

Russell Kelfer

At the Root of It All

#1356-A

Series: The Parables of Scripture

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INTO HIS LIKENESS RADIO

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Note: Russell wrote each of these lessons in a manner that would enable him to clearly communicate them to his weekly class. The grammar or punctuation you encounter may not be technically perfect, but you will certainly “hear” his unique gift for making the message applicable to the common man in everyday situations.

It’s been said of him that he was really a writer who read his stuff. And that’s a very accurate statement!

May you be richly blessed as you “hear” as you read.

At the Root of It All

It is an easily misunderstood passage; therefore it is a passage often not sought to be understood. We tend to cast it to one side as though the Holy Spirit got caught up in a moment of exuberance and slightly exaggerated a Scriptural principle. Scarcely is it preached on, and perhaps even more rarely is it taken literally. It is, however, in the word of God, and therefore, it is accurate, exact, perfect, and immutable. The passage is found in I Timothy, chapter six. Let's read it at the very outset of the lesson. It goes like this:

... godliness with contentment is great gain.

For we brought nothing into *this* world, *and it is* certain we can carry nothing out.

And having food and raiment let us be therewith content.

But they that will be rich fall into temptation and a snare, and *into* many foolish and hurtful lusts, which drown men in destruction and perdition.

For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows.

But thou, O man of God, flee these things; and follow after righteousness, godliness, faith, love, patience, meekness.

(I Timothy 6:6-11)

For the past few studies, we have been listening to Jesus, seated in a little borrowed fishing boat, addressing a seaside Bible conference about the perils of careless farming. It was hardly considered a theological masterpiece by the rabbis who stood in the background trying to make some sense of the skyrocketing popularity of this Galilean carpenter. He spoke with a kind of authority not at all like the Scribes or the Pharisees; yet He was speaking in childlike riddles, telling simple parables instead of delving into the great ecclesiastical tongue-twisters that so occupied the minds of the religious elite.

He claimed to be God's Son, but they thought the message was too simple to have come from God. After all, the Pharisees

At the Root of It All

and other professionals of their day could spend hours on one tiny passage of the parchments and come to absolutely no conclusions. They could take one simple commandment and spend weeks adding to it laws that no man could keep, followed by punishments no man could stand.

But this man Jesus spent His time talking about seeds and rocks and birds and thorns, of all things. He was describing at the moment kinds of soil, and likening those types to different kinds of human hearts. He spoke first of soil by the roadside, soil packed down from being trodden underfoot. Then He spoke of ground that contained healthy-looking topsoil, but had a bed of rock just inches beneath the surface, so that no impressive root system could ever survive there.

It was at this point that Jesus painted a picture with words about another kind of soil. It was soil that was deep enough to grow crops, and it wasn't located by the roadside, so it wasn't hardened by the pounding of sandals upon it. It was soil that was, in fact, capable of producing great crops. There was only one problem: the owner didn't tend to his garden. Thorny weeds grew there, and as they did, the good seed, about to blossom into precious fruit, found itself strangled by these seemingly harmless, but really deadly enemies. They choked the word, the Master said, *until it became unfruitful*.

These weeds were three in kind. He described them as *the cares of this world, the deceitfulness of riches, and the lust of other things entering in*. We have been looking at those first two for the past few studies, and have come to rest at the feet of Jesus these past two lessons to further explore that thorny weed called *the deceitfulness of riches*. We began by looking at the two basic Scriptural premises that undergird all Biblical teaching on physical and financial resources, and came to these conclusions:

- 1- You really can't take it with you.
- 2- But you really can send it ahead.

With those two issues settled, all of life and how we deal with it, from the standpoint of money or things, must be looked at from a totally different perspective. The last premise is equally clear.

- 3- We don't own any of it anyhow.

At the Root of It All

The reason we can't take it with us is that it is not ours. We tend to think that 90% of it is ours to do with as we choose, and 10% is a tithe that, when we give it, is a sign of intense spirituality, and earns us some kind of special favor with God. This favor, we determine, though we don't articulate it, puts God in a position of obligation to *bless* us (whatever that means) with continued prosperity and good fortune.

Of course, this theory doesn't hold up in Scripture. God is pleased with whatever we give, and He honors and blesses His children when they have generous hearts. But remember:

1- God doesn't need our money. None of it.

I will take no bullock out of thy house, *nor* he goats out of thy folds.

For every beast of the forest *is* mine, *and* the cattle upon a thousand hills.

I know all the fowls of the mountains: and the wild beasts of the field *are* mine.

If I were hungry, I would not tell thee: for the world *is* mine, and the fullness thereof. (Psalm 50: 9-12)

2- God's approval is all of grace. We can't earn it.

Blessed *be* the God and Father of our Lord Jesus Christ, who hath blessed us with all spiritual blessings in heavenly *places* in Christ:

According as he hath chosen us in him before the foundation of the world, that we should be holy and without blame before him in love:

Having predestinated us unto the adoption of children by Jesus Christ to himself, according to the good pleasure of his will,

To the praise of the glory of his grace, wherein he hath made us accepted in the beloved. (Ephesians 1:3-6)

3- None of it is ours to give. None of it.

What? know ye not that your body is the temple of the Holy Ghost *which* is in you, which ye have of God, and ye are not your own?

For ye are bought with a price: therefore glorify God in your body, and in your spirit, which are God's.

(I Corinthians 6:19,20)

We are not our own. It is all of grace. God needs nothing. We need everything. And we're giving to God? He settled the issue

At the Root of It All

with Job in Job 38:

Where wast thou when I laid the foundations of the earth?
declare, if thou hast understanding.

Who hath laid the measures thereof, if thou knowest? or
who hath stretched the line upon it?

Whereupon are the foundations thereof fastened? or who
laid the corner stone thereof;

When the morning stars sang together, and all the sons of
God shouted for joy?
(Job 38:4-7)

Where were you when God called the worlds into being? He made it from nothing, He made us from nothing, and He needs nothing to sustain Himself. All things are His and we are part of the all things that are His. So whatever we have, has been given us by a gracious God to use while we live on planet earth. What we do with what we are given is up to us. But merely clutching at it does not grant us ownership. It all belongs to God, and once we are redeemed by the blood of Jesus Christ and accept Him as our personal Savior, we are doubly His, for God has now repurchased what was already His, and He did so at the highest price ever paid for anything. *How dare we assume ownership of that which is His?*

Now we know all these things, but still we get blind-sided by the *deceitfulness of riches*. We try to mix the world's philosophy of possessions and good works with God's concept of grace and ownership, and we come up with a blend of God's best and our best and conclude that God saved us, now it's up to us to do what we can with what we have, and our possessions are a gift from God for us to enjoy, so long as we give a token portion of it back to Him.

God's word does not substantiate that. It all belongs to God. Every penny of it. The next time you pull out a dollar bill or a credit card or anything else representing money, imagine in your mind's eye that it has engraved upon it, *The property of The Lord Jesus Christ...spend with caution...to be invested in eternity whenever possible.*

That might change how we use it and might remind us of whose it is. With this critical third point in mind, *that our possessions our not our property, they are on loan*, we go back now to that passage in I Timothy, chapter six.

God is giving us a series of absolutes and principles to live

by that are designed to help us resist the deceitfulness of riches. Look at what they say:

1- A spirit of contentment that is grounded in God's character is a quality that will affect your entire life. (Verse 6).

Contentment, remember, is satisfaction with your lot in life. It means that your job is a gift, and you are honored to have it. You are not constantly comparing your lot with someone else who has better benefits, a bigger salary, or more prestige. Your lot is your arena of grace. Count it a blessing. It is. It means you are content with the wife or husband God gave you, or with the fact that He didn't. It means you are satisfied with how you look, where you live, what you drive, how He's gifted you.

The deceitfulness of riches causes you to compare yourself with those who have more, do better, look better, or live better, and blame God for your apparent shortfall. The minute you do this, Lordship becomes a sham because how can God use you if you don't trust Him because He didn't do right by you? It also causes you to accelerate your energy in the flesh to achieve what He has chosen not to give you, thus overlooking the priorities of things spiritual which are of eternal value and will never decay or diminish.

Godliness with contentment. It means a spirit that is satisfied simply because of who God is. It is not being content because you have what you want; it is being content because God is sovereign, therefore, what you want must give way to what is best. Jesus was content to go to the Cross. Jesus was content even when the disciples forsook Him and fled. He may have been disappointed in them, but He was content in His Father's will. Are you? If your eye is constantly roving, scanning the horizon for someone or something better than what you have, you have been unconsciously lured away from truth by the deceitfulness of riches. When you allow that to continue, *no matter how spiritual you appear to be*, you are allowing the garden of your heart to be taken over by rough-edged weeds.

2- Paul reminds us (vs 7) that the way we came in is how we go out.

A lot may have happened in between. You may have been elected CEO of a major corporation. You may have been voted Homemaker of the Year. You may have accumulated more wealth than Bill Gates. But, as we studied in our last lesson, the

transferable balance in your financial account when you leave for heaven will be exactly equal to the amount you brought with you when you came from the womb. Zero. Nothing. You can take it right up to the edge, but you can't take it with you. When you go, it stays. Satan will tell you otherwise, but God has already made it clear.

3- God only promises us two things. Demanding anything else is pure presumption. (Verse 8).

God said two things ought to be necessary for us to be content: enough food to stay alive, and enough clothes to stay warm. We have a right to ask for those two things. But once we have those two things, Paul says, *we ought to be content*. We ought to be satisfied with our lot in life, *even if it isn't a corner lot*.

4- Focusing on becoming wealthy is a pathway to spiritual suicide. (Verse 9).

Listen to Paul's description. They that will be (or focus on becoming) rich will fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition. Mercy, Paul, isn't that a little heavy? Relax, it gets heavier in the next verse. *Temptation* is the lure to do evil. A *snare* is a trap you fall into once you yield to the temptation. Foolish and hurtful lusts are the sins that follow yielding to the deceitfulness of riches. The word *foolish* stands for things that are just plain stupid. Once under the control of the unconscious addiction to things or money, we make stupid choices. We buy things we don't need to do things we don't want to do with people we don't like, so we can take a second job we don't like to pay for it. The word *hurtful* is the Greek word βλαβερος blaberos {blab-er-os} which means that which is injurious or painful. It means that the choices you make will not only be stupid, but will have painful consequences. They are the kind of decisions that produce chain reactions. You buy what you can't afford, then you lie to protect your reputation, then when you can't pay for it, you lose your reputation, and justify it by blaming the one who sold you the stuff.

More than that, in the process, you begin to see surface character qualities that are at odds with the fruit of the Spirit. Instead of love comes bitterness or self-centeredness. Instead of joy comes depression. Peace is replaced by anxiety and fear. Soon you are caught in a whirlpool of destruction. You feel like

you are drowning, and sure enough you are. You are perishing under the weight of the deceitfulness of riches.

The word *perdition* (απολεια) *apoleia* {ap-o'-li-a}) means total destruction to the point of despair. It is absolute ruin. It is the end of the road downhill. Paul certainly makes it sound like spiritual suicide, doesn't he? And Paul isn't in the habit of doing anything but telling it like it is. This is the word of God, and it is straight and to the point. Making the making of money your idol will kill you spiritually, and wound you morally and emotionally. But Paul isn't through. Now, he gets to the hard part.

5- Paul sums it up: the love of money is not only a collision course to destruction, it is the root of all evil.

This passage has always been an enigma to me. I think, by God's grace, I am finally beginning to understand some of what it means. Notice first of all that it does not say money is the root of all evil; it says *the love of money* is the root of all evil. The word used here is φιλαργυρια *philarguria* {fil-ar-goo-ree'-ah}. It means simply the *love* of money or the *greed* that attaches itself to things.

The word translated *root* is: ριζα *rhiza* [hriz'-zah]. It means that which from which other things are spawned or bred. It is the root cause of other things. It is the seed from which weeds grow. In this case, the weeds are described. They produce evil. That word for *evil* is κακος *kakos* {kak-os'}. It is used 51 times in the Bible, and means "things that are wicked, harmful, injurious, pernicious, or destructive. But the most troublesome word in this passage to many is that little word *all*. It means without exception. Let us then begin by phrasing it again, according to our definition:

The attachment to money that produces greed is the source or breeding ground for all that is harmful, pernicious, wicked and destructive, without exception.

Now before you pass over that as an exaggeration, remember that this is the word of God. There are no exaggerations in the word of God. None. Therefore, rather than look for loopholes, why not look for logical explanations in the spirit realm? Let's listen momentarily to Jesus as He addressed the disciples in Luke, chapter 16:

He that is faithful in that which is least is faithful also in

At the Root of It All

much: and he that is unjust in the least is unjust also in much.

If therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true *riches*?

And if ye have not been faithful in that which is another man's, who shall give you that which is your own?

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.

And the Pharisees also, who were covetous, heard all these things: and they derided him. (Luke 16:10-14)

Here, I believe, is the crucial tie-in between the love of money and the Lordship of Christ. It brings up several interesting concepts:

1- The way we handle our money is a reflection of our spirituality. (Verse 12) If we are not faithful in using our money for the kingdom's welfare, why should we think the kingdom is primary in our lives? How we regard foolish wastefulness tells how seriously we take spiritual things.

2- Our attention to the smallest of details is a good measuring stick of where our heart is. (Verse 11) Don't say, "I would be faithful with my riches if I were richer." Take how you handle what you now have. Is it sacrificial? Is it predominantly aimed at people and things eternal? Or is it primarily self-centered? Are you more interested in seeing that your children love you, so you buy them whatever they want? Or do you sometimes withhold from them to teach them deeper spiritual truth?

3- The truest measuring stick of your stewardship is how you handle that which belongs to another. (Verse 12) If you are not faithful in handling that which belongs to another, it is indicative of a serious heart problem. And if all you have belongs to God, *how you handle every cent that passes through your fingers is a reflection of the way you feel about God.*

4- No man can serve two masters. (Verse 13) God and money (or the things money can buy) are the competing masters in your life. Therefore, everything you do and everything you are in the Christian life can be traced back to the root of lordship, and at the root of it all is which kingdom you are living for: the one that money can buy, or the one that focuses on spiritual riches. If your heart is focused on this life, the lusts that this life produce

At the Root of It All

will gradually eat away at the fiber of your life and affect *every single thing you do*. Everything. You can take every sin in your life and trace it back to whether or not you believe that Jesus is Lord or not. If He is, every ounce of your energy, every beat of your heart, every thought in your mind, *everything you do or plan or buy* will focus on only one thing: “What will bring the most glory to God?”

If you don't believe it, let the Scriptures speak for themselves. Look at just a few of the negative character qualities that God links with stewardship in Scripture:

Hypocrisy, lying —

And Joses, who by the apostles was surnamed Barnabas, (which is, being interpreted, The son of consolation,) a Levite, *and* of the country of Cyprus,

Having land, sold *it*, and brought the money, and laid *it* at the apostles' feet. (Acts 4:36,37)

But a certain man named Ananias, with Sapphira his wife, sold a possession,

And kept back *part* of the price, his wife also being privy *to it*, and brought a certain part, and laid *it* at the apostles' feet.

But Peter said, Ananias, why hath Satan filled thine heart to lie to the Holy Ghost, and to keep back *part* of the price of the land? (Acts 5:1-3)

Insensitivity to the poor —

He that oppresseth the poor to increase his *riches*, *and* he that giveth to the rich, *shall* surely *come* to want.

(Proverbs 22:16)

Partiality —

Then said he also to him that bade him, When thou makest a dinner or a supper, call not thy friends, nor thy brethren, neither thy kinsmen, nor *thy* rich neighbors; lest they also bid thee again, and a recompense be made thee.

But when thou makest a feast, call the poor, the maimed, the lame, the blind:

And thou shalt be blessed; for they cannot recompense thee: for thou shalt be recompensed at the resurrection of the just. (Luke 14:12-14)

At the Root of It All

Blasphemy —

Hearken, my beloved brethren, Hath not God chosen the poor of this world rich in faith, and heirs of the kingdom which he hath promised to them that love him?

But ye have despised the poor. Do not rich men oppress you, and draw you before the judgment seats?

Do not they blaspheme that worthy name by the which ye are called? (James 2:5-7)

Pride —

The rich man's wealth is his strong city, and as an high wall in his own conceit. (Proverbs 18:11)

This is just the tip of the iceberg. Search the Scriptures. You will see over and over the sins that beset us have at their roots a basic decision: Will we be ruled by what God wants, or will be ruled by what we want? If we are ruled by what we want, our decisions will be made in the material realm, and we will pay lip service to that which is eternal, *but the way we lust for things will say a lot about what's really in our hearts*. If we are ruled by what God wants, our possessions will only be things on loan to us by God to be used in ways that will most honor Him.

Our house will be ours to sleep in, eat in, raise our children in, but it will also be available to anyone God sends our way in need of lodging. It may be a missionary, a visiting relative in need of the Lord, or just an angel unawares whom God has sent to your doorstep with a need. You may or may not be able to help, *but your attitude will be the key*. God looks on the heart. Maybe your home is open, *but you wish it didn't have to be*. You don't want the inconvenience, you don't want the risk of that beautiful furniture being damaged. I Peter 4:9 says:

Use hospitality one to another without grudging.

(I Peter 4:9)

One popular paraphrase says it this way:

Cheerfully share your home with those who need a meal or a place to stay for the night.

Maybe it's that new Suburban you bought, and you'd rather leave it in the garage than see it scratched. But the youth ministry needs someone to take a dozen kids on a youth retreat out in the country where there's mud, low-hanging limbs, and pot-holes hub-cap deep. I know, you want to practice "good stewardship".

At the Root of It All

You want to take good care of your new car. *Whose new car?* God's new car. You have invested \$25,000.00 of God's money for God's glory, and *you're hesitant to use it for God's work?*

We are all into benefits these days. *What's in it for me?* is the key phrase we hear everywhere. Well, truthfully, God understood that, *so He created a benefits package for us that is beyond human understanding.* It is beyond human understanding because it is supernatural. Granted, we shouldn't need it. We should joyfully make everything we have available to the kingdom because of what Christ has done for us, *but the icing on the cake is that God has created a benefit plan to add on top of that, and it is awesome.*

The benefit plan has to do with *spiritual riches.* *It works like this: When you give your life away, including your possessions, for the sake of the kingdom, and you do not seek the glory here, God immediately calls heaven to the bank of eternity.*

The conversation goes something like this: "This is Jesus Christ calling. I want to deposit something in the account of...(Mary Smith). She just had an opportunity to help a young woman who is a new Christian, who didn't have a place to stay. Mary stopped what she was doing, rushed out to get the woman and her tiny baby, put her up for three nights, took her and bought her clothes to wear, and saw that she was settled with food and medicine."

"Now she is following up on her and pouring her life into the woman spiritually. Mary herself needed every nickel of that money she shared. She has nothing to spare. But she saw a chance to minister in My Name. I want to make a large deposit in her account. Put my co-signature on it, please. I saw more than what she did. I saw her heart. She was filled with the compassion of God and was motivated by the love of God. She will have it when she gets to heaven; a crown of righteousness with which the more to worship Me."

But that's not all. Mary got blessed here, too. First of all, since she desired to minister to others rather than feed her own desire for things, God gave her something wonderful called *grace*, the ability to do supernaturally what you cannot do naturally. She has been lifted up on angels' wings and is filled with peace and joy. She is sharing what God calls *the riches of His grace.* The very process became a blessing to both her and the woman she

At the Root of It All

was ministering to.

God, you see, has a different kind of riches. They are banked in heaven and used on earth, and the dividends go back to heaven to be accrued to your personal spiritual bank account. These riches are the exact opposite of the riches of this world. Instead of greed, selfishness, partiality, false security, pride, and hypocrisy, God's riches produce generosity, unselfishness, impartiality, trust, humility, and integrity.

God's riches are given by grace. You can't earn them, buy them, or even borrow them. They are not for sale to the general public. But they are available to every born-again Christian, and once bestowed upon you, these riches can be reinvested in the lives of others, and the dividends multiply. Look at what He is willing to do:

But God, who is rich in mercy, for his great love wherewith he loved us,

Even when we were dead in sins, hath quickened us together with Christ, (by grace ye are saved;)

And hath raised *us* up together, and made *us* sit together in heavenly *places* in Christ Jesus:

That in the ages to come he might shew the exceeding riches of his grace in *his* kindness toward us through Christ Jesus
(Ephesians 2:4-7)

And that he might make known the riches of his glory on the vessels of mercy, which he had afore prepared unto glory,

Even us, whom he hath called, not of the Jews only, but also of the Gentiles?
(Romans 9:23,24)

But my God shall supply all your need according to his riches in glory by Christ Jesus.
(Philippians 4:19)

God's riches are eternal. They are spendable in eternity. They are free and undeserved, *but when properly invested, they reap great dividends in heaven, even though we paid nothing for them.* What God is after, is for us to be willing to pay whatever price He calls on us to pay to focus on eternal riches. We cannot serve both God and mammon, and we cannot reap what we have not sown. Choices. That's what it's all about. And the love of money, according to Paul, is the root of all evil. It removes the eyes of the heart from the spiritual and focuses it on the temporal, willingly trading an opportunity for eternal rewards for the temporary pleasure of things here on earth. Every time we buy something,

At the Root of It All

we make a choice. Every time we lust for something, we set in motion a process that is certain to end up with a loss of spiritual riches at the cost of this world's trinkets and toys.

Granted, God expects us to eat and to have clothes, and in many cases, is delighted with the sacrifice of your hearts that demonstrate that you would rather please Jesus than have anything else. But there are others of us who need to take inventory and take a hard look at how we use the treasures God has given us. Is our first response "How can I use this to lay up treasures that will last?" or is it "What can I buy that will make my life a little easier, and me a little happier?"

Moses may be one of the best illustrations in Scripture. He had to make that choice. Raised in the finest surroundings in all of Egypt, given the best education, the best in military training, the best in culture, he faced a certain future as a rich man endowed with human power and prestige. But we read in Hebrews 11:

By faith Moses, when he was come to years, refused to be called the son of Pharaoh's daughter;

Choosing rather to suffer affliction with the people of God, than to enjoy the pleasures of sin for a season;

Esteeming the reproach of Christ greater riches than the treasures in Egypt: for he had respect unto the recompense of the reward.
(Hebrews 11:24-26)

Moses knew what was at the root of it all. He made a choice. He decided that he would rather suffer affliction and have nothing and know God, than to have all the riches this world had to offer and compromise his walk with God. He labored on a lonely mountainside for years. But you know what? He ended up nestled in the heart of God...and his life brought forth fruit a hundredfold. What a choice. What results. What a God.

The love of money...It really is at the root of it all!

A Challenge to Further Study

1- Read I Timothy 6:6-11 again. Define all the key words. Be sure you understand what they mean. They are "contentment", "temptation", "snare", "destruction", "perdition", "root", and "evil". Having defined these words and cross-referenced them, write the passage out in your own words and see what it says. Do you believe it? Does it run at cross-currents to the natural mind?

At the Root of It All

What does that say to you?

2- Why do you think God said in Psalm 50 that He didn't need our gifts? Why then does He desire them? Is it for His good or for ours?

3- Can you describe how the love of money could be the root of all evil, *even sins that do not seem connected to money or things?*

4- Read Luke 16:10-14 (pg 9). What does *mammon* mean? Why is God so interested in how we save or waste *little* things? Why is He so concerned with how we handle money and possessions that are not ours?

5- What do you think Jesus meant when He said, You cannot serve God and mammon? Name some of the some of the character traits that focusing on money produces.

A Challenge to Further Application

1- Take inventory of your own life. How would you rate what you spend and what you give away in Jesus' name? Have you fallen prey *to any degree* to the deceitfulness of riches? How would you describe the tactics Satan uses on you that are the most likely to lead you astray? What can you do about it?

2- Do you consider your home a gift from God or something you earned? Whose house is it? What does that mean?

3- Is your car a treasure to you? Do you plan to take it with you to heaven? If not, how can you use it here to most glorify God?

4- What was Moses' big decision described in Hebrews 11?

A Challenge to Scripture Memory

Memorize I Timothy 6:6-11 this week.

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