3:13).

So when the socialist objects to the right of private property with the rant - "You didn't earn that!", understand that his error is mixed with some truth. What we have earned is ours and not society's because God has given it to us. Because it comes from Him, society cannot justly take it away.

IV. The Lord's sovereignty should regulate our financial repentance (v. 17).

Application: Failing to recognize God's will through carnal financial plans, priorities, and pride is failure to do good when we should know better. Failing to do good when we know better is sin. The only way to deal with sin is humble repentance, confession for cleansing in the Savior's blood.

Conclusion: More than any, Christians should know to let God's will regulate our finances, because the One we claim as our Savior and seek to be like showed us exactly how to do so. "For ye know the grace of our Lord Jesus Christ,

that, though he was rich, yet for your sakes he became poor, that ye through his poverty might be rich" (2 Cor. 8:9). He sold everything He had and gave it to the poor – you and I (Matt. 19:21). His riches are the gift of salvation. Have you received that gift of eternal life from the One who was crucified for the poverty of the sinner's sin?

"A man came – I think it was actually in Philadelphia – on one occasion to the great George Whitefield and asked if he might print his sermons. Whitefield gave this reply; he said, 'Well, I have no inherent objection, if you like, but you will never be able to put on the printed page the lightning and the thunder.' That is the distinction – the sermon, and the 'lightning and the thunder.' To Whitefield this was of very great importance, and it should be of very great importance to all preachers, as I hope to show. You can put the sermon into print, but not the lightning and the thunder. That comes into the act of preaching and cannot be conveyed by cold print. Indeed it almost baffles the descriptive powers of the best reporters."

– David Martin Lloyd-Jones,

*Preachers and Preaching*