SEA CHANGE CHURCH

THE CURRENT

Storm Proof: A Study in James · S2E5

Planning in Pencil

A 7-Day Study

"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."

James 4:13–17 ESV

Pastor Harry Wilson · November 8, 2026

THIS WEEK'S MEMORY VERSE

"Instead you ought to say, 'If the Lord wills, we will live and do this or that.'"

James 4:15

HOW TO USE THIS STUDY

Each week, The Current walks through a piece of Sunday's passage: a short verse study, encouragement, journal questions, and a daily prayer.

Take one day at a time. There's no need to rush.

DAY 1

A Year Mapped Out

> JAMES 4:13 ESV
>
> *"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'—"*

VERSE STUDY

James has a way of getting straight to the point. Last week's passage warned against using our words to judge one another, because there is only one judge. This week he follows the same line of thought into the future. If we are not the judge, we are also not the ones who decree what happens next. James pictures a group of merchants announcing their year: today or tomorrow, this town, a year's stay, trade, profit. The timeline, the location and the business model are all settled.

What is missing is any room for God. There is no pause to ask where he might lead, no space for the Spirit to redirect, only an assumption of control and success. Harry was quick to clarify that this is not an indictment of planning. Plenty of couples include one natural planner and one happy improviser, and the improviser does not get to claim this passage as a victory. James is not against calendars or goals. His target is pride: speaking as though the future and all of its outcomes were ours to command.

That puts James at odds with a familiar idea in the culture around us, the notion that we can manifest the future by believing it hard enough and speaking it into existence. Words do carry weight, and belief matters. But manifestation rests on self-reliance, the assumption that the power to secure outcomes lives in us. James calls us instead to depend fully on God for whatever comes next.

Most of us have watched a foolproof plan fall apart. A job that looked like a sure thing fades, a venture that seemed brilliant at eighteen turns out to be a detour, and a carefully drawn map suddenly has no road on it. Those moments are humbling, but they can also be a gift, a reminder that God never handed us the keys to tomorrow.

TAKE HEART

Holding our plans loosely is not a loss. It is a relief. We were never meant to carry the full weight of the future on our own shoulders, and the God who knows tomorrow is far better at directing our steps than we are. When a plan crumbles, he has not lost track of us.

JOURNAL QUESTIONS

1. Where are we currently planning as though the outcome is entirely in our hands?
2. When a plan of ours has fallen apart, what did that season teach us about where our confidence was resting?

DAILY PRAYER

Before we pray, let us spend a few quiet minutes with today's verse: read it slowly once more, or simply sit in silence and let it settle. Then, when we are ready, let us pray this over the day ahead:

"Direct us, O Lord, in all our doings with thy most gracious favor, and further us with thy continual help; that in all our works begun, continued, and ended in thee, we may glorify thy holy Name, and finally, by thy mercy, obtain everlasting life; through Jesus Christ our Lord. Amen."

Book of Common Prayer, Prayers and Thanksgivings 57, For Guidance

ACTION CHALLENGE

Look at the coming week's calendar and bring each plan on it to God in prayer, one at a time. Leave a little margin open each day for whatever he might bring along.

NOTES

DAY 2

Who Is Running the Company?

> PROVERBS 16:9 ESV
> *"The heart of man plans his way, but the LORD establishes his steps."*

VERSE STUDY

Proverbs puts the whole tension in a single line. Planning is assumed: people make plans, and Scripture does not scold them for it. But the verse is clear about who actually lays down the path. We sketch the route in our hearts and heads, and God is the one who sets our feet on solid ground and establishes each step.

The notes for this week put it sharply: the presumption of control is a facade that makes a fool out of all who partake. Life has a way of exposing that facade. For most of us, things go differently than planned not occasionally but daily.

Too often we profess that God is sovereign, but plan as though we are. We fill our calendars, set our goals and map out our futures as if we were the CEO of our own lives. Jesus is welcome, even valued. He has a seat on the board of directors. But the corner office is ours. As the message put it, that is not the biblical picture.

Scripture's pictures run the other way. God is Father and we are his children, and it is the parent who loads the family into the car and decides where it is going. God is Master and we are servants, and the master directs the work. James was writing to a church where arrogance had taken root, showing up in slander against neighbors and in boasting about future success. His remedy is humility, and it starts with honestly asking whether some of that arrogance lives in us.

TAKE HEART

The God who establishes our steps is not a distant executive approving or rejecting our proposals. He is a Father who knows the way and delights to lead his children. Handing him the keys does not shrink our lives. It places them in the safest hands there are.

JOURNAL QUESTIONS

1. In which area of life do we most act as the CEO, with Jesus on the board but not in charge?
2. What would change in our planning if we treated God as Father and Master rather than as an adviser?

DAILY PRAYER

Before we pray, let us spend a few quiet minutes with today's verse: read it slowly once more, or simply sit in silence and let it settle. Then, when we are ready, let us pray this over the day ahead:

"Trust in the LORD, and do good; dwell in the land and befriend faithfulness. Delight yourself in the LORD, and he will give you the desires of your heart. Commit your way to the LORD; trust in him,

and he will act. He will bring forth your righteousness as the light, and your justice as the noonday."

Psalm 37:3–6

ACTION CHALLENGE

Choose one decision in front of us this week. Before settling it, write down what we want, then pray Proverbs 16:9 over it and ask God to establish the steps, even if they turn out to differ from ours.

NOTES

DAY 3

A Mist

> JAMES 4:14 ESV
> *"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."*

VERSE STUDY

James answers arrogance with a question and an image. Life, he says, is a mist that appears for a little time and then vanishes. It is a startling way to deflate a boast. How can anyone announce what will happen over the next year when no one has been told what tomorrow will bring?

His correction is not to stop planning but to change the way we speak about our plans: "If the Lord wills, we will live and do this or that" (James 4:15). Notice where James starts. Before the doing comes the living. We depend on God for our very breath and for waking up tomorrow at all, and yet we tend to live as though tomorrow were owed to us. That quiet sense of entitlement crowds out gratitude.

Christians have long found ways to keep that truth in view. Historical portraits of monks and saints often show a skull on the desk or in hand. Many kept one in the place where they prayed as a deliberate reminder of their own mortality, and so of their dependence on God for each new breath and each new day. It also kept their eyes on where they were headed, which was eternity.

Moses prayed the same way: "So teach us to number our days that we may get a heart of wisdom" (Psalm 90:12). Remembering that our days are numbered is not meant to make us morbid. It is meant to make us wise, humble and grateful, holding each day as the gift it actually is.

TAKE HEART

A mist is fragile, but it is not forgotten. The same God who knows how brief our lives are has been our dwelling place in all generations. Our frailty is held inside his faithfulness, and every morning we wake is another sign of his care.

JOURNAL QUESTIONS

1. Where do we tend to treat tomorrow as something we are owed rather than a gift?
2. How might remembering our mortality change the way we spend this particular week?

DAILY PRAYER

Before we pray, let us spend a few quiet minutes with today's verse: read it slowly once more, or simply sit in silence and let it settle. Then, when we are ready, let us pray this over the day ahead:

"Lord, you have been our dwelling place in all generations. Before the mountains were brought forth, or ever you had formed the earth and the world, from everlasting to everlasting you are God. So teach us to number our days that we may get a heart of wisdom. Satisfy us in the morning with

your steadfast love, that we may rejoice and be glad all our days. Let the favor of the Lord our God be upon us, and establish the work of our hands upon us; yes, establish the work of our hands!"

Psalm 90:1–2, 12, 14, 17

ACTION CHALLENGE

Each morning this week, before checking anything else, thank God for the gift of another day, and quietly add "if the Lord wills" to the plans we make for it.

NOTES

DAY 4

If the Lord Wills

> JAMES 4:15–16 ESV
>
> *"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."*

VERSE STUDY

James did not invent the phrase "if the Lord wills." Paul wrote it into his own plans. Leaving Ephesus, he promised to return "if God wills" (Acts 18:21), and he told the Corinthians he would come to them soon, "if the Lord wills" (1 Corinthians 4:19). For the early church, these words were a natural part of how plans were spoken.

That does not mean the point is to attach a pious phrase to every sentence. The message had some fun with this: imagine answering a spouse's reminder about the weekly date night with a solemn "if the Lord wills." That would only make things strange. The words matter because of the heart behind them, an honest acknowledgement that though we make plans, God holds the outcome and can change things at a moment's notice.

For a Christian, that should not feel like a threat. It should be a preference. God's ways are better than ours, so we want his will more than our own. That is why Jesus taught us to pray, "your will be done, on earth as it is in heaven" (Matthew 6:10). Thy will be done in our lives, in our families and in our plans: the Lord's Prayer is, in part, training in desiring the will of God.

Jesus prayed this way himself. In the garden of Gethsemane, looking ahead to a tomorrow filled with the greatest suffering, he asked the Father to take the cup from him, and then yielded his own will to the Father's (Luke 22:42). In the best seasons and the hardest ones, that is the prayer we are learning to pray.

TAKE HEART

Surrendering to God's will is not surrendering to fate. It is entrusting ourselves to a Father whose will toward us is good. The Son who prayed in Gethsemane knows exactly what it costs to pray "your will be done," and he walks with us every time we pray it.

JOURNAL QUESTIONS

1. Which of our current plans would be hardest to hold with an open hand, saying "if the Lord wills"?
2. What would it look like for God's will to become our preference rather than our backup plan?

DAILY PRAYER

Before we pray, let us spend a few quiet minutes with today's verse: read it slowly once more, or simply sit in silence and let it settle. Then, when we are ready, let us pray this over the day ahead:

“Let me hear in the morning of your steadfast love, for in you I trust. Make me know the way I should go, for to you I lift up my soul. Deliver me from my enemies, O LORD! I have fled to you for refuge. Teach me to do your will, for you are my God! Let your good Spirit lead me on level ground!”

Psalm 143:8–10

ACTION CHALLENGE

Pray the Lord's Prayer slowly each day this week. On reaching “your will be done,” pause to name one specific plan, relationship or hope, and place it in God's hands.

NOTES

DAY 5

Not Anxious, Not Arrogant

> MATTHEW 6:33–34 ESV
>
> *"But seek first the kingdom of God and his righteousness, and all these things will be added to you. Therefore do not be anxious about tomorrow, for tomorrow will be anxious for itself. Sufficient for the day is its own trouble."*

VERSE STUDY

Jesus also spoke about tomorrow, from a different angle. In the Sermon on the Mount he told his followers not to be anxious about food, drink or clothing, and pointed them to the birds of the air, fed by their heavenly Father without sowing or reaping. Then he concluded: "Therefore do not be anxious about tomorrow, for tomorrow will be anxious for itself" (Matthew 6:34).

Put Jesus and James side by side and a pattern appears. Jesus says not to be anxious about tomorrow. James says not to be arrogant about it. Tomorrow is not ours to worry about and not ours to boast about. It belongs to God. Our part is to be present today and to trust the one who holds tomorrow.

In The Screwtape Letters, C.S. Lewis imagines a senior demon, Screwtape, coaching his nephew Wormwood on how to sabotage a human being. The enemy in those letters is God, and Screwtape observes that God wants people to attend chiefly to eternity and to the "point of time which they call the Present." The demons' business is to pull them away from both. One of the devil's chief aims, in other words, is to draw our attention away from the present moment, where God speaks and guides.

There are many ways to do it. Today one of the most effective is constant distraction by our devices, for adults as much as for young people. No dramatic temptation is needed if hours can be lost to scrolling, overstimulated and unable to hear the voice of God. Setting real boundaries on our phones can be an act of spiritual resistance. Where devices do not do the job, anxiety about tomorrow or daydreams of tomorrow's success serve just as well. Whatever makes us less attentive to the present serves the enemy's purpose.

TAKE HEART

God is not waiting for us in some imagined tomorrow. He is present now, in this ordinary hour, and he promises to meet us here. Every time we set down a distraction or a worry and turn our attention to him, we step back into the only place we can actually walk with him: today.

JOURNAL QUESTIONS

1. What most often pulls our attention away from the present: devices, anxiety about tomorrow, or daydreams of future success?

2. What boundary could help us be more present with God and with the people in front of us?

DAILY PRAYER

Before we pray, let us spend a few quiet minutes with today's verse: read it slowly once more, or simply sit in silence and let it settle. Then, when we are ready, let us pray this over the day ahead:

"O God of peace, who hast taught us that in returning and rest we shall be saved, in quietness and confidence shall be our strength: By the might of thy Spirit lift us, we pray thee, to thy presence, where we may be still and know that thou art God; through Jesus Christ our Lord. Amen."

Book of Common Prayer, Prayers and Thanksgivings 59, For Quiet Confidence

ACTION CHALLENGE

Set one concrete boundary on phone use this week (a time of day, a room, or the first hour of the morning), and use that reclaimed time to be present with God or with someone nearby.

NOTES

DAY 6

Knowing the Planner

> LAMENTATIONS 3:22–23 ESV
>
> *"The steadfast love of the LORD never ceases; his mercies never come to an end; they are new every morning; great is your faithfulness."*

VERSE STUDY

Most of us are deeply uncomfortable with mystery. We want answers and guarantees. We want to know what is coming and how it will all work out, and the enemy is happy to feed on that insecurity. Yet one of the marks of Christian maturity is a growing contentment with mystery. The most mature believers are rarely the ones with every answer. They are the ones who have learned to live at peace with tension and uncertainty.

Picture someone blindfolded, placed in the back seat of a car and driven for an hour and a half to an empty field in the middle of nowhere. It sounds frightening. But if the driver is a beloved sister, everything changes. The passenger does not know the destination, the route or the plan, but knows and trusts the person behind the wheel. In the story the message told, that drive turned out to be the start of a surprise proposal.

That is the heart of trusting God with tomorrow. Confidence in the future isn't rooted in knowing God's plans, but in knowing God's character. We do not need to know the plan when we know the planner. If the planner is good, then whatever he is planning is good and right, even when it looks hard, confusing or mysterious from where we sit. The better we know his character, the more content we become in the mystery.

Rabbi Abraham Joshua Heschel wrote, "Prayer is our humble answer to the inconceivable surprise of living." Life will always surprise us. In prayer we go to the one who is never surprised, who knows pain and suffering from the inside through Christ, and who already holds whatever happens next.

TAKE HEART

We may not know what tomorrow will bring, but we know who will be there when it arrives. His mercies are new every morning, and his faithfulness has never once run out. That is enough to rest on, even in the dark.

JOURNAL QUESTIONS

1. How do we typically respond to uncertainty: with anxiety, a tighter grip on control, or deeper dependence on God?
2. What do we know about God's character that could steady us in an area of life that feels uncertain right now?

DAILY PRAYER

Before we pray, let us spend a few quiet minutes with today's verse: read it slowly once more, or simply sit in silence and let it settle. Then, when we are ready, let us pray this over the day ahead:

"O LORD, my heart is not lifted up; my eyes are not raised too high; I do not occupy myself with things too great and too marvelous for me. But I have calmed and quieted my soul, like a weaned child with its mother; like a weaned child is my soul within me. O Israel, hope in the LORD from this time forth and forevermore."

Psalm 131

ACTION CHALLENGE

Write down three things we know to be true about God's character, with a verse for each. Keep the list somewhere visible, and return to it whenever the unknowns of tomorrow start to crowd in.

NOTES

DAY 7

Faithful Today

> JAMES 4:17 ESV
>
> *"So whoever knows the right thing to do and fails to do it, for him it is sin."*

VERSE STUDY

James closes with a turn. Most of this section has been about how we speak, with people announcing all the things they are going to do. The last verse is about how we act. Talking about tomorrow is easy. James wants to know what we are doing today.

This is another way tomorrow can trip us up. Very often we already know the right thing to do. We know how God is leading and guiding us right now. And our response is to say we will get to it tomorrow, rolling along on the quiet assumption that tomorrow is guaranteed. But God calls us to obedience today. Earlier in the letter, James had already warned against being hearers of the word who never become doers (James 1:22).

The way forward is not to solve every hypothetical about next year. It is to identify the right thing for today and do it. A life is built out of the best decisions we can make today: following God's Spirit, acting on his word and making righteous choices one day at a time. Over a year, five years, ten years, those days add up to a beautiful life of walking with Jesus.

More than we need certainty about tomorrow, we need faithfulness today, and the practice of faithfulness today is what best equips us for faithfulness tomorrow. Hebrews urges believers to exhort one another every day, "as long as it is called 'today,'" so that none are hardened by sin (Hebrews 3:13). Today is the day we have been given. The message closed with a simple invitation, and it is a fitting place to end the week: let's start today.

TAKE HEART

Faithfulness today does not have to be dramatic. One obedient step, taken now rather than postponed, is exactly what God asks, and he supplies the grace for it. Each faithful day becomes the foundation for the next.

JOURNAL QUESTIONS

1. What is one thing we already know God is asking of us that we have been putting off until tomorrow?
2. Where would one small act of faithfulness today make the biggest difference over the next year?

DAILY PRAYER

Before we pray, let us spend a few quiet minutes with today's verse: read it slowly once more, or simply sit in silence and let it settle. Then, when we are ready, let us pray this over the day ahead:

“The LORD is my portion; I promise to keep your words. I entreat your favor with all my heart; be gracious to me according to your promise. When I think on my ways, I turn my feet to your testimonies; I hasten and do not delay to keep your commandments.”

Psalm 119:57–60

ACTION CHALLENGE

Take the answer to today's first journal question and act on it before the day ends. Then each evening this week, ask God to show us the next right step for tomorrow morning.

NOTES

MEMORY VERSE

“Instead you ought to say, ‘If the Lord wills, we will live and do this or that.’”

James 4:15

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