

# The Plans of the Heart

*Disclaimer: this is an automatically generated machine transcription - there may be small errors or mistranscriptions. Please refer to the original audio if you are in any doubt.*

Date: 22 October 2023

Preacher: Oscar Chow

[ 0 : 00 ] The reading this morning comes from the book of James, chapter 4 and 5. Please follow along in your bulletins or on the screen behind me.

Starting in chapter 4, verse 13, we read, 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.

For such boasting is evil. So whoever knows the right thing to do and fails to do it, for him it is sin.

[ 1 : 09 ] Come now, you rich. Weep and howl for the miseries that are coming upon you. Your riches have rotted and your garments are moth-eaten.

Your gold and silver have corroded and their corrosion will be evidence against you and will eat your flesh like fire. You have laid up treasure in the last days.

Behold, the wages of the laborers who mow your fields, which you have kept back by fraud, are crying out against you.

And the cries of the harvesters have reached the years of the Lord of hosts. You have lived on the earth in luxury and in self-indulgence.

You have fattened your hearts in a day of slaughter. You have condemned and murdered the righteous person. He does not resist you.

[ 2 : 15 ] This is the word of God. Thanks, Angie. Thanks, Angie. Good morning.

My name is Oscar. If you don't know me, I'm one of the leaders here at Watermark. And this morning, it's my privilege to be delivering the sermon to us today. Can I ask us to pray as we consider God's word?

Father God, as we consider your word today, Lord, we desperately ask that your Holy Spirit would speak into our hearts. Holy Spirit, please soften our hearts to receive your word today, not mine.

God, I'm just a vessel, and I don't have all the perfect ideas, clearly, but your word is perfect. And Christ, we ask, Lord, that you would convict us, Lord, today.

You would challenge us, Lord, and we would receive that. But at the same time, Father, we ask that we would see the beauty of Jesus Christ today, Lord. He would strengthen our hearts.

[ 3 : 17 ] And so we commend this time to you. In Jesus' name, amen. Can we turn to the first photo, please?

Thank you. Has anyone ever seen this before? Anyone familiar with this exercise? Jamie's nodding his head. It's supposed to be a team-building activity commonly done, I think, at company offsites.

I think it's called a trust fall. It's supposed to build trust within teammates as one person, one employee, falls blindly backwards into the arms of his or her other teammates.

I haven't done it before, personally, but when I think about it, actually, it looks kind of scary. For one, you don't know, you're blind, so you don't really know if someone is actually there behind you.

What if one of your teammates secretly dislikes you and pulls their hands away at the last second and you fall smack on the floor? No one likes not being in control when you fall, especially backwards off of a high ledge.

[ 4 : 22 ] And sometimes, our relationship with God feels like a trust fall. We know from coming to church, we know from reading the Bible that God is good, that we should trust him.

But when it comes time to fall backwards, we tense up and we hesitate, or we're tempted to look behind us to ensure that he's really there. Because it's hard to relinquish control, even to God, whom we know in our hearts is sovereign and kind.

It's hard to really surrender to him. And this morning, we are continuing our study on the book of James, as we have seen so far in James' letter.

How we live, what we say, what we love speaks volumes to the condition of our hearts. In chapter 2, we were asked the question, if we love Jesus, why do we show partiality?

If we say we have faith in Jesus, where are the works behind that? Chapter 3, we learned, how can we praise Jesus? But at the same time, we curse people.

[ 5 : 27 ] And then in 4, chapter 4, finally, a few weeks ago, if we love Jesus, why are we still in conflict with others, even in church? And today's message, on the surface, may seem like the proverbial sermon on money.

After all, well, Kevin Neals and even Alan are often a boondoggle in India, and they left me with this message, as they always do. Of course, I'm joking. Our brothers are serving the church in India.

I think Kevin's actually preaching, so that was a joke, for the record. But this message, I think, there are some strong words on the abuse of money that we'll get into in a moment.

But the core of today's message is that how we plan our jobs and careers reflects the deepest ambitions of our hearts. Actually, how we plan anything and everything in life reflects, at the deepest level of our hearts, what we really believe about God.

Let's dive into God's Word. Our declaration. Let's go to chapter 4, verse 13. 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.

[ 6 : 43 ] So in this passage, at the end of chapter 4, James is addressing traveling merchants who were part of the early church. And these Christian traders, in James' time, they would go into a city, they would build connections, trade, make money, and then they would leave that place and do the exact same thing in a different place.

And clearly, in order to be successful at trading with all the organizational skills needed to source product, find buyers, negotiate price and payment, there's a lot of planning involved.

And of course, in our day here in Hong Kong, there is planning involved in any kind of business endeavor or career prospect. If today you're in university, you will probably need to plan your course load to get the requisite credits to graduate with your major, which may have an impact on the job that you could get.

If you're already working, at some point you may need to align yourself with a certain business group or sector to further your career. And if you're thinking of starting your own company, you may need to write a business plan, which would include a plan for funding, sales and marketing, monetization of revenue, etc.

But even if you've never officially been paid to work, everyone plans. That's why there's a term called being a planner. Those who are single.

[ 8 : 01 ] Have you ever dreamed about who you're going to marry and plan what your married life would look like? Those who want to have children. There's so much in this, I can't even scratch the surface. Should we wait?

Should we try now? What if we do get pregnant? Which hospital? Which doctor? How about schooling for our kids? I grew up in Vancouver, Canada, where everyone just went down the street to the local school.

Not in Hong Kong. Most parents, many parents in Hong Kong are planning their children's education from kindergarten to university before they're born. And how about retirement?

Such a common theme among parents at my kids' birthday parties these days. But many people, young and old, are planning or trying to plan or thinking about planning their retirement. When?

How? What does it look like? But if you notice, in James 4.13, this is not a prayer. It's a declaration. And in this declaration, there is not even a hint of a desire to know the will of God.

[ 9 : 01 ] There is no submission to God's authority. There is no acknowledgement that the plan of God is better than our own plan. There is no prayer for God's guidance and wisdom.

It's a declaration that completely and utterly ignores God. And so in response to this, in verse 14, James writes, Yet you do not know what tomorrow will bring.

What is your life? For you are a mist that appears for little time and then vanishes. Here, James, in his characteristically sharp and frank tone, reminds us of two things.

The first is that we are not in control of our lives. Years ago, I really wanted my daughter, Kiva, to get into a certain school. I applied and I really believed she would get in.

But at the interview that morning, when Celeste and Kiva came out of the interview, and Celeste said, hmm, not good. I was really upset that she bombed the interview.

[10:02] And when I say bombed, I mean she didn't point to a book on cue or speak when asked. So that's a three-year-old bombing an interview these days. But when I realized that she didn't do well in the interview, I was really angry at my three-year-old.

Anger was rising up in my heart. And when we were driving home that morning, I had to repent. I had to repent of my sin of just wanting to control my daughter's education for idolizing the school. So often, how we react to disappointment reflects our desire for control. We work hard in school to get good grades. And we work hard at our jobs to get our CV just perfectly right to get that perfect job.

But when we're rejected, we're devastated. We work hard to get that promotion we think we so deserve. But when management passes us over for someone else, we become bitter and resentful. How we react to disappointment often reflects something deep in our hearts that's desperate for control. When our plans go our way, we don't think too much about it.

[11:09] But when our plans are crushed and we're faced with disappointment and uncertainty, it's then we realize how much weight or how much hope we've put on our own plans.

And the second reminder from James, I think, in this verse is that we are not as important as we think we are. Ouch. Sorry. One of the reasons why we plan and want to be in control is because we think very highly of ourselves.

We plan because we want everything to be perfect because it's all about me. It's a very common view in this social media-driven age. But James reminds us, what is your life?

For you're a mist that appears for a little time and then vanishes. Is James telling us that our lives are worthless? Certainly not. In Luke 12, 17, actually in many parts of the Gospels, Jesus said that even the hairs on your head are all numbered.

You are a precious child of the sovereign God. The Lord knows you even better than you know yourself because he created you and he loves you deeply. But James is reminding us that we tend to think that we are more important than we really are as he likens our entire life to a mist that is here for some time and then is gone.

[12:27] And so these bold proclamations we make about our future that concern our careers and all the ambitious goals we have to maximize everything for our children and all the plans we have for a cushy retirement, without humbly submitting or surrendering these plans to God, James says in verse 16 and 17, 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. We don't talk much in church about the fact that planning without surrendering our plans to God is sin.

Adultery is sin. Murder, of course, is sin. But arrogant planning or arrogant boasting? It can't be. Proverbs has this to say about planning in chapter 16.

All the ways of a man are pure in his own eyes, but the Lord weighs the Spirit. From our perspective, we think our self-made plans are good. But James is reminding us here that when we make plans without surrendering them first to God, in our hearts it's because we desire control and we think we are very important.

Let me ask us now, what are we planning for at the moment? What is keeping you up at night such that if we can just get this done, then we can relax and be happy?

[13:52] We can just get that job. We can just get that relationship. If our kids can just get into that perfect school, then it's all good. How are we praying to God about our plans?

Is our prayer something like, Lord, I really want this to happen. Can you please bless my plans? Or are we truly submitting and surrendering our plans to God in prayer?

And so when it comes to planning jobs, our career, and making money, if we don't submit to God's authority, we don't surrender the outcome to God, James reminds us that this arrogant planning is sin.

But now as we continue on into chapter 5 of the book of James, James will take us one step further. How does this hard idol of control and this arrogant boast actually play out?

What happens when we ignore God in our career or job planning, but somehow we end up with some money, and then we're in a position to either spend, save, or give it away?

[ 14 : 53 ] Well, James will tell us it's a very dangerous place to be. The dangers of wealth. How are you doing? All good?

Oh, good. Annabelle's great, okay. Let's look at chapter 5, verse 1. Come now, you rich. Weep and howl for the miseries that are coming upon you.

This section of James in chapter 5, verses 1 to 6, is perhaps one of the most aggressive indictments of the abuse of wealth in the Bible. But to be clear, James is in no way condemning anyone just for being wealthy.

It's what we do with our wealth and money that James is speaking so strongly against. Now, some Bible scholars believe that this specific section of James' letter, which addresses the rich, refers to non-Christians or those outside of the church.

And the reason for that is because in this specific section, James addresses the reader as, come now you rich, as opposed to previous sections of James where he addresses the reader as, my brothers and sisters.

[ 16 : 04 ] Also, there's no explicit call to repentance in this section of the letter. I think it's very possible, as I've studied this, I think it's very possible that this part of the letter is meant to refer to non-believers, but only insofar as to comfort the early church who were poor and were being persecuted by the wealthy.

In some ways, James is saying, take heart, the wealthy who are persecuting you. The way they're handling money is ungodly, and God will judge them severely. So don't desire to be like them.

But this passage at the start of chapter 5 of James is also incredibly instructive to us as a church, and not just for the ultra-wealthy billionaires that we read about in the news.

The first reason for that is because you and I may not think of ourselves as wealthy compared to some billionaire tech CEO, but I imagine that most people here in this room are not worried about our next meal.

I imagine most people here aren't worried about where we're going to sleep tonight. And relative to the rest of the world, that makes us quite wealthy. And the second and more important reason is that wealth is a relative concept, and money can grip your heart and control you unlike anything else.

[ 17 : 21 ] Money can also cause relationships to break down unlike anything else. It isn't just the big corporations who sue each other for money. It's not just the wealthy families who squabble over the inheritance.

Disputes over money can fracture relationships across the socioeconomic divide. Marriages lead to divorce over money. Friendships break down over borrowed money.

Parents fall out with their kids over money. And James is making it very clear that there is an inherent danger in dealing with money. And that danger and potential sin can affect anyone, whether you're inside the church or outside the church, whether you're ultra-wealthy or you are living paycheck to paycheck.

So what are these dangers? Well, first, it's wastefulness, hoarding, and self-indulgence. Let's look at chapter 5, verse 2.

We're going to go through these hopefully rather quickly here, so let's do this. Verse 2, Your riches have rotted and your garments are moth-eaten. It's a picture of buying stuff that we don't really need that kind of goes to waste.

[ 18 : 32 ] Imagine buying every article of clothing at some boutique designer store in IFC, but after we put into our closet for a few years, there isn't enough time to wear it or we just don't care about it and the moths and the humidity of Hong Kong destroy the clothes and we just chuck it out after a few years.

It's a picture of reckless spending and wastefulness. Let me ask us, how many pairs of shoes do we really need? That's not a dig at the ladies, okay?

We guys here also like our vintage sneakers, all right? Let me ask us again, how many pairs of shoes do we really need? How many gadgets do we need? Verse 3, Your gold and silver have corroded and their corrosion will be evidence against you and eat your flesh like fire.

You've laid up treasure in the last days. Gold and silver aren't supposed to rust or corrode. So this is a picture of hoarding money for such a long time that it's just wasted.

It's money saved up and stored for a rainy day, but ultimately put to no good use when it could have been used to give to someone in need. And this hoarding, says James, will be evidence against

you.

[ 19 : 42 ] Or in other words, our hoarding of money exposes or reflects the selfishness in our hearts. And one day we will be accountable for that. And what drives us to hoard?

Our desire for control. The more money we have, the more in control we think we are. Verse 5, You have lived on earth in luxury and in self-indulgence.

You have fattened your hearts in a day of slaughter. Is our goal in life just comfort and pleasure? Do we work just so that we can enjoy fancy meals and nice holidays?

Do we elevate luxury? Because if we're honest, that is what truly satisfies us and gives us the most joy in life. Okay. Let me just pause here for a second.

Thank you, James, for that aggressive indictment. Appreciate that. He doesn't mince words.

James? Clearly, this is challenging. I confess, it's very challenging for me.

[ 20 : 43 ] Perhaps it's challenging for some or most of us here, particularly in a culture where financial success, asset gathering, and consumption is highly celebrated. You know, for me, just to share, you know, I have three kids.

And, you know, I do struggle with how much to save versus give away. Also, I love going on holiday with my family. And, in fact, tomorrow we're going to Thailand.

But, you know, flights and villas or hotel rooms and food on holiday, you know, it's expensive. It's an incredible luxury. And so for me, as I've been preparing this message, I've had to ask the Lord to search my heart.

Do I need to repent? Or where do I need to repent? Or wastefulness, hoarding, or extravagance?

But notice, in these verses, James is not super specific of what exactly is considered too much luxury.

He isn't precise about the exact quantum that he would consider to be hoarding. And, in the Bible as a whole, other than perhaps tithing, which we're not going to talk about today, there isn't that much specificity when it comes to how much to spend, save, or give away.

[ 21 : 57 ] So it's hard to really know. But I think for us, I think there are three helpful questions that we could be asking ourselves and each other when it comes to how we treat money.

The first is, are we talking with anyone about how we spend, save, or give money away? You don't have to disclose your budget to a hundred people, but if you can find just one trusted friend within the family of God to share or wrestle through your budget and how you are spending and saving and giving money away, I think it's very helpful.

Second is, are we praying about how we can bless others with our resources? There's a ton of need out there. In our prayer life, do we have the heart to be praying and asking the Lord, how can we bless someone through the resources and money he has given us?

The third question is, are we actually blessing people with our money? Faith versus works. The Bible talks a lot about giving money to local church, to those in need, to inviting people into your home, to have a meal, and just generally having a heart to be generous to others as the Lord has been generous to us.

So, wastefulness, hoarding, and self-indulgence, the first danger. Second, injustice. Verse 4, Behold the wages of the laborers who mowed your fields, which you have kept back by fraud, are crying out against you.

[ 23 : 28 ] Here, James is referring to landowners who would employ people to work the fields, but these landowners would use their position of power to hold back pay from workers. We see this throughout history and in our day.

The imbalance of power often leads to injustice against the weaker side. Those with money and affluence can and do abuse their position. So, a question for us is, how are we treating people that have less resources than us?

How do we treat the waiter who serves us lunch? How are we treating the amazing domestic helpers who have left their families to come and care for us in Hong Kong? Are we being overly harsh and demanding?

Or are we being respectful, kind, and generous? And if you're here today and you're not a follower of Jesus Christ, please know that among all the things that we've just gone through, among all the Christians here today, none of us get it right.

We all fall incredibly short of God's standards. But it's because of Jesus and his blood on the cross that in spite of our sin, we are accepted as God's people.

[ 24 : 44 ] So, so far, we've examined that how we plan our jobs and careers and making money reflects something inside of our hearts. We've seen that if we take planning into our own hands and if we idolize control, it's a dangerous place to be because that heart condition then pollutes how we treat money.

Now let's see what it looks like to surrender our plans to God. Our surrender. Let's go back to verse four, I'm sorry, chapter four, verse 15.

Chapter four, verse 15. Instead, you ought to say, if the Lord wills, we will live and do this or that. I think it's an incredible prayer.

It's really the opposite of the declaration in verse 13. The verse 13 declaration says, I am the captain of my own ship. I will do this for this amount of time and I will make money.

Verse 13 makes a declaration and boasts that I am in control. In contrast, the verse 14 prayer starts off with, if the Lord wills.

[ 25 : 53 ] Right out of the gate, the prayer acknowledges the lordship and kingship of Jesus and our submission to him. If the Lord wills, we will live, acknowledges that we're not in control of our lives.

Instead of a boastful declaration, it's a humble prayer that simply says, if it is your will, Jesus, I will be alive. I am thankful for the air in my lungs that I'm breathing today.

Verse 14 prayer doesn't say, in these five years I'm going to go to this city and build my career and then in the next five years I'm going to go to that city and build my career and then have two and a half kids and then in 20 years I'm going to go to the third city and I'm going to retire and sit on the beach.

No, the prayer is, Lord, if it is your will, I will live and do this or that. This or that. This or that.

Imagine if you're a young man and you've met the woman of your dreams and you want to ask her to marry you and you go to her father to ask to bless the marriage and he says to you, okay, son, you want to take care of my daughter?

Sure. What are your career plans? And you're like, oh, I'm going to do this or that, sir. Of course, we need to work hard, right?

[ 27 : 12 ] We need to work very hard at planning. We need to work very hard at our jobs. No question about it. The Bible isn't asking us, isn't telling us to sit on the couch and hope for a job.

But it's how we plan, how we plan that is so crucial. Because the gospel truth about our careers and making money is this. It's not about what kind of job we have.

It's not about how much money we make. It's not about how successful our careers are. It's not about you. It's not about me. It's about living life in accordance or in line with God's will.

It's about surrendering and submitting our lives to Him. It's about giving Him honor in our work because He is worthy to be honored and worshipped. And I've been learning this about myself because I'm currently in between jobs.

And as many people know, when you're looking for a job, you can be pulled in all different directions. So many questions you're asking yourself. I've been working in finance for 20 years. Should I stay in finance or try something else?

[ 28 : 21 ] Should I look to a different city to move my family there because maybe there are better jobs there? But as I've wrestled with all these questions and as I've had the privilege of studying James' letter over the past little while, these are just two things that I've tried to do.

This is not comprehensive. This is just two things that I want to share with you all. The first is, I have tried to submit all the opportunities for jobs that have come across my desk to the Lord in prayer.

My prayers recently have been, Lord, if it is your will for this job, please open the door. If not, Lord, help me to trust you.

Help me to trust you, Lord. And close that door if it's not your will. And second, I've tried to share as much as I can about potential jobs with my wife Celeste and with my trusted brothers in Christ.

Actually, many of whom are sitting here today. I'm very thankful for you guys. But the reason why I do that is because I have a tendency to, by myself, pursue the jobs that are perhaps the most lucrative or the most exciting versus what the Lord, I think, may have for me.

[ 29 : 36 ] And so I've opened up the floor to ask other men to speak into my life. Perhaps some of us here today are also thinking about how to plan your careers.

And perhaps some of us here today are wrestling with plans when it comes to family and also relationships. But let me ask us, can we be a people of God that submit and surrender our plans to

Him?

Can we be a church who prays, Lord, it is Your will, please grant me this. But if not, I trust that Your will and Your plan are perfect.

Surrendering is hard, but it's a theme that we've seen and we see throughout the entire Bible narrative. Look at Abraham. Abraham was a rich man when God called him to leave the place where he lived to go to an unknown place.

He went from living a life of luxury to living in tents. That's a pretty big downsizing. Look at Moses. Moses was adopted into the family of Pharaoh.

[ 30 : 42 ] He could have lived a life of luxury and indulgence inside Pharaoh's court, but instead he obeyed God's prompting, rescued his people out of Egypt, and lived in the desert until his death. Look at the apostle Paul.

Paul was a wealthy Pharisee that was probably living a life of luxury. But when he encountered Jesus, his life changed and he gave up all that wealth to live in chains, to be imprisoned, to be persecuted.

And he did that as he preached and taught the gospel until his death. But how were these Bible heroes able to walk away from worldly pleasure? How were they able to not just plan their lives according to their own desires, and how were they able to gain the conviction to fall backwards and bank their lives on the sovereign God even unto the point of suffering and death?

No, it's because they had an encounter with the sovereign God and their hearts change and their lives change. It's because they realized how sinful they were and then they received the grace of God.

And when they received the grace of God, the grace of God changed their hearts and changed their lives. And today for us here at Watermark, let's look to Jesus who set the perfect example of what it means, what it means to surrender.

[ 32 : 04 ] Many of us know the prayer Jesus prayed in the Garden of Gethsemane before his death. Father, if you're willing, remove this cup from me, Jesus prayed the night before his death.

Nevertheless, not my will, but yours be done. not what I will, but what you will. This is who we're asking ourselves to surrender to.

To Jesus Christ, the Son of Heaven. Jesus didn't just tell us how to surrender. He didn't write us a surrender handbook and then hand it to us to go take care of it ourselves. In the Garden, Jesus was physically alone.

His disciples had all fallen asleep. It was between Jesus and his Father in Heaven. And that night, Jesus surrendered to his Father's will.

But because he was fully human, Jesus experienced the unspeakable burden of stress and anxiety as the cross lay before him.

[ 33 : 10 ] And because of this, because of his humanity, Jesus fully understands and empathizes with us. He understands what it feels like for us when we fear that uncertainty of falling backwards, of surrendering to him.

But there was also incredible hope in the Garden that night. Jesus had hope in the glory of his resurrection that would come after his surrender and death.

And for us, in the same way, somehow, we can also surrender to God and fall backwards. We can experience that same hope that God will strengthen our resolve.

He would increase our faith and pour the love of Jesus into our hearts through his Spirit. James 4.15, if the Lord wills, if the Lord wills, we will live and do this or that.

The heart of surrender. This is the Christian life. It's believing in Jesus as our Lord and Savior and it's daily surrendering our lives to him.

[ 34 : 20 ] Surrendering our jobs, our careers, everything, our families to him. And as we surrender, as we lay down these idols in front of the feet of Jesus, the idols of control, of wanting security, of wanting comfort, of overindulging, indulging, as we lay down the idols of job, careers, money, family, relationships, retirement, our kids' education, all these things, as we lay him at his feet and we surrender those things to him, he replaces that desire for these idols with a desire for himself.

And what do we feel? What do we experience? We experience him. We experience incredible lightness, incredible freedom, incredible peace and joy that the world cannot give us.

Let's surrender to Jesus Christ today. Let's pray. Father God, it's hard to surrender. As I've studied this, Lord, and even as I've been speaking, Lord, I confess, Lord, I desire to hold on to all these

things, Lord, to know what's going to happen in the future, Lord.

I desire for control, God, but I know, we know, Lord, through your scripture today that you're calling us to be a people, to fall backwards into you and to surrender to you, Lord.

Won't you help us, Holy Spirit, to do that, God? Give us the strength, give us the resolve, give us the will, not by our own strength, God. Can we do this, Lord? But we can do it by the power of your Spirit.

[ 35 : 58 ] And thank you, Father, for Jesus, your Son, who paved the way for us, didn't just show us how to surrender, he himself surrendered and he faced the terrible outcome, Lord, but there was glory after in the resurrection, Father, so I pray that our eyes would be fixed on Christ, we would see him, to see the beauty of him, and we would run to him and turn to him every day, every day.

We pray this in his name. Amen.