

## CHAPTER 6

### PRESUMING ON THE FUTURE

The very first command in the list of commands dealing with economics is Jesus' command on vows.

Again, you have heard that the ancients were told, "You shall not make false vows, but shall fulfill your vows to the Lord." But I say to you, make no oath at all, either by heaven, for it is the throne of God, or by the earth, for it is the footstool of His feet, or by Jerusalem, for it is the city of the great King. Nor shall you make an oath by your head, for you cannot make one hair white or black. But let your statement be, "Yes, yes," or "No, no"; and anything beyond these is of evil [Matthew 5:33-37 (NASB)].

As you know, I have interpreted the essence of this command as stated by the following "one-liner":

"Fulfill your promises. Do not make any vows which presume on the future. Such vows are evil."

Like several of His commands in the Sermon on the Mount, Jesus refers back to a command from the Law of Moses, and then revises it. Here are two Old Testament references to the law concerning vows.

If you make a vow to the Lord your God, do not be slow to pay it, for the Lord your God will certainly demand it of you and you will be guilty of sin. But if you refrain from making a vow, you will not be guilty. Whatever your lips utter you must be sure to do, because you made your vow freely to the Lord your God with your own mouth [Deuteronomy 23:21-23].

When you make a vow to God do not delay in fulfilling it. He has no pleasure in fools. Fulfill your vow. It is better not to vow than to make a vow and not fulfill it [Ecclesiastes 5:4-5].

A vow was simply an oath, or promise, or commitment to do something in the future. You will notice right off that God did not command men to make vows to Him. He did not even suggest that they do so. His only command was, if you do make a vow, be sure that you keep it. You will be held accountable for keeping it. It seems obvious that God knows men are going to make vows, and that often such vows will be foolish (Ecclesiastes 5:4).

One of the things that we can be certain about in this life is that the future is uncertain. That's what makes vows foolish and dangerous.

#### WHAT PREDISPOSES US TO PRESUME ON THE FUTURE?

I asked myself, why is there such a tendency in us to make promises regarding an uncertain future? My guess is, because we are created in the image of God. God is sovereign (completely autonomous, independent and self-determining.) As we discussed in Chapter 2, by dint of Creation, there is within us a lust for autonomy, for independence, for self-rule. God put it in us, but then told us that we must surrender that lust and submit to the absolute authority of Jesus Christ, "to obey all He has commanded."

As one of my teachers said, "We actually want to be God, and we're mad because God got there first." I believe the whole of the Christian life is a process by which God brings us to surrender our lust for autonomy (usually a little at a time over a long period), and submit to the authority of Jesus Christ. This process is also referred to in Scripture as "being conformed to the image of Christ," or "being controlled by or walking in the Holy Spirit," or simply by the word "sanctification." I personally feel it's one of the best definitions of the sanctification process.

The following is a quote the teacher made in a businessmen's Bible class.

"Let me suggest three things. (1) To promise the future is intrinsically evil. It is cruel and it is unnecessary. When you make a promise in an area over which you have no control, you sin. When you make a promise in an area in which you do have control, Jesus said let it be a simple yes or no. Don't complicate

it with oaths. (2) Oaths have their origin in men's propensity to deceive. Some men make oaths simply because they've got limited vocabulary. So it's not mere style of speech that Jesus is addressing in these verses, I suggest to you He's discouraging exaggerations and any other form of speech that communicates ambiguity. Do not cover equivocation with an oath. (3) The hubris of youth causes foolish oaths. Somehow in my immaturity I think that I am more spiritual if I make promises, such as, I'm going to spend an hour a day in prayer. That's just utter stupidity. It's not necessary. You're not impressing God."

#### WHEN WOULD A VOW NOT BE PRESUMING ON THE FUTURE?

Jesus probably intends His teaching to apply to **initiating** promises involving an unknown future, which is different from responding when people require an oath. In a court of law we may be required to promise to tell the truth. At the marriage altar we may be asked to promise to remain faithful to our spouse. These are promises within our power to keep without presuming on the future.

#### APPLICATION OF JESUS' COMMAND TO NEW TESTAMENT GIVING

In Chapter 9 we will examine the New Testament principles of giving, but I would like to briefly discuss here the application of this command to our giving. Without specifically commanding us to not presume on the future, Paul says nothing that I can find which would suggest ever doing it, in fact, just the opposite. His instructions seem to suggest determining your giving day by day or week by week based on God's provision and blessing, and then only what you can give with the approval of your heart, "not reluctantly nor under compulsion." Furthermore, he suggests that those with a surplus share with those in need, and neither condition is guaranteed to continue.

This is an area in which my thinking has changed completely over my Christian life. Early on, when I became interested in being a good steward of God's money, I strongly believed I should vow to tithe for my entire life. Later I came to the conviction that the tithe should be a minimum for my giving, and that I would seek to give above that, but I did not vow to give above the tithe. Today I do not believe it is wrong to desire to give a certain amount or percent of one's income in the

future, nor wrong to plan one's finances in such a way that it be possible to do so, but to **promise** to do so, I believe, is a direct violation of Jesus' command and therefore sin. Besides Jesus' clear command, the remainder of this chapter contains many scriptures which fortify this conviction.

#### JAMES' COMMENTS ON JESUS' COMMAND TO NOT VOW

It seems to me that a significant portion of the epistle of James is a commentary on portions of the Sermon on the Mount. Obviously, James was there and heard Jesus preach the sermon. I feel that James' comments in 4:13-17 are almost certainly a commentary on Jesus' command not to make a promise involving an unknown future.

Come now, you who say, "Today or tomorrow, we shall go to such and such a city, and spend a year there and engage in business and make a profit." Yet you do not know what your life will be like tomorrow. You are just a vapor that appears for a little while and then vanishes away. Instead, you ought to say, "If the Lord wills, we shall live and also do this or that." But as it is, you boast in your arrogance; all such boasting is evil. Therefore, to one who knows the right thing to do, and does not do it, to him it is sin [James 4:13-17 (NASB)].

Let me point out several things which stand out to me from this passage. James' illustration involves the conduct of business, while Jesus' illustration involves the giving of offerings to God. Both involve the stewardship of God's money, and both are very relevant to the Christian life today.

James uses Jesus' word "evil" (same Greek word) to describe presuming on the future, but also calls it "boasting" and "sin." James' warning that we know nothing of the future and that our earthly life is like a vapor that can vanish at any moment is really a rather strong rebuke, especially when considered along with his words boasting, sin and evil. I wonder if we have assigned a high enough level of seriousness to this sin today.

We go about our day to day businesses and professions as if everything would function like a well-oiled engine for the next 30 or 40 years,

making forecasts about how much we're going to sell, or make, next year, without knowing if we'll even wake up tomorrow morning. And most of the time it never occurs to us to follow James' command to say (and believe), "If the Lord wills ...". In recent years I have made a concerted effort to use and mean this phrase when I speak of the future, even when it's something like, "I'll see you at the YMCA tomorrow," or, "I'll meet you for lunch next Friday."

#### PRESUMING ON THE FUTURE BY GOING INTO DEBT

Going into debt may be the most prevalent form of the sin of presuming on the future in the Christian community today. The subject of Chapter 11 will be "Borrowing and Lending." In that chapter I will try to cover most of what the Bible says on that subject. But it is my conviction that understanding the danger of presuming on the future is so important, that we will be well served by including it briefly in this chapter, having it in mind as we embark on the study of borrowing and lending. Following are additional passages on the danger of presuming on the future, with special emphasis on going into debt. They give us further insight into the mind of God.

It is a trap for a man to dedicate something rashly and only later to consider his vows [Proverbs 20:25].

This verse gives us the wisdom of thinking long and hard before making a promise we may find out later we are unable to keep. An example would be a debt, which because of circumstances beyond our control, we are unable to pay when it comes due.

A prudent man sees danger and takes refuge, but the simple keep going and suffer for it [Proverbs 22:3].

A prudent man has insight on what could happen in the future. He knows that he cannot forecast the future. So before promising to perform in some way in the future (such as payment of a sum of money), he prepares a "what if list" and carefully thinks through it. What if I lose my job? What if I become disabled? What if I die? Will my estate be able to make good on the liability? What if interest rates increase by 3 percentage points before the debt becomes due? Will that affect me? It will if I have a variable rate mortgage. So the prudent

man goes down his “what if list.” He knows that we are fallen people living in a fallen world, and things don’t always go from bad to better, in fact they can go from bad to worse, especially when we have presumed on the future.

Do not be a man who strikes hands in pledge or puts up security for debts. If you lack the means to pay, your very bed will be snatched from under you [Proverbs 22:26-27].

A word of clarification is needed for this verse. The phrase “puts up security for debts” does not mean putting up collateral. There’s nothing wrong with that. What it means is to make yourself personally liable for a debt to be paid in the future. And the reason it is dangerous is because we don’t know the future. Notice how clearly this is stated in the following verses.

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

Consider what God has done: Who can straighten what He has made crooked? When times are good, be happy, but when times are bad, consider: God has made the one as well as the other. Therefore a man cannot discover anything about his future. [Ecclesiastes 7:13-14].

If we take to heart this passage, especially the last statement, we should be very reluctant to presume on the future. As James 4:13-14 and Proverbs 27:1 point out, we cannot even see ahead one day, much less to the end of a thirty-year mortgage. Long term debt can be very dangerous, and the longer the term, the more uncertain repayment becomes. The higher a debt is in relation to your financial net worth, the more dangerous it is.

#### PRESUMING ON THE FUTURE AND OUR LUST FOR AUTONOMY

We have established that our problem with God is that we want to decide what is in our best interest rather than submit to what God says in our best interest. I believe that probably the best way God communicates to us what is in our best interest is through His commandments. It is always in our best interest to obey every one of

His commandments. We will one day regret every time we were disobedient, but we will never regret obeying His commandments.

One of the commandments is, “Keep your lives free from the love of money and **be content with what you have**, for He has said, ‘I will never leave you nor forsake you’ ” (Hebrews 13:5). Our culture is full of young couples with two, three or more children. By design, God has entrusted them with differing amounts of material wealth and income. Think of the couple with the heavy responsibility of raising three children, but whose income is at the very bottom of the middle class income spectrum. They are under the same command as those at the top, “Be content with what you have.” God is telling them it is in their best interest to be content with their income ..... to live within the means He has provided.

They look around. They see the house and car their peers have. They see the entertainment they participate in. They see where they travel, the clubs they belong to, and on and on. And of course everything they see or hear in the media is designed to make them feel dissatisfied with their standard of living. They have no difficulty getting one or more credit cards, and begin buying the things they feel they should have.

They are disobeying the commandment. They are presuming on the future. They do not know the future. They do not know whether the husband will have a job in a year or two, whether he will be disabled, or even whether he will be alive.

If we believe that God is in control and has our best interest at heart, and if we take seriously Jesus’ and James’ commands, and if we take to heart all the wisdom quoted above from the Proverbs and Ecclesiastes, why would we ever want to presume on the future? Answer, because it is in our nature to do so. The lust for autonomy is born into us. Add to that the sin nature, and the marvelous intellect God has given us, and soon enough we begin to believe we can predict the future ..... well not really, but we think we can analyze our world well enough to know much of what is likely to unfold. Or perhaps we feel we’re smart enough or skillful enough to plan and take actions which will cause to happen in the future what we want to happen. Notice how starkly and bluntly God’s word refutes all such notions. Notice the consequences and warnings against trying to do so.

Real security, contentment and joy is found only in unconditional obedience to the commandments of Jesus and the apostles, and serious meditation on the wisdom of the Scriptures.