

## **Business as Usual**

### **By David Feddes**

We're going to be thinking about business as usual. The theme at the end of James chapter 4 and the beginning of chapter 5 deals with people who are in business and with people who are conducting business as usual. They think that everything is always going to go exactly as they map it out in advance and that they're going to do exactly as they please.

<sup>13</sup> Now listen, you who say, "Today or tomorrow we will go to this or that city, spend a year there, carry on business and make money."<sup>14</sup> Why, you do not even know what will happen tomorrow. What is your life? You are a mist that appears for a little while and then vanishes.<sup>15</sup> Instead, you ought to say, "If it is the Lord's will, we will live and do this or that."<sup>16</sup> As it is, you boast and brag. All such boasting is evil. <sup>17</sup> Anyone, then, who knows the good he ought to do and doesn't do it, sins. (James 4:13-17).

### **Business as usual**

- **I control the future.** I know what will happen. I plan it. I *make* it happen.
- **I care about me.** I trust wealth. I love luxury. I use and abuse others.
- **God doesn't matter.** I'm not in the last days. I won't answer to God.

The first assumption of business as usual is this: I control the future. I know what will happen. I plan it. I make it happen. Today or tomorrow, this year—we have it all figured out.

How many of you at the beginning of 2020 were planning on a major pandemic and a bunch of riots? Was that in the business plan for the year? We don't know the future, but very often we tend to assume that things are going to coast along the way they always have and that our plans will unfold the way we think they will. So business as usual begins with this illusion that I control the future.

Another aspect of business as usual that we're going to look at in the next chunk of James is: I care about me. That's what business is about—me. I trust in wealth. I love luxury. And I use and abuse others because it's all about me.

Both of those assumptions go along with the idea that God doesn't matter. I'm not in the last days. There's nothing special about living in this period between Jesus' first coming and his second coming. With that second coming in judgment looming large, I won't answer to God. Therefore, I'm going to plan as though God is not even there, and I'm going to do what I want as though God isn't there. Those are the basic ideas that James is presenting in his picture of business as usual.

### **I control the future.**

Now, there's nothing so terrible about having a business plan. The person whom James is portraying has a short-term plan—today or tomorrow. They've got a longer-term plan—in the next year or so, here's what's going to happen. They know where it's going to happen: in such

and such a town. They know what they're going to do: they're going to trade, and they're going to make a profit.

You might know what you intend to do today or tomorrow, but that profit part gets a little tricky. Many people—about 70% of people going into a new endeavor, starting a new business—figure it's going to succeed, and about one-third actually are around five years later.

So even if you weren't thinking about divine revelation, just the experience of various people would indicate it's not easy to start a business and keep it going. We're a little more optimistic than facts would warrant. But the challenge here isn't just that they had a plan; it's that they ignored God in their planning.

I've been creating a course on logic, and part of a logic course is talking about intellectual biases and fallacies. One of the biases is the planning bias—the idea that how things unfold will conform to the way you plan them. Here are just a few examples. The Scottish Parliament decided they wanted a new building and they decided to have one. The projected cost of the project was 40 million pounds. The actual final cost of the project was a mere 431 million pounds—only ten times as much as planned.

Railway projects are very popular in various parts of the world. Railway projects by cities are often projected to have tons of commuters riding the rails and to cost a certain amount of money. A broad study of railway projects throughout the world found that they cost on average 45% more than the planners proposed when the government agreed to the contract, and the estimates of how much they would be used were 106% higher than the actual use of the railway. So next time you hear a rail project proposed, realize it's going to cost 50% more than said and be used about half as much as claimed. You can say, "This time it's going to be different," but that's what all the others said.

Americans remodeling their kitchens spend more than double what they plan. Got any remodeling plans? Take what you planned on, then haul out your calculator and multiply it by 1.5 or by 2. You're starting to get in the ballpark of what it's probably going to cost you, because stuff happens. One thing that happens is your tastes get a little more expensive as the project moves along. "Oh, just a little more here, just a little more there," and before you know it, you've doubled your expenses. Sometimes you move a wall and find out something was rotted, and now you've got to do a whole bunch of other stuff.

Anyway, if you've got remodeling plans, plan on your plans being wrong. I don't know how you do that, but plan on your plans being wrong. Planning bias is one of those intellectual biases, even if you weren't considering it from a Christian point of view. You expect things to go as planned. That involves a couple of things. It involves ignoring your own track record. Your own track record doesn't count, because somehow when you look to the future, you forget how you did in the past and you think this time it's going to go well. It never goes well. There are thorns and thistles in the world. Ever since Adam and Eve, it never goes as well as you expect, and you don't anticipate what won't go well. You ignore things outside your plan, because there are all kinds of things outside your plan that can happen. We've found out again this year what some of

those are—big things that none of us had any control over happen, and they alter plans in a major way.

Those who give suggestions to planners advise that you plan a little more humbly and a little more realistically. First, consider other people's projects. How much did their projects that are similar actually cost? If that's quite a ways off from what your plan is, chances are it's going to cost what they went through, not what you think it's going to cost.

Another piece of advice that business leaders often receive from those who work in this area is this: you've got these plans, you think it's going to turn out this way, but now imagine that a year from now it's an utter disaster. Your plans failed. Describe how that happened. It's helpful to imagine how things might go wrong and start accounting for that. Even then, of course, you can't account for everything in your plans.

As James says, you don't know what's going to happen tomorrow. You don't know if you're going to be alive tomorrow. Your plans can be disrupted. "We're going to go to this or that city," but your trip could be canceled. I had two flights already this year where I was going to go to various places, but the events that were planned well in advance were canceled. Your business could fail. Oh, there could be little things like disease, riots, war, or economic ruin. Other than that, nothing could go wrong! You could die this year. Jesus could return soon. There are lots of major disruptors to our plans.

So if you have planning bias—the assumption that once you think something out, then life goes that way—the Bible says, "The heart of man plans his way, but the Lord establishes his steps. Many are the plans in a man's heart, but it is the Lord's purpose that prevails" (Proverbs 16:9; 19:21). That's why you always have to say, "If it is the Lord's will, we will live and do this or that," because it is the purpose and plan of the Lord that stands. Any kind of planning that ignores the Lord has lost track of reality.

Another related bias to planning bias is control bias—thinking that we control things we really don't. Maybe you've heard the story of a man who, at 9:00 every morning, would go out into the town square wearing a red hat and wave it around wildly for five minutes. Then he would leave. The next day he came back again at nine o'clock sharp, took off his red hat, waved it wildly for five minutes, and left. Finally, someone came up to him and said, "Why are you doing this?" The man replied, "I'm keeping the giraffes away." The person said, "But there aren't any giraffes." "Well then," he replied, "I must be doing a good job."

When you're standing at a traffic light and you want to cross the street, don't you love to see one of those little buttons there that you can press? That button supposedly helps you cross the street more quickly and safely. Except most of those buttons are what's called placebo buttons. They're there to keep pedestrians happy, not to control the lights or get them across faster. Urban planners put them there so you feel like you have control in the situation.

Have you ever ridden in an elevator and pressed that "close doors" button? Ah, it feels so good—you're in control of the elevator. In more than half of them, it's a placebo button. The elevator would have closed at its pre-timed moment, but you felt better about hitting that button and

making it close. Isn't it nice to feel in control, even though the button makers are actually controlling it all?

When you have control bias, you have doctors who've "got to do something," economists who say, "We've got to do something," and, of course, politicians who insist, "We've got to do something—because if we did nothing, the world would fall apart." Sometimes doing nothing might actually have been a better option than the damaging actions that are taken. But we want to be in control, and so doing something gets priority over saying, "Let's just see how things unfold a bit." I'm not saying it's always wrong to do something, but control bias gives you a bias toward taking charge of the situation, taking decisive action, and pressing your placebo button.

Control bias shows in how people gamble. If you're rolling dice and you want a high number, you give it more oomph and roll it harder. Psychologists actually study these things. If you want a big number, you roll harder. If you want a low number, you roll more daintily. And of course, it really helps—it has zero influence on how the dice actually turn out. "The lot is cast into the lap, but its every decision is from the Lord" (Proverbs 16:33).

Closely related to all that is forecast illusion. An annual survey was conducted for a number of years with the top financial officers of major corporations in the United States. These chief financial officers—the most knowledgeable people in the world about finance—were asked to estimate the returns of the S&P index, the stock markets, and bond markets for the coming year. This was done several years in a row. By the time they accumulated those several years of data, with those top financial officers, they had 11,600 forecasts. It was found that randomness would have done slightly better in predicting the returns of the markets for the next year than all of the accumulated wisdom of the smartest financial people in the world.

That's comforting, isn't it? Oh, and just one more thing: those expert forecasts were worthless—but they still didn't know it. You could tell them the results of the study—that all of the top chief financial officers predicting the markets for the next year had less than zero correlation with how it actually turned out—and they would say, "But I know the markets."

John Kenneth Galbraith said, "There are two kinds of forecasters: those who don't know, and those who don't know they don't know." So when you read the economic news and the forecasts, and when you take that to heart and try to plan your own steps for the next year based on what the experts say about the market, just realize—you'd be better off having monkeys typing on typewriters than listening to the financial experts who think they know what the market is going to do next year.

If you listen to epidemiologists who tell you how many people are going to drop dead of a pandemic this year, you'll notice that one week the number is this, the next week it's that, and the week after that it's something else. You begin to suspect that when people say, "Listen to the science," you have to ask, "Yes, but which science, and which scientist?" It can get confusing.

Climate scientists know exactly what the world is going to be like fifty years from now, but they struggle mightily to tell me what it's going to be like two weeks from now. You begin to wonder whether they're operating with forecast illusion. The same applies to those who tell you what the

technology of the future will be, or when you get into the world of preachers—the date-setters—who have scrutinized the Bible very carefully and now think they’ve figured out when Jesus’ return is going to happen.

You know, Jesus himself was not a very good predictor. He said that during his days on earth even the Son of Man didn’t know when that would be. But it’s sure nice when you’re so knowledgeable that you’ve outfigured Jesus on when his return is going to be. Forecast illusion and all these things go together with the notion that I’m in charge, I’ve figured it out, and I’m going to predict it.

“You do not even know what will happen tomorrow.” That’s one of the best things we can all let sink into our heads—you don’t know what’s going to happen tomorrow. Those who tell you what’s going to happen tomorrow fall into two groups: those who don’t know and those who don’t know they don’t know. “Do not boast about tomorrow, for you do not know what a day may bring forth” (Proverbs 27:1). “What is your life? You are a mist that appears for a little while and then vanishes” (James 4:14).

The weakness and fragility of our own lives is something we often forget. We think that this life is just going to keep on going, and we don’t realize it could end like that. Jesus told the famous story of the rich man who was going to take early retirement with all his vast wealth and live it up. But God said, “This very night your life will be demanded from you” (Luke 12:20). Then Jesus gave the punchline: “What does it profit a man if he gains the whole world and loses his soul?” (Mark 8:36).

You can do this or that to try to make yourself live longer and stay healthier, but you’re still a mist that appears for a little while and then vanishes.

I’ve told before the story of a merchant from Baghdad and his servant. The servant was sent to the market to purchase some provisions. While he was at the market, to his horror he bumped into someone—death. Death had a certain look on its face, and the man looked in terror and fled. He ran back to his master and said, “Master, I met death in the marketplace, and death gave me a frightening, threatening look. Please give me a horse so that I can flee Baghdad and make it to Samarra.” The master said, “By all means, take the horse and ride at top speed to Samarra.” Later that day the master went to the market and met death. He said to death, “Why did you look at my servant with such a threatening look?” Death replied, “That was not a threatening look. That was a look of surprise. I was astonished to see your servant in Baghdad when I have an appointment with him tonight in Samarra.”

“What is your life? You are a mist that appears for a little while and then vanishes” (James 4:14). That’s why human planning does not ultimately work. It has its benefits, but it also has its limits. “Instead, you ought to say, ‘If it is the Lord’s will, we will live and do this or that.’ As it is, you boast and brag. All such boasting is evil. Anyone, then, who knows the good he ought to do and doesn’t do it, sins” (James 4:15-17).

One of the great problems of humanity as portrayed in the Bible is pride—this inflated opinion of ourselves and our powers. James says, “Anyone who knows the good he ought to do and doesn’t

do it, sins.” That principle applies much more widely. These are the so-called sins of omission—knowing what you’re supposed to do and not doing it. That’s a sin.

Some might say, “It’s no big deal to make plans and go through life. Everybody does it. Everybody needs to do it.” Yes, but if you’re doing it as business as usual—without remembering that God is in charge of your life and that God rules all your days—then you’re boasting and bragging, and you’ve lost track of where you really stand. You don’t know if you’ll be alive tomorrow. You don’t know what you’ll be able or unable to do. You don’t know God’s plans for your future, and you can’t find them out in advance.

No technique for discerning God’s will—no human system for figuring out how things are going to turn out—is going to work unless God gives direct insight as he did to the prophets. Apart from that, saying, “I need to figure out what God’s plan is,” doesn’t get you far. Nobody knows God’s plan for themselves fully. Your plans are always subject to God’s plan, and you have to entrust yourself to his plan without knowing it exactly. That’s part of the walk of faith. You say, “God’s got a plan, and I entrust myself to his hands. I don’t know exactly what next week or next year will look like, but I’ll take it as it comes—as a gift from him—and use it for his glory.”

### **I care about me.**

Business as usual says, “I control the future. I know what will happen. I plan it. I make it happen.” And then, “I care about me. I trust wealth. I love luxury. I use and abuse others.”

Now listen, you rich people, weep and wail because of the misery that is coming upon you. Your wealth has rotted, and moths have eaten your clothes. Your gold and silver are corroded. Their corrosion will testify against you and eat your flesh like fire. You have hoarded wealth in the last days. Look! The wages you failed to pay the workmen who mowed your fields are crying out against you. The cries of the harvesters have reached the ears of the Lord Almighty. You have lived on earth in luxury and self-indulgence. You have fattened yourselves in the day of slaughter. You have condemned and murdered innocent men who were not opposing you. (James 5:1-6).

What’s going on? When we think about poverty, there are a couple of different approaches to assessing why people end up poor. The Bible and other observers often suggest that it may be due to personal faults. Poor people can cause their own poverty by being wicked or foolish or lazy, by drinking too much, by being wasteful or careless, or by not knowing how to handle their finances. There’s an element of truth in that. If you read the book of Proverbs especially, and other parts of the Bible, you’ll find that some people become poor through their own blunders.

But there’s also in the Bible a strong emphasis on social injustice as a cause of poverty. Rich people rig the system. They discriminate, oppress, exploit, and defraud. They make other people poor. They rip them off and deprive them of advantages. When you look at the world of opinions and politics, you often find people coming down hard on one side or the other—it’s either personal faults and the system is just fine, or it’s all the system and the one-percenters are doing all the damage.

The Bible says you have to consider both possibilities. If you're poor, you have to ask, "How much of this is my own fault?" and address those things. But you also have to ask, as a poor person and as those who are wealthy or powerful, "How much of this is the system, or how much of it is rich people doing the damage?"

In the overall picture of the Bible, you have to weigh both of those. But if you're reading this portion of James, he's talking about social injustice. He's talking about the rich who are taking advantage of others. They're filthy rich—and he describes what makes it filthy.

They're hoarding money, keeping more and more, and enough is never enough. They're always hoarding more. God gives money not to pile up your bank accounts, but so that when you have more than you need, you can share with others. That doesn't necessarily mean you're always going to have a government system that manages to distribute things fairly, but don't assume you have the right to keep and keep and keep—not in God's eyes.

Another aspect is cheating people out of what you should have paid them. In the situation James was writing about, people may have hired workers, had them do the work, and then stiffed them—didn't pay what they were supposed to, or delayed paying. The Bible says that if somebody works a day and you owe them the money, pay them and don't make excuses like, "I'll pay you later," or worse, not pay them at all.

There's also not just hoarding money or ripping people off, but spending lavishly on yourself. Your house is so splendid, your cars are so fabulous, your estates are everywhere. There's something wrong when people spend lavishly on themselves while others are in need.

And of course, there are the terrible situations where they misuse the legal system or even kill poor, innocent people. James was writing not long after Jesus of Nazareth was executed by the rich and powerful. And James was writing just a few years before he himself would be killed by the rich and powerful. Do you wonder why? It might have had something to do with this message: "Listen, you rich people, weep and wail because of the misery that's coming upon you. You're a bunch of hoarders. You're fattening yourselves in the day of slaughter. You rich people are doing terrible damage." It's easy to see why they might have wanted him dead.

James was killed, first of all, because he was a leader of the church of Jesus Christ, and the powerful opposed that. But he was also killed because they probably didn't like this message very much when he preached it. There were some very rich and powerful people manipulating things and abusing the poor, and James told them exactly what they were doing and what God thought of it.

So we need to hear James' message and realize that sometimes the system itself is twisted. Sometimes there are wealthy, powerful people pulling the strings and making life very hard, if not impossible, for people in poverty.

### **Coming judgment**

- Weeping, wailing, and misery

- Wasting away of wealth
- Shame and fiery torment
- Wrath of the Lord Almighty
- Slaughter of fat cows who ignore Jesus' two comings

James says, "ere's what's going to happen to you. You could start weeping and wailing right now, because it's coming. The misery is coming."

Your wealth wastes away. Jesus said much the same thing that James is now saying: "Do not store up for yourselves treasures on earth, where moth and rust destroy and thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy and thieves do not break in and steal. For where your treasure is, there your heart will be also" (Matthew 6:19-21). So James says, "You've got your wealth on earth, and it is wasting away. Your gold and silver are corroded."

He also speaks of shame and fiery torment. "It's not just that your gold and silver are corroded," he says, "but their corrosion will eat your flesh like fire." Again, we've seen that James is not always polite or tactful. He says, "Okay, you've got your money—it's going to burn you." He's speaking of facing the wrath of God Almighty.

He says, "You've fattened yourselves." Sometimes while you're fattening you think it's going quite well. David Hume, the old philosopher from hundreds of years ago, analyzed inductive reasoning. Inductive reasoning uses past experience to predict the future. Hume was a skeptic. He was skeptical about religion, but he was skeptical about everything else too—including inductive reasoning. He said that inductive reasoning is like a goose. The first day the farmer tosses the goose a bit of grain, it's cautious and wary and thinks, "I wonder what's up." But every day the farmer comes again and puts out more grain. After a while, the goose thinks, "The farmer has my best interests at heart. This is going great!" It comes true again and again. Experience tells him that he's right—the farmer feeds him. And then comes the day when the goose feeds the farmer.

There are people who are fattening themselves for the day of slaughter, and every day as their wealth piles up, they say, "What day of slaughter? It's going perfectly well." But James says there's a day coming—a day of reckoning when you face the Lord and answer for what you did with your wealth.

Again, as so often, James is echoing Jesus. Jesus said, "Woe to you who are rich, for you have already received your comfort. Woe to you who are well fed now, for you will go hungry. Woe to you who laugh now, for you will mourn and weep" (Luke 6:24-25). That doesn't mean you should never eat another meal or never laugh again in your life. But Jesus is saying that those who think the system is working great for them now, who are perfectly content because they're doing fabulously well, should remember that there comes a great reversal of fortune—and there will come a time for those who've had it easy to weep.

One of his famous stories is about a rich man who had it good and thought things were going well for him. Just outside his door was a poor man who was disabled. He couldn't work. He had



sores that nobody cared about—except the dogs who occasionally came and licked his sores. Then one day the rich man died and was buried with honors, and the poor man died alone. The poor man was carried by the angels to the place of blessing with Father Abraham, and the rich man was in hell, where his flesh was eaten by fire and there was a huge chasm he couldn't cross between himself and Abraham and the home of the blessed.

Jesus was saying exactly what James is saying here: “Your riches—their corrosion—will testify against you and eat your flesh like fire. You have hoarded wealth in the last days” (James 5:3). That's a sobering message, but it's one we need to take to heart. When God gives us wealth, it's not meant just for hoarding and building up more and more. It's not given just for our luxury or for fattening ourselves up, but so that we may do good—to bless the name of God and to bless people who have needs.

So, business as usual: I control the future. I know what'll happen. I plan it. I make it happen. I care about me. I trust wealth. I love luxury. I use and abuse others. James is very harsh—but sometimes you need a loud alarm to get the attention of those who think they run things, who care only about themselves, and who think God is a nonfactor they'll never answer to. God, speaking through James, says, “No more business as usual.”

### **No more business as usual**

- **God controls the future.** He decides what will happen. I depend on him.
- **I care about others.** I will be fair and generous. I will love, not use people.
- **God matters most.** I'm in the last days. I will answer to Jesus.

God controls the future. God decides what will happen. I depend completely on God. There's one sense in which I depend on him whether I admit it or not. But actively depending on him is called faith—trusting him, leaning on him, resting in him.

I care about others. I know that if there is wealth, it's a blessing and a gift from God, but it's meant to be used rightly. So I want to be fair and generous. When I'm dealing with workers, I need to pay them what they deserve. I need to seek a better system where it has become unjust. Instead of loving money and using people, I'm going to love people and use money for their benefit.

And I must always remember that God matters most. I'm living in the last days, between the time of Jesus' first coming and second coming. I'm meant to live under his kingship, and I'm going to answer to the Lord Jesus Christ himself.

So again, the question: business as usual? It's pretty hard at a time like this to think business as usual is even possible, but we can be a little knuckleheaded sometimes. We hope to return to business as usual in a month or two, then move on in comfort, undisturbed by things that upset us. But we've tasted in our country a little of how most people in the world live most of the time—with great political unrest, enormous economic disruptions, and fear that death might come suddenly. Most people in the world live that way most of the time. We've been shielded from that, and while that gives us advantages, it also gives us great disadvantages—because we,

more than almost anyone else, could fall into the rut of business as usual. “Today and tomorrow I’m going to do this. I can rip people off, and who’s going to do anything about it?” But now, when God shakes us through a pandemic and political upheaval, and when we hear this word from God, may God save us from business as usual.

### **Prayer**

Lord, humble us before you, that you may lift us up in due season. May we look to you as the one who is our Maker and the ruler of all our days. Give us an understanding of why you give us wealth, and how we can use it for your glory and for the benefit of others. Where we do have influence, help us to use it to influence our system and structures in a way that doesn’t place the poor, the downtrodden, or the discriminated against at great disadvantages, but gives them greater opportunity and fairness. Above all, may we continue to be ambassadors of Jesus Christ—of the gospel that saves and lifts, that helps us to put our treasures in heaven, and that helps us to love one another as you have loved us. For Jesus’ sake. Amen.

## **Business as Usual**

### **By David Feddes**

### **Slide Contents**

<sup>13</sup> Now listen, you who say, “Today or tomorrow we will go to this or that city, spend a year there, carry on business and make money.”<sup>14</sup> Why, you do not even know what will happen tomorrow. What is your life? You are a mist that appears for a little while and then vanishes.<sup>15</sup> Instead, you ought to say, “If it is the Lord's will, we will live and do this or that.”<sup>16</sup> As it is, you boast and brag. All such boasting is evil. <sup>17</sup> Anyone, then, who knows the good he ought to do and doesn't do it, sins.

### **Business as usual**

- **I control the future.** I know what will happen. I plan it. I *make* it happen.
- **I care about me.** I trust wealth. I love luxury. I use and abuse others.
- **God doesn't matter.** I'm not in the last days. I won't answer to God.

### **Business plan**

- Short-term plan: “today or tomorrow...”
- Long-term plan: “spend a year there”
- Location: “such and such a town”
- Goal: “trade and make a profit”

**The problem isn't what's in the plan, but Who is left out. God is ignored.**

### **Plan vs. reality**

- Scottish Parliament building estimate: £40 million; final cost: £431 million
- Rail projects worldwide cost 45% more than estimated; estimates of passenger use were 106% greater than actual use
- Americans remodeling kitchens spend more than double what they plan.

### **Planning bias**

Expecting things to go as planned

- Ignoring you own track record
- Ignoring factors outside plan

Humbler, more realistic planning

- Consider others' similar projects
- Imagine disaster; describe it.

## **Plans disrupted**

- Your trip could be canceled.
- Your business could fail.
- There could be disease, riots, war, or economic ruin.
- You could die this year.
- Jesus could return soon.

## **Planning bias**

The heart of man plans his way, but the Lord establishes his steps. (Proverbs 16:9)

Many are the plans in the mind of a man, but it is the purpose of the Lord that will stand. (Prov 19:21)

## **Control Bias**

- Thinking we control things that we really can't control
- Keeping giraffes away
- Traffic, elevator "placebo buttons"
- Doctors, economists, politicians insist on "doing something"

People roll dice harder if they want a high number. They roll dice softly if they want a lower number.

The lot is cast into the lap, but its every decision is from the LORD. (Proverbs 16:33)

## **Forecast illusion**

- Annual survey asked chief financial officers of corporations to estimate S&P index returns for the next year
- 11,600 forecasts had  $< 0$  correlation with value of S&P a year later
- Expert forecasts were worthless—but they still didn't know it.

## **Forecast illusion**

"There are two kinds of forecasters: those who don't know, and those who don't know they don't know." (J. K. Galbraith)

- Economists, epidemiologists
- Climate scientists, tech futurists
- Date setters for Jesus' return

## Forecast illusion

You do not even know what will happen tomorrow. (James 4:14)

Do not boast about tomorrow, for you do not know what a day may bring. (Proverbs 27:1)

## Mist vanishing

What is your life? You are a mist that appears for a little while and then vanishes. (James 4:14)

What is your life? You are a mist that appears for a little while and then vanishes. (4:14)

## A big IF

<sup>15</sup> Instead, you ought to say, “If it is the Lord’s will, we will live and do this or that.” <sup>16</sup> As it is, you boast and brag. All such boasting is evil. <sup>17</sup> Anyone, then, who knows the good he ought to do and doesn’t do it, sins.

## No more bragging

- You don’t know if you’ll be alive tomorrow or what you’ll be able to do.
- You don’t know God’s plans for your future. You can’t find out in advance.
- Your plans are always subject to God’s plan. You must entrust yourself to his plan without knowing it exactly.

## Business as usual

- **I control the future.** I know what will happen. I plan it. I *make* it happen.
- **I care about me.** I trust wealth. I love luxury. I use and abuse others.
- **God doesn’t matter.** I’m not in the last days. I won’t answer to God.

<sup>5:1</sup> Now listen, you rich people, weep and wail because of the misery that is coming upon you. <sup>2</sup> Your wealth has rotted, and moths have eaten your clothes. <sup>3</sup> Your gold and silver are corroded. Their corrosion will testify against you and eat your flesh like fire. You have hoarded wealth in the last days. <sup>4</sup> Look! The wages you failed to pay the workmen who mowed your fields are crying out against you. The cries of the harvesters have reached the ears of the Lord Almighty. <sup>5</sup> You have lived on earth in luxury and self-indulgence. You have fattened yourselves in the day of slaughter. <sup>6</sup> You have condemned and murdered innocent men, who were not opposing you.

## What causes poverty?

- **Personal faults:** Poor people cause their own poverty by being wicked, foolish, lazy, drunken, wasteful, or careless.
- **Social injustice:** Rich people rig the system, discriminate, oppress, exploit, defraud, and make others poor.

## Filthy rich

- Selfishly hoarding money
- Cheating workers of wages
- Spending lavishly on self
- Misusing legal system and killing poor, innocent people

## Coming judgment

- Weeping, wailing, and misery
- Wasting away of wealth
- Shame and fiery torment
- Wrath of the Lord Almighty
- Slaughter of fat cows who ignore Jesus' two comings

## Wealthy will weep

Woe to you who are rich, for you have already received your comfort. Woe to you who are well fed now, for you will go hungry. Woe to you who laugh now, for you will mourn and weep. (Luke 6:24-25)

## Business as usual

- **I control the future.** I know what will happen. I plan it. I *make* it happen.
- **I care about me.** I trust wealth. I love luxury. I use and abuse others.
- **God doesn't matter.** I'm not in the last days. I won't answer to God.

## No more business as usual

- **God controls the future.** He decides what will happen. I depend on him.
- **I care about others.** I will be fair and generous. I will love, not use people.
- **God matters most.** I'm in the last days. I will answer to Jesus.