

James 4:13 Come now, you reversionists who say, “Today or tomorrow we will go to this or that city, and shall work in that place about a year, we shall engage in free enterprise and make a profit. (EXT)

1. There is no grace orientation in this verse. This is indicated clearly by James who introduces the verse thusly, “Come now, you reversionists who say” Then James quotes them or summarizes their thoughts and ideas.
2. There are four categories of love that the believer develops during his spiritual growth: **(1)** Category One: God and Christ. **(2)** Category Two: toward right man or right woman. **(3)** Category Three: Toward fellow believers. **(4)** Category 4: Toward all others which is impersonal.
3. The men involved in our passage do not have meaningful relationships with others which means associations with them are based on a pseudo-love hypocrisy.
4. What they do is deploy Operation Schmooze: to chat in a friendly manner especially so as to gain favor, business, or connections; casual talk that is often gossipy or ingratiating.
5. The only absolute they display in verse 13 is the predictive future middle indicative of the verb **ἐμπορεύομαι** (*emporeúomai*): “to make a profit.”
6. This is a legitimate goal to pursue, however, what must precede its accomplishment is to have a grace mental attitude from which they will be able to think doctrine first.
7. Profit is the end result of the process, but it is doctrine that must guide the pursuit and fulfillment of that objective. These men’s error is that their plan places Profit First with no emphasis on putting Doctrine First.
8. There are five errors made by them that prohibit the fulfillment of their plan:
 1. **Error #1:** Failure to use time each day. God grants time for believers to grow in grace by the study of His Word from which decisions may be made to guide their decision-making. This was not done.

(End JAS4-62.Rev. See JAS4-63 for continuation of study at p. 621.)

2. **Error #2:** Geographical. Their priority is to discover a place of business located elsewhere rather than where they could grow in grace at the local church. This is not done.
3. **Error #3:** The third error is ignoring the geographical will of God. They are located in Jerusalem where James has a local church. They instead look elsewhere with emphasis on making a profit. Principle: God provides logistics wherever Bible doctrine is taught.
4. **Error #4:** The fourth error is operational. Their planning had no absolutes that could be applied in the operational phase of their plan. Their only goal was making a profit, but with no specific set of strategies or tactics to accomplish the stated objective.
5. **Error #5:** The fifth error was motivational. The only absolute considered was making a profit, everything else was based on conjecture, guesswork, or blind arrogance.
9. This lust for money without grace orientation, doctrinal guidance, and divine viewpoint leads us to a study of money, its proper and improper acquisition, investment, and expenditure.

The Doctrine of Money

A. Definition:

1. The English word “money” is derived from the Latin *mōnēta*:
***Mōnēta*: the Roman money was coined in the temple of Juno Mōnēta; hence *moneta* as: a, the mint, the place where money was coined: b, coined metal, money.¹**
2. Money is the medium in which prices are expressed, debts are discharged, goods and services are paid for, and bank reserves are held.
3. The term may be regarded as comprising common money or currency, coins, bank notes, or paper money which is circulated.
4. Money is the means of stating the prices of goods and services as well as expressing debts, salaries, wages, rents, etc. Money is a medium of exchange whereby goods and services are paid for and debts are discharged.

¹ D. P. Simpson, “Mōnēta,” in *Cassell’s Latin Dictionary*, (Hoboken, NJ: Wiley Publishing, Inc., 1968), 378.



5. Money serves as a reserve for ready purchasing power. Therefore, money is the only complete liquid asset.
6. Money is unique among economic goods. It is regarded, not as wealth, but as a device for exchanging and measuring wealth.
7. An increase in the quantity of money in a nation does not necessarily constitute an increase in the country's wealth. Inflation is the increase of the quantity of money in a nation, but decreases the nation's wealth.

B. The History of Money:

1. There have been many different objects used for money, such as barter, slaves, gunpowder, oxen in Homeric times, elephants, cattle, stones, wool, barley, wheat, timber. The most widely used medium is gold and silver. Before coins came into use, money was measured in terms of rings, bars, talents, and various systems of weights.
2. Coin money was first invented by Croesus, King of Lydia, 561-546 BC. Darius I, called the Great. 550-486 BC, king of Persia, picked up the idea and used coined money. The Phoenician traders did the same and it spread all over the ancient world.
3. There were three kinds of coins in the New Testament times:
 - a. Imperial Roman coins.
 - b. The provincial coins based on the old Greek standard.
 - c. Israel had its own standard.
4. Paper money did not come into use until the French Revolution.

C. The Bible Reveals the Legitimate Function of Money:

1. For monetary transactions. The shekel was a rolled piece of metal first mentioned in Genesis 23 where Ephron sold Abraham the field including the cave in which he buried his wife, Sarah:

Genesis 23:15 “My Lord, listen to me; a piece of land worth four hundred shekels [שקל (*shekel*): ½ oz.] of silver, what is it between me and you? So bury your dead.” (NASB)

2. Money was used to pay taxes according to Matthew 22:17–22; Mark 12:13–17; Luke 20:20–26. The Bible only recognizes 10% for taxation.
3. Money is the medium of exchange to transfer property or ideas from one person to another.

4. Thus, capitalism is the biblically authorized medium of exchange that allows goods and services to be produced for the purpose of supplying others with their necessities and interests.
5. Unfortunately, some look on possession of wealth as cupidity: “the inordinate desire, especially for wealth; avarice; greed.”
6. Yet, it is the biblically documented system of exchange that allows individuals or groups to transfer things of value from one owner to another which results in both parties pleased with the outcome.
7. Giving of money is an expression of the royal priesthood and required in:

2 Corinthians 9:6 Now this I say, he who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. (NASB)

8. Money is the economic system that enables citizens of a national entity to function as a unit to provide an environment within which all can benefit collectively from the efforts and generosity of each other.
9. It is the free-enterprise system within a free society that enables individuals to benefit from the efforts of others, each dependent upon the efforts of others to supply their needs.
10. Do you systematically enjoy the privilege of getting in your car/truck/RV and go places? For example, to work? Someone established a business in which you get paid to contribute to the production of goods and services for those who need these products.
11. How do you consistently get from your house to work? You periodically stop at a service station and tank up with gasoline. You never doubt that underneath that gas pump is a huge tank filled with gasoline which you can transfer into your small tank.
12. Someone had to drive a big truck with an even larger tank being pulled behind him to get that gas to the station where you can buy it. Who is that guy? Who hired him?
13. How about the grocery store? You can go to Dierbergs, Schnucks, or Straub’s in the St. Louis metropolitan area. I used to go into Randall’s in Houston six days a week with a load of bread from Rainbo Baking Company.
14. I find grocery stores to be the crown jewel of free enterprise.

