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10-5-1977

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Recommended Citation

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THE DOCTRINE OF MONEY

A STUDY OF THE BOOK OF JAMES
NUMBER 35
JAMES 4:13-14

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JAMES 4:13-14 "Go to now, ye that say, Today or tomorrow we will go into such a city, and continue there a year, and buy and sell, and get gain: Whereas ye know not what shall be on the morrow. For what is your life? It is even a vapour, that appeareth for a little time, and then vanisheth away."

To understand verse 14 we need to go back for a few minutes and review verse 13. These two verses go together as a unit. Now remember, this the Christian has a right to make money. This is a part of the laws of divine establishment. There is nothing wrong with making money, provided Christian principles are not violated in the process. But here in verse 13 of this passage we have a reversionist, a man out of fellowship, who is making money in the wrong way.

So verse 13 says, "Come now, ye who say (you reversionists) today and tomorrow we will go to this or to that city and shall work in this or that place for a year. We shall both transact business and make a profit." Now there is nothing wrong with that statement, except for one thing. The one doing the talking is a reversionist, out of fellowship, outside of the plan of God. He has allowed himself to take over and he is running the show all by himself. He has totally rejected the Lord's plan for his business life.

Rejection Of Bible Truth

This man in our story here has totally rejected Bible truth and he has gone in for false doctrine. This man has a false sense of values and he is worshiping money and that's why he is talking like this. Once a man becomes a believer, making money is still a legitimate function for him, just as it was before when he was an unbeliever. However, making money is always secondary in the life of the Christian who puts first things first in his life. His relationship to God is the first and major priority in his life. Instead of mastering the details of his life, he has allowed the detail of money to become the main thrust of his life. This man in verse 13 has allowed money to enslave him. So before we go into an outline of the doctrine of money, let's go back and see where this man missed the way.

Five errors made by this reversionist.

1. HE MADE A TIME ERROR.

He took the time he should have used in worship and spiritual advancement and used it for selfish ends. His main objective in life was the making of money.

2. HE MADE A GEOGRAPHICAL ERROR.

He looked for a place where he could make money rather than a place where he could serve God and learn Bible truth.

3. HE MADE A PLANNING ERROR.

He made small plans and didn't include God in his plans. The grace plan God had for him didn't enter into his thinking at all

4. HE MADE AN OPERATIONAL ERROR.
He made his own plans as if God didn't even exist. He made his plans and then expected God to jump on the bandwagon and endorse and bless the plans he had made.
5. HE MADE A MOTIVATION ERROR.
His main objective was financial gain and profit rather than spiritual growth in his life.
MARK 8:36 "For what shall it profit a man, if he shall gain the whole world, and lose his own soul?"

Before we continue the study of this reversionist in his business practices, let's stop and look at a very important doctrine.

THE DOCTRINE OF MONEY

We must avoid distortions. Many people look askance at people who are successful or who make money. They falsely assume that no one can make a lot of money and at the same time be spiritual and be in fellowship with God. This, of course, is not true. So to keep out this false thinking we need to look at the doctrine of money as taught in Scripture.

1. MONEY IS DESIGNED AS A MEDIUM OF EXCHANGE.
Coin type money was unknown until late in Bible times. Metals were used, but they were used by weight. A shekel of silver was not a coin, but a silver bar. Coin type money was invented by a Lydian around the 7th Century B.C. The first person associated with the use of coins was a man named Croesus, King of Lydia. It apparently was his idea to make coins with his name and picture on them so he could point to them and say, "This is my money." This is the way the use of coins began. When Cyrus the Great conquered the Lydians he started to burn the King of Lydia to death, according to the custom he followed when he conquered other kings. When he got Croesus on top of the burning fire, Croesus screamed, "You are right, you are right." Behind this is a story. Once Pericles, the great Athenian statesman and general, was entertained by Croesus. Croesus showed Pericles all his coins with his picture on them and said, "Am I not the most fortunate man in the world to be so wealthy?" Pericles said to him, "No, you are not. Some day you will find something that is more valuable than money." This is why when Croesus sat atop the big fire he shouted, "You are right, you are right." Cyrus the Great took Croesus down out of the fire and let him live so he could discover that there was something in life greater than money. Jesus placed money in its proper place in Matthew 22:21. "They say unto him, Caesar's. Then saith he unto them, Render therefore unto Caesar the things which are Caesar's and unto God the things that are God's."
2. MONEY IS AN ABSOLUTE NECESSITY.
Business and profit are legitimate functions of the life of all people.
GENESIS 23:9 "That he may give me the cave of Machpelah, which he hath, which is in the end of his field; for as much money as it is worth he shall give it me for a possession of a burying-place amongst you."

JEREMIAH 32:44 "Men shall buy fields for money, and subscribe evidences, and seal them, and take witnesses in the land of Benjamin, and in the places about Jerusalem, and in the cities of Judah, and in the cities of the mountains, and in the cities of the valley, and in the cities of the south: for I will cause their captivity to return, saith the Lord."

Principle

It is neither wrong nor immoral nor illegitimate to possess capital. And as an illustration to this, the secret for a successful economy is business that flourishes in free enterprise. When you kill big business you kill the goose that lays the golden egg. (One of the signs of our breakdown as a nation is that the Federal Government is now trying to destroy big business and capitalism.) We have, in the past decades, had the greatest industrial complex in the world, but we are rapidly destroying this with economy controlled by the government. These truths need to be taught in our colleges and universities today but you don't hear much about this today. If free economy is not allowed to survive, then the alternative is human slavery.

3. THE GIVING OF MONEY IS AN EXPRESSION OF THE BELIEVER'S PRIESTHOOD

Just because many people have abused this truth, and have acted as though their ten percent can bribe God, the fundamental truth of this statement still remains. In 2 Corinthians, chapters 8 and 9, Paul has given the foundation for giving in the Church Age. We give because we love the Lord and believe in his cause. We do not give in order to get favors from God.

4. MONEY AS A GOD IS PART OF MATERIALISM LUST.

When money becomes God, then it leads to a slavery to the detail of life. It is either God or mammon. Which will a man worship? When mammon becomes God, then our acts blaspheme God.

MATTHEW 6:24 "No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon."

LUKE 16:9 "And I say unto you, Make to yourselves friends of the mammon of unrighteousness; that, when ye fail, they may receive you into everlasting habitations.

LUKE 16:11 "If therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true riches?"

LUKE 16:13 "No servant can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon." Money is a very useful servant but a cruel and harsh master.

5. THERE ARE CERTAIN DANGERS FROM MONEY IN THE LIFE OF THE UNBELIEVER.

a. Salvation cannot be purchased with money.

Quite often the wealthy man falsely assumes that money can buy him salvation.

MARK 8:36-37 "For what shall it profit a man, if he shall gain the whole world, and lose his own soul? Or what shall a man give in exchange for his soul?"

Salvation was purchased by the blood of Jesus Christ.

1 PETER 1:18-19 "Forasmuch as ye know that ye were not redeemed with corruptible things, as silver and gold, from your vain conversation received by tradition from your fathers; But with the precious blood of Christ, as of a lamb without blemish and without spot."

- b. Money often causes the rich man to put his trust in the wrong things. He often thinks of money as his real security, rather than God being his real security.

MARK 10:23-24 "And Jesus looked round about, and saith unto his disciples, How hardly shall they that have riches enter into the kingdom of God! And the disciples were astonished at his words. But Jesus answereth again, and saith unto them, Children, how hard is it for them that trust in riches to enter into the kingdom of God!"

- c. Money often hinders the unbeliever from seeking salvation. Luke 16:19-31 tells the story of a rich unbeliever who missed the boat.

- d. Money has no credit with God.

PROVERBS 11:4 "Riches profit not in the day of wrath: but righteousness delivereth from death."

PROVERBS 11:28 "He that trusteth in his riches shall fall: but the righteous shall flourish as a branch."

PROVERBS 13:7 "There is that maketh himself rich, yet hath nothing: there is that maketh himself poor, yet hath great riches."

PROVERBS 13:11 "Wealth gotten by vanity shall be diminished: but he that gathereth by labour shall increase."

6. THERE ARE ALSO DANGERS FROM DEPENDENCE ON MONEY FOR THE BELIEVER.

Money can cause a believer to become enslaved to the details of life. Money often becomes an expression of reversionism. We see this in passages such as Ecclesiastes 5:10-6:2.

We see this illustrated in the lives of Ananias and Sapphira in Acts 5:1-10. Many Ephesian believers had become wealthy and Paul deals with this problem in 1 Timothy 6:3-12 and verses 17 and 19.

7. SOME ILLUSIONS REGARDING MONEY.

- a. Money means happiness. This is an illusion. There is no happiness in money as such. Money cannot buy happiness.

- b. Money means security. This is not true. The only real security in life is God's grace at work in the mind and heart. This is discussed in Matthew 6:24-33.

- c. Money can buy anything. This is not true. It cannot buy salvation, or true love, or peace of mind or happiness. The real wonderful things in life can't be bought with money. An illustration of this in the Bible is the life of Balaam. He went into reversionism because of money and he never recovered from it.

JAMES 4:14 "Whereas ye know not what shall be on the morrow. For what is your life? It is even a vapour, that appeareth for a little time, and then vanisheth away." "Whereas" nominative, masculine plural of the relative pronoun "hostis" and it deals with the principle of quality. It really means "Such a kind." It here is referring to the reversionist. Next we have "know not" and this is a present, middle, indicative of "epistamai." It means something you know from experience or practice. It is used with the strongest negative "ouk." So thus far in this verse we have "Such a kind who do not understand." This is ignorance which is not beneficial to the reversionist. Next we have "what" and this is from "poios" and it means "what kind." So this verse says, "Such a kind, who do not understand what kind of life will be yours tomorrow." The one translating this verse threw in a lot of extra words trying to make it clear and just mixed it up. The reversionist does not understand what is coming tomorrow, so he plans to make a lot of money and at the same time have no regard for the plan of God for his life. This is a repeat of the story Jesus told about the man who said he would pull down his old barns and build larger barns to house all his wealth. Jesus said this man was a fool. Next we have the word "gar" and this is to give the explanation of this statement. Then "it is" is the second person plural of the present, active, indicative of "eimi" and should be translated "you all are." Next is the word "Atimis" and this means a mist, a vapor trail. Now we have already studied the principle that you are not promoted unless God promotes you. Our next words are "that appeareth" and this is a present, passive, participle of "phaino" and means "being visible." Last we have "pros holigos" and this means "face to face for a short time." Then we have "aphnizo" which means to vanish away. So look what we have here.

"Such a kind (the reversionist), who does not understand what kind of life yours is tomorrow. For you are all a vapor trail in the sky, being visible face to face for a short time, then disappears."

So the principle is this--the reversionist does not count with God.