

# Our Plans and God's Providence

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Preacher: Lindon Nairn

[ 0 : 00 ] Today, our first scripture reading is taken from Psalms 39. I said, I will guard my ways that I may not sin with my tongue.

I will guard my mouth with a muzzle so long as the wicked are in my presence. I was mute and silent. I held my peace to no avail.

And my distress grew worse. My heart became hot within me. As I mused, the fire burned. Then I spoke with my tongue.

O Lord, make me know my end. And what is the measure of my days? Let me know how fleeting I am. Behold, you have made my days a few hand breaths.

And my lifetime is as nothing before you. Surely, all mankind stands as a mere breath. Selah.

Surely, a man goes about as a shadow.

[ 1 : 06 ] Surely, for nothing, they are in turmoil. Man heaps up wealth and does not know who will gather. And now, O Lord, for what do I wait? My hope is in you.

Deliver me from all my transgressions. Do not make me the scorn of the fool. I am mute. I do not open my mouth. For it is you who have done it.

Remove your stroke from me. I am spent by the hostility of your hand. When you discipline a man with rebukes for sin, you consume like a moth what is there to him.

Surely, all mankind is a mere breath. Selah. Hear my prayer, O Lord, and give air to my cry. Hold not your peace at my tears.

For I am a sojourner with you, a guest like all my fathers. Look away from me, that I may smile again before I depart and I am no more.

[ 2 : 12 ] The second scripture reading is taken from James chapter 4, verses 13 to 17. Come now, you who say, Today or tomorrow we will go into such and such a town and spend a year there and trade and make a profit.

Yet you do not know what tomorrow will bring. What is your life? For you are a mist that appears for a little time and then vanishes. Instead, you ought to say, If the Lord wills, we will live and do this or that.

As it is, you boast in your arrogance. All such boasting is evil. So whoever knows the right thing to do and fails to do it, for him it is sin.

Here ends the scripture reading. Thank you, Sister Tine. Well, good morning, everyone. Good morning. Let's pray.

Father, what a privilege it is that we have once again to hear from you, to consider your word.

[ 3 : 28 ] Oh, Lord, we are above all men most rich to do so. Lord, help us not to take this opportunity for granted to hear your word read to us.

We pray, oh God, that you would grant to us the wisdom to decipher it and to communicate it as you wish.

We pray, Lord, that you would enable us to hear as we are and to obey, Lord, as you would have us to obey.

In the name of Jesus, we pray. Amen. Brothers and sisters, we come to a topic that really is not foreign to any of us.

All of us plan. All of us plan. Some of us plan for a day, others for a week, some for a month, some for a year, and some even for much longer than that.

[ 4 : 50 ] It would not surprise me if there are people present who have five-year and even ten-year plans. And perhaps they're not comprehensive. Perhaps they don't incorporate all aspects of your life, but something in particular.

Indeed, I suspect that already you have planned the next few hours of today. The Bible does not condemn planning, but the Bible has quite a bit to say about it.

The passage that we have just read in James tells us how we ought to plan.

It sets it out very clearly. And I believe that the central point that James makes to believers in these few verses that were read is this.

Planning without a godly perspective is both arrogant and sinful. I think that's the point James makes here.

[ 6 : 05 ] Planning without a godly perspective is both arrogant and sinful. I think that's the essence of what James is saying to us.

I believe that what James is telling us in these verses is that we ought to remember. I think that's the essence of what James is saying to us.

Because James is mindful that all of us have a history of planning. We have a history of planning.

We have a history of seeing our plans come to fruition, some of us. Perhaps all of us have had that experience. And some of us have had a history of seeing our plans just come to know it.

And James tells us in these few verses, James says to us, as a believer, we ought to remember.

[ 7 : 19 ] Firstly, he says we ought to remember our past. You ought to remember your past. And then he says you ought to remember your ignorance.

And then remember, thirdly, your mortality. And then finally, he says, remember your God. Let's take a look at the first point.

Remember your past. Let's take a look at how he says this to us. Right at the back. James says, come now.

You see that? Come now, you who say. When someone uses language like that, they're trying to really get your attention.

Now, we probably in the Bahamas, we probably won't say it quite like that. We probably say something like, come on, man. Come on, man.

[ 8 : 23 ] You know better than that. Come on. There is something about this term that James is trying to convey to us.

James is saying, come on. Come on. You know better than that. Come on, you who say. Come on.

You know better. Term is used when someone has had enough and is in utter disbelief that the person to whom he is speaking does not know or does not act on what he knows.

Say it again. The person communicating is in total disbelief that the person to whom he is speaking either doesn't know what he is saying or just simply just doesn't understand it.

Come on, man. You must know better. Within the context of this passage, when you consider those words of James, it seems that James is chastising believers who ought to know better than to plan in a certain way.

How dare you? You ought to know better. Come on, man, he says. Why? Because they've done that and they've been there.

[ 9 : 54 ] That's the point. So James is saying, come on. You ought to know better. Why? Because you've been there. You have done that. You have experienced this before.

James calls us as believers to a level of practicality. You know what has happened before.

So govern yourselves accordingly. There is a sense of just disbelief on his behalf.

Today or tomorrow. We will go into such a town and spend a year there and trade and make a profit.

This is what James says. James says, come on, you who say these things. Today or tomorrow. And it sounds very innocent, does it?

[ 11 : 05 ] But James says, come on, you who say this. Today or tomorrow. And James here, he captures so many aspects of a plan that you and I take for granted.

He captures today or tomorrow, timing. He captures place. We will go into such and such a place. Such and such a town.

And spend a year there, duration. Trade, activity. Make a profit, results.

I think we can relate to that. Many of us can relate to that as business people. But listen, rest assured, James is not only talking to business people here. He's talking to all of us.

James says, look at how you say this. It's as if you have forgotten. Come on. All of us, and I'm looking around as I say this.

[12:09] All of us, all of us have been around long enough to know that the best laid plans of mice and men often go awry.

All of us. We know that things happen, but we don't anticipate.

Been there, done that. So James calls us to remember, to be wise, to consider. I remember, can I tell you, just coming into the new year, I started, I said, I've got so many things to do.

I've got to write down everything that I need to do. And one morning, I wrote down 25 items that I wanted to do that day. And guess what happened? I left the house.

My car broke down. I meant to borrow my wife's car. And then she had a problem with her car. And I was like, Lord, what is this happening to me today?

[13:21] All of my blood. And it's happened to all of us. We've seen this. We've been there, done that. And the scripture tells us. That not only do we have the privilege of learning from our own experiences, we can remember and learn from the experiences of others.

1 Corinthians 10, verse 11. Paul writes about the Israelites.

He says, Now these things happened to them as an example. But they were written down for our instruction on whom the end of the ages has come.

Brothers and sisters, we can glean from the experiences of others, all of inside the scriptures, and in our personal lives.

We can remember what our experiences have been. So remember your past as you plan.

[14:42] Wise words from James. Come on. Remember your past. And in verse 14a, James tells us to remember your ignorance.

James, listen to how he says it. He says, Yet you do not know what tomorrow will bring.

James says, Here we are, planning, and yet you do not know what tomorrow will bring. That is to say that you are ignorant about the future.

And we all are. We all are. You are, and I have. And so James says to us, When you are planning, brothers and sisters, remember your ignorance.

We do not know the future. As a matter of fact, any time now, we can lose power in this building.

[15:59] God, brothers and sisters, God has given us, as Charles Spurgeon says, no eyes with which to pry into the future.

He unveils the past to our penitence. But he veils the future from our curiosity.

That's what the Lord has done. We don't know the future. You can plan today and tomorrow. Guess what?

War over which you have no control. economic turmoil over which you have no control or did not foresee. Some disease, some disease over which you have no control or perhaps have not even heard about.

and on and on and on and on and on. So that's the point. James is saying when we, you plan this way and you do not know what tomorrow will bring.

[17:31] in Proverbs chapter 27, Proverbs 27, 1, we read these words. Do not boast about tomorrow for you do not know what a day may bring.

Brothers and sisters, that ought to be the disposition of our hearts as believers. But James is taking us somewhere.

James is telling us what we do wrongly in order to set us up to show us how we ought to do it. It's coming soon.

how many of you remember the parable that Jesus told in Luke chapter 12.

Jesus talked about this man, this rich man who produced plentifully, the scripture says. Here this man says that, he said, you know what I'm going to do?

[18:46] I'm going to build bigger and bigger and bigger bands to store all that I am building, and all that I am harvesting.

And the Lord said to him, listen, today, today, thou fool, this night your soul is required of you and the things you have prepared, whose will they be?

Whose will they be? So, who, so, scripture tells us, is the one who lays up treasure for himself and is not rich toward God.

So, scripture tells us that, yeah, this is a parable about this man, but it relates to all of us. all of us who are building up treasures on earth, but are not mindful to build up treasures in heaven.

We are not mindful to serve the Lord. We're not mindful to ensure that we are rich toward God.

[ 20 : 07 ] the fact is that our lack of knowledge about the future should evoke in us a sense of humility.

Instead, it is not uncommon for us to project our futures and to derive pride from it.

You know, we sit back and we say this is what we're going to do and we derive some pride from our projection of what we say we're going to accomplish. But James speaks to that in these verses.

We don't know the future. A godly planner has the right perspective of who he is. That leads me to my third point.

Remember your mortality. listen to what James says in verse 14b. James says, what is your life, brothers and sisters?

[ 21 : 22 ] What is your life? For you are a mist that appears for a little time and then vanishes. Now, all of this is within the context of planning now.

So let's bear that in mind. James is asking this question within the context of planning.

He says, what is your life? For you are a mist that appears for a little time and then vanishes. James is saying, listen, who do you think you are and do you really not realize who you are?

What's James saying to us? James, you know, in the Bahamas, we are very familiar with, we are not very familiar rather, with mist and vapor, but perhaps the best example I can give is, give would be the clouds.

When I was a youngster, I would gaze into the sky, stare at the clouds and it's amazing what one sees when one stares at something long enough.

[ 22 : 49 ] I'd see human faces, hands, mountains, angels, you name it. I'd stare for a little while and always the cloud would either dissipate, change shape, or float away.

Never lasted long. And if the truth be told, these clouds never intended to form themselves into the shapes that I saw, it just happened.

But I believe there are two aspects to what James is saying to us brothers and sisters about mist and how we ought to consider planning. The first is, I think he wants us to understand the brevity mist.

Mist. Mist is here one minute and it's gone the next. Indeed, it has no control over how long it will last.

Imagine then you and I being regarded that same way. That's what James is saying. James says, when you are planning, brothers and sisters, remember that you are mist.

[ 24 : 11 ] You are mist. That's what we are. We are mist. Not here very long.

Doesn't that humble you? when you think about people younger than yourself who are gone.

And then you think further about the fact that in a few years all of us will be gone. One by one. Mist.

The second point I think James wants to see here is the impact of mist on the overall scheme of things.

James is really being direct here. He is, James is such a candid and a direct pastor. James is saying that our lives in the end, in and of themselves, brothers and sisters, in and of themselves. James is saying they are insignificant. I know we don't like to hear that, but James' point is that we place too much importance on our lives.

[ 25 : 36 ] James wants us to understand that the ups and downs of life are such that we cannot control them, and our lives can be so easily changed.

Okay. So it's one thing to accept and to understand that our lives are like mist, and to understand. But how should that understanding influence the way we plan? How should that influence or affect the way we plan? this reality should cause us to approach life with a deep and abiding sense of humility.

humanity. Brothers and sisters, when you and I plan and when we recall and when we have an awareness that our lives are like mist, we approach our plans with humility.

It is apparent that the planners about whom James writes acted as though they were immortal.

[ 27 : 05 ] they thought they would live forever. But James says that the Lord alone controls the length of our lives, not us.

Ultimately, it's God who decides. And this truth, this truth that we are not immortal should shape the way we approach our planning.

It should not cause us to inquire of the Lord with respect to the timing of our death. That's not my point at all. Nor is it James' point.

His point is that our plans should be shaped by the reality that as the length of our life is in the hand of the Lord, we should not presume upon the future.

Indeed, the planner acknowledges that he does not know the future. He doesn't know the future. He doesn't presume upon the future. He knows that his life is but a breath, but a mist.

[ 28 : 25 ] God is not in Psalm 99 through 12. The psalmist writes, for all our days pass away under your wrath.

We bring our years to an end like a sigh. The years of our life, 70, or even by reason of strength, 80, yet their span is but toil and trouble.

They are soon gone and we fly away. Who considers the power of your anger and your wrath according to the fear of you?

Then he writes in verse 12, so teach us to number our days that we may get a heart of wisdom.

Brothers and sisters, what a prayer for all of us in 2026. Lord, teach us to number our days that we may get a heart of wisdom.

[ 29 : 38 ] Lord, teach us to understand that what are these days? We too will cross over the Jordan.

Teach us to number our days, O Lord, and apply our hearts to wisdom. Teach us to use every day wisely.

Every day, every second wisely, Lord. Acts 18 gives an account of Paul's trip to Ephesus and a conversation he had with the Jews in the synagogue.

And when Paul was leaving, the Jews asked him to stay. In verse 21 of chapter 18, Paul says, I will return to you if God wills.

And at other times, Paul used similar language. For instance, during a conversation with the Corinthians, Paul used this language.

[ 30 : 54 ] Paul says, if it is the Lord's will. Well, there are two important points that should not escape us with respect to what Paul said.

The first is that he understood that the length of his life rested in the hands of God.

And Paul lived in view of that reality. Brothers and sisters, I wish to God that we would all live in view of that reality. Next, while no one could argue that Paul's plan to return to the Ephesians and the Corinthians appeared to be noble and worthy on their face, and no doubt they were, they might not have been a part of God's agenda.

That leads me to point number four. The godly planner realizes that the achievement of his plan rests in the hands of the Lord.

Remember your God. See how James says it in the verses that we just read.

[ 32 : 29 ] James says, instead, you ought to say, in verse 15, if the Lord wills, we will live and do this or that.

You see that? You see the contrast? James begins, come on now, you who say today or tomorrow, we will go into such and such a town and spend a year there.

and then he says, instead, you ought to say, if the Lord wills, if the Lord wills, we will live and do this or that.

You see the contrast? James is saying here that we ought to remember, remember our God.

So then ultimately, the godly planner is God-focused. That's James' point. The Bible does not prohibit planning.

[ 33 : 39 ] Indeed, the Bible expressly encourages planning. Proverbs 6 and 6, go to the aunt, O sluggard, consider her ways and be wise.

Without having any chief, officer, or ruler, she prepares her bread in summer and gathers her food in harvest. The Bible does not prohibit planning whatsoever.

Indeed, you and I cannot live comfortably without planning. It's a part of nature. Planning is a part of nature.

What the Bible condemns is planning without having God's providence in view. wisdom. This is the essence of what James is saying to us in verse 15.

When James says, instead, you ought to say, if the Lord wills. Brothers and sisters, this is the essence of the message. The essence of the message is that you and I, as believers, when we plan, we ought to say we ought to have the hard disposition of if the Lord wills.

[ 35 : 14 ] Recognizing, being ever mindful that God works. He is the sovereign one, and he works providentially in our lives.

We talk about this word providence and sovereignty often. Sovereignty speaks to God's right to do as he pleases.

Providence is his exercise of that right. So providence is what he does to achieve that right. It's a word that is used to explain God's relationship with his creation. It means that God is ultimately in control of creation not only to preserve it, but he also directs it to fulfill his purposes. We see in Proverbs chapter 19 verse 21 find these words, many of the plans of a man's heart. We all know it, but it is the purpose of the Lord that will stand.

[ 36 : 48 ] That's his insistence, many of the plans of a man's heart, but it is the purpose of the Lord that will stand.

And so James' brothers and sisters, look at what James is doing for us. Look at how he is serving us with these words. He is setting us up. He is setting us up to stand, as it were, on the providence of the Lord.

He is giving us a sense of comfort and confidence knowing that God's providence prevails. And he says to us, be wise. Be wise, brothers and sisters, as you plan. Be wise to know, to seek the Lord's will.

essentially when we speak of the providence of the Lord, we are speaking about the fact that God is involved in the affairs of man.

[ 38 : 09 ] Nothing happens unless God permits it. And life, you know what, he's not surprised by anything.

Here's the point. This is the point now. The essence, the planner, you and I, the planner is humbled in that he knows his place.

This is what James is saying to us. James is saying that given this reality, given all that we have talked about, given that we forget our past, we don't know the future, James says to us, look here, you ought to be humble.

The planner is humble in that he knows his place and he knows God. He does not think too highly of himself. The godly planner understands that ultimately everything rests in God's hands.

Brothers and sisters, that's the point, how comforting that is. Let that disappointment, that thing that would otherwise disappoint you, let it rest right there, that God providentially permitted it.

[ 39 : 55 ] Oh, I know it's hard. I know it's hard. You're telling me I've been there, done that, time and time again.

But James says, the God we serve, he knows and he understands. He says that he demonstrates this not just with his attitude, that is, we don't demonstrate whether we accept this truth only with our attitude, which is the most important thing, but also with what we say.

What does he say? What do we say? If the Lord wills, always indicative that one has, let me ask the question, rather, let me ask you a question.

Do you think that when somebody says, if the Lord wills, it's always indicative that that person has the right perspective and planning? Let me answer the question for you.

Not necessarily. Some people just say this because, you know, they say, you know, what you doing today? Well, you know, I'm going such and such if the Lord wills.

[ 41 : 29 ] And, you know, they just say it because it's at the tip of their towns. It's at the tip of their towns. Let me ask you another question.

What about when people don't say it? When somebody perhaps is thinking it, is mindful of it, but doesn't say it?

Does it mean that that person does not accept or recognize the providence of God? Not necessarily. Not necessarily. Can I share with you my personal approach to this?

Most often, when I'm talking about the future, I don't say, if the Lord wills. Sometimes, I say it if I think, if I'm talking to someone, and I think that person needs some encouragement.

If it's a believer, especially, and I think for one reason or the other, that person needs some encouragement, I might say, if the Lord wills or if the Lord permits. But most often, I don't say that at all.

[ 42 : 37 ] But I gotta tell you, I have to confess that most times I plan.

I don't plan in the way that we are commanded to, as James says. to us. But James is not saying to us that we ought to use these words all the time.

There's many examples in Scripture when people don't say it this way. James is saying to us that the reality of the providence of God should so govern our lives that it forms the basis for our plans.

That's it. It informs how we plan and what we plan. It informs when we plan and why we plan. It is not the words that matter so much.

It is the posture of our hearts. It's our attitude. Not only are our lives in God's hands, but our ultimate success rests in him as well.

[ 44 : 05 ] James said, if the Lord wills, we will live. He says, if the Lord wills, we will live.

And we will do this or that if the Lord wills. If the Lord wills. This was also informed. This must also mean that if the Lord wills, we will not do this or that.

This goes back to the godly planner accepting the reality that the achievement of his plan rests with God. God. It's about God and not ourselves.

Brothers and sisters, I want us to see how James concludes this portion of scripture.

look at what he says in verse 16. As it is, you boast in your arrogance.

[ 45 : 25 ] All such boasting is evil. So whoever knows the right thing to do and fails to do it, for him it is sin.

so James has gone through his points here. James has said, listen, this is what you do and this is really the meeting essentially of why you do that, but this is what you ought to do and now he says, what is the essence?

what does it really mean when you do it this way? When you do it wrongly? That's what he's saying. James is saying, when you really just take it down to its smallest point, its smallest denominator, what does it really mean?

What's the essence of it? And James says, you know what it really means when you carry on that way? He says it means that you lack humility. He says it really means that you are arrogant.

He says it really means you are boasting in your arrogance. Boasting in your arrogance. Despite your ignorance.

[ 46 : 58 ] ignorance. If you planned, but you do not remember your past, you do not remember your ignorance, you don't remember your mortality, and you do not remember your God, James says you're boasting in arrogance.

arrogance. What is boasting in arrogance in this context? It is a notion that one can control the future.

It is functional atheism. It is self-reliance. It ignores the primary purpose of the believer to bring glory to God.

It sets up a throne for oneself. So James says it is evil. Brothers and sisters, powerful word.

So when you and I plan, let's remember what James says. how do we embrace the truths?

[ 48 : 29 ] What are the truths that we ought to embrace as we conclude this message? we have unshakable confidence in the future.

Why? Because it is God who controls the future. Not any man, not any circumstance. Brothers and sisters, can I say that to us again?

we should have unshakable confidence in the future because God is providential. Yes, you're swimming up the tide as it were.

Yes, the things that you foresaw, the plans that you had, have not materialized as you would have liked.

yes, the answers have been no. But how many of you know that if God wills, he can turn it around?

[ 49 : 47 ] And if he doesn't will, if he doesn't will, then we ought to give him glory all the same. God is able to make all grace abound to you so that having all sufficiency in all things at all times, you may abound in every good work.

Next, brothers and sisters, we ought to live humbly before one another, realizing that it is God who is the real power broker and not ourselves.

else. And then we should plan after consulting God 2026, we're just 20 odd days into 2026.

Let's consult God. Some of us, you know, we thought all of us would have been here in 2026 and some of us are gone. we had some amazing plans, perhaps, some of us are gone.

Some of us, some things that have happened so far in 2026, we never imagined. Boy, I could tell you some of them. But know that God is the architect of planning.

[ 51 : 13 ] God, the Bible tells us in Psalm 139, 16, the Bible says of the Lord, and I hope you're encouraged by this, your eyes saw my unformed substance.

In your book were written every one of them, the days that were formed for me, when as yet there were none of them.

The Lord knows us, and he knew us before the foundation of the earth. And finally, Jesus coming to earth to die for our sins was the ultimate plan.

In Acts 2, 23, Paul writes, this Jesus delivered up according to the definite plan and foreknowledge of God, you crucified and killed by the hands of lawful men.

God is the architect of plans, brothers and sisters. Planning is okay. Planning is right. We just need to have the right perspective. In the end, James is really telling us to trust God, to put our faith and confidence in him, and not to rely on what our eyes and the world tell us.

[ 52 : 54 ] Whatever God ordains is right, and so to him I leave it all. Whatever God ordains, my brothers and sisters, invite the praise to him to come, is right.

And so to him I leave it all. Father, we praise and we thank you, Lord, for your word. We pray, oh, Lord, that your word would find fertile soil in our hearts.

And we pray, Lord, that it would bring forth fruit for many years to come. Oh, Lord, we pray for those who are struggling in this moment, who perhaps, oh, Lord, have sought to plan their way out of challenges, who have thought to engage others, and to perhaps, whether it's a medical situation or financial or relational, they've planned and planned and nothing has happened.

Lord, we pray that you would move providentially in the lives of our brothers and our sisters. And, Father, you would cause a manifestation of deliverance for your glory and for your honor.

In Jesus' name, amen.