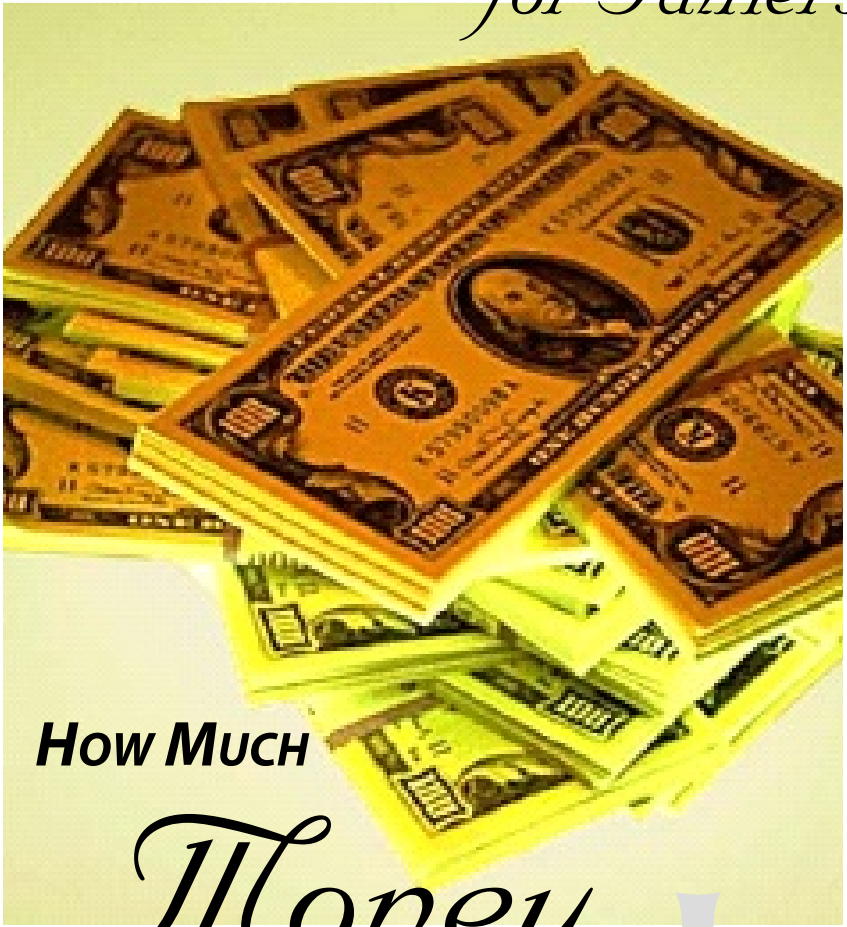


for Fathers



How Much

Money

Do You NEED?

But 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..

1 Timothy 6:6-8

HOW MUCH MONEY DO YOU NEED?

by Art Dappen

The purpose of this article is to turn the hearts of the fathers back to the spiritual things that they and their children really need. So much time is given to pursuing material wealth, and so little time to spiritual needs. The average man spends very little time with his family because he is “providing” for his family. Here in Mexico we see this taken to the extreme of Christian men leaving their wife and children to go work in the USA. They are “providing” money, and not providing the daily example and teaching that their children really need in order to follow Christ. Most parents don’t teach the Bible to their children in anything more than a superficial way, yet they spend eight hours a day seeking money.

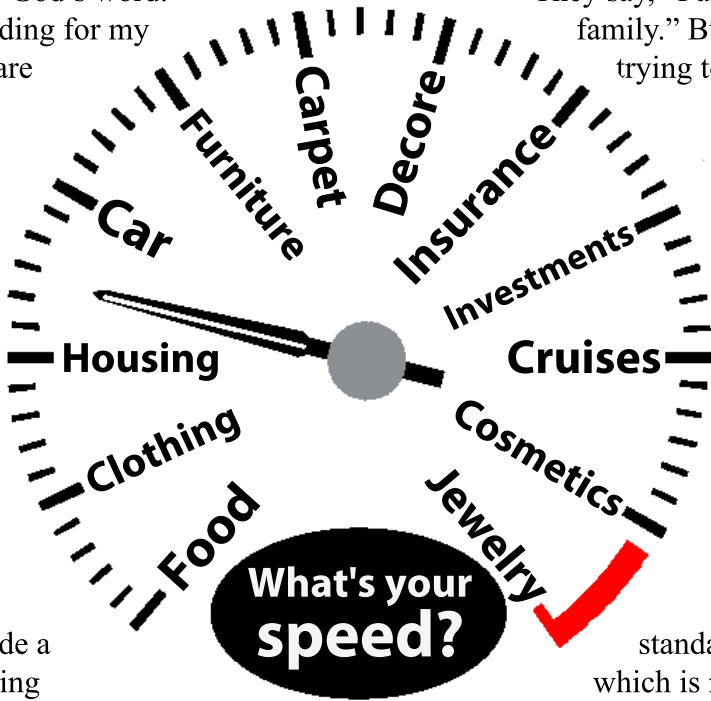
Have you ever calculated how much money your family actually needs? What did you include under “needs”? Did you use the apostle Paul’s definition of “needs”, or did you use the American definition of 2003? Paul said, *“And having food and raiment let us be therewith content.”* (1 Timothy 6:8.) That means food and clothes. Jesus told us to ask God for our “daily bread”, not for storehouses full of wealth that will feed us for years to come.

Consider Jesus Christ’s standard of living. Consider the apostles’ standard of living. Then look at your own. The more time we give to material wealth, the less time we will have to make true disciples of our family members. It is no mystery why the modern church is lacking in spirituality. True spirituality costs something. True spirituality is the fruit of making the effort that Jesus says we have to make. True spirituality is found only by those who hunger and thirst after it. It comes to those who seek it with all their heart, as if it were choice silver. It cannot be found by those who have chosen to dedicate their best efforts to making money and spending it. You may be offended by that, but it is true nevertheless.

Few people will leave their quest for a high standard of living in order to seek righteousness. They seek righteousness in their spare time. Most people are like the man who said, "Excuse me, I have to go look at my new property," or the man who said, "Excuse me, I have to go put my oxen to work." They devote eight to ten hours a day to seek money and the things that money can buy, and a few minutes at best to seeking to understand and apply God's word.

They are providing for my family. But they are trying to

They say, "I am providing for my family." But they are trying to



provide a standard of living which is not needed and which

standard which is not

Jesus even warns us against: "But 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."

(1 Timothy 6: 6-10.) Since most people are seeking a much

higher standard of living than this, they have much less time to seek the Lord than they need. Consequently their spiritual life is in danger, as is the spiritual life of their children. Honestly, the youth in the average church have not been trained by their parents because the parents were seeking more than “food and raiment”. Way more.

The spiritual life is a race (Heb 12:1, 1 Cor.9:24). It starts with faith in Jesus Christ, and that faith comes by hearing the Word of God and putting God first. Faith doesn't come to people who are serving first the interests of money. It comes to those who turn aside from the pursuit of money in order to pursue Jesus Christ. Jesus said no man can serve two masters at the same time. He said you cannot serve God and serve riches.

Now many people are serving riches and at the same time are convinced that they have what the Bible calls “faith in Jesus Christ”. But just as there is counterfeit money out there which didn't cost anything, there is also counterfeit “faith” which didn't cost anything. Counterfeit faith allows false disciples to serve riches. Jesus said such a thing is impossible. Any “faith” which is serving riches is not faith in Jesus Christ.

There simply is not enough time to save your soul and save riches. It cannot be done. It takes time to really understand the Word of God. The Word of God must be heard, chewed, and digested. It takes time to read and think. It takes time to know godly people who can answer your questions. It takes time to understand the mind of God. It takes time to serve our children and others as the Lord indicated. Lots of time. And people won't count the cost. It takes planning and effort to teach the Word of God to our children – and lots of time: hours, days, weeks, months, and years. And no one will pay you a salary to dedicate all that time to the salvation of your soul and your children.

Yet companies and employers will offer you a pittance to give your time to some menial task and call it a “career”. All jobs are menial compared to the eternal salvation of the soul. All salaries are a pittance compared to the value of your soul. Have you worked for “pennies”, doing work that doesn't even need to be

done, while you and your children are perishing for lack of the real faith that is like the apostles' faith? Think about the thing that Jesus called "faith" and compare it to the thing that modern churches call "faith". Are they the same thing? Do you think that every man's "faith" will really be accepted by God on the Day of Judgment? People who would rather work for money than for the truth are going to be exposed on that day, and their faith is going to be shown to be false.

You must repent of the attitude that you need to earn lots of money. You don't. You need to work with your hands very little to really achieve your basic needs. Above that, you are treading on thin ice, using up your life energy to seek riches rather than what the Lord calls "righteousness". Having a high standard of living is not "righteousness". In fact it is unrighteousness.

Righteousness and riches are found at opposite poles. Riches are a positive obstacle to true faith and salvation. I didn't say that; Jesus did. Many times. Read your New Testament. You will see that riches and righteousness are on opposite sides. Most pastors are deceiving you because they don't want to lose your financial support. They are seeking riches also.

God is a rewarder of those who diligently seek him, and he gives understanding to the person who seeks it. Understanding and faith are inseparable companions. Those who understand the Lord's gospel will believe it. But those who don't understand it, will not believe it. A man can't believe what his heart doesn't understand. Jesus said: *"For this people's heart is waxed gross, and their ears are dull of hearing, and their eyes they have closed; lest at any time they should see with their eyes and hear with their ears, and should understand with their heart, and should be converted, and I should heal them."* (Matt 13:15.) And understanding takes time and effort.

When reading missionary autobiographies such as Bruchko by Bruce Olson or Missionary Patriarch by John Paton, I find that the natives who were converted to Christ were the ones who made an effort to hear the Word of God, ask questions, resolve doubts, and seek to know the Lord. Understanding and faith did

not come easily, but they did come. They came to those who hungered and sought. They did not come to those who avidly continued serving their old gods. Once the light of understanding dawns in the soul, that understanding causes a person to cast away his false gods. But those who continue to serve false gods have not yet understood the truth and do not yet have faith in Christ.

For many of the Jews it was an easy matter to come to faith in Christ because they had already understood many things about God, sin, blood sacrifices, and obedience. These were the Jews who had heeded the preaching of John the Baptist. When Peter preached the gospel to them, they already had the understanding of the Law and the prophets. So they quickly perceived that Jesus was the “Christ” which God had promised to send. They believed in him and became disciples. They were like good ground that received the Word of God.

For other Jews it was so difficult to understand and believe, that it would have been easier for a camel to go through the eye of a needle. These were the ones who were the rulers, the powerful, and the rich. These were like the “rich fool” in Jesus’ parable who comforted his soul in the security of his possessions. They were like the thorny ground which was already occupied by the material cares of life and the deceitfulness of riches.

How blind we are if we can’t look at the American culture and see those same thorns everywhere. We should not expect the Scriptures to be false so that we can have riches and go to heaven also. When will we wake up and count the cost of being a disciple? Our eternal soul is at stake, and we are worried about a few thousand dollars? Are we comforting ourselves by thinking: “I have plenty stored away”?

True spirituality begins with a fight of faith, and then adds virtue to it. Virtue means purity. Purity also takes struggle and effort. Most pastors and church members have not added purity to their faith. They indulge their flesh with the impure ideas and images which flow out of the television and other similar

sources. They have provided a comfortable home for their children, much more comfortable than is really needed, but they have not provided for their children an environment in which purity can flourish. The parents have decided to seek money rather than purity. They work eight hours a day for money in order to buy material things, but they spend no time cleansing their homes from impure things such as the television, and impure music, magazines, and posters. Often the wives are also working in order to achieve a standard of living which violates the spirit of true contentment. Since the mothers are absent, the children get into all kinds of trouble. The world is a minefield. An unattended child will fall into many temptations.

Spirituality only increases as worldliness decreases. In order to know Christ, Paul had given up all that had been important to him as an unbeliever: his position, possessions, traditions, and security. Listen to Paul: *“But what things were gain to me, those I counted loss for Christ. Yea doubtless, and I count all things but loss for the excellency of the knowledge of Christ Jesus my Lord: for whom I have suffered the loss of all things, and do count them but dung, that I may win Christ...”* (Phlp 3: 7-8.) Can you see that Paul could not have both? He gave up his secure position in the world to suffer affliction with the people of God. Not only did he give it up, he counted it as DUNG! And not only that, but he was eager to participate in Christ’s sufferings and even be like him in his death! He said, *“Be ye followers of me, even as I also am of Christ.”* (1 Cor.11:1.) Modern Christians have not paid the price, discarded their old “gods”, and counted them as dung. They have given the spiritual walk a place of low priority. They have given a high priority to their paycheck and their payments and their possessions.

Eternal life is a gift, but most people are like the man whose pockets were so full that he had no place to receive the gift. That is how the heart of many is: full of the love of their things. Heed the warning: *“Love not the world, neither the things that are in the world. If any man love the world, the love of the Father is not in him. For all that is in the world, the lust of the flesh, and*

the lust of the eyes, and the pride of life, is not of the Father, but is of the world.” (1 John 2: 15-16.) Many Christians simply will not teach the Bible to their children because they don’t have time. Their lifestyle is a habit that costs almost all their waking hours, and there is no time left to pursue righteousness. They are seeking a standard of living that will not stand approved on the Day of Judgment. Many will find themselves on the side of the “goats”, not the “sheep”. In that day the Lord will show that they had put their faith in money, not in Christ, and the evidence against them will be the sheer amount of time and effort which they had dedicated to increase their property, rather than using their time on earth to serve others. The Lord will tell them: “I never knew you.” I advise you to stop following the crowd, and start following the narrow way that leads to life. Use your riches as the New Testament indicates, and free yourselves from condemnation. Unavoidably, man’s heart will be where his treasure is. His faith and confidence will be there. That truth will never change. Riches are a hindrance to faith, not an advantage. Riches and possessions do not make us secure. If you can find a verse in the New Testament that says we can have a treasure for the security of our family, then I will retract all I have said.

God created man with a purpose, and that purpose was not to own many things and thus hopefully “save his own life”. The purpose of life is not to sell our time to the highest bidder. God has declared us to be worth trillions of dollars by giving his Son to redeem us. How then could we sell our time for only 100 dollars an hour? Our purpose in life must be higher than that. Our purpose must be worthy of the incredible equipment – body, soul, and spirit – that God has given us free of charge.

Jesus said that our purpose is to know the true God, do his will, and show forth his virtues in the midst of this evil generation. The worries and pressures that steal our time, and that traitor called “riches”, choke out the knowledge and the character of God in our soul.

There is a danger that God will look at us and say, “I don’t recognize you as one of my sheep.” *“Therefore thus will I do*

unto thee, O Israel: and because I will do this unto thee, prepare meet thy God O Israel” (Amos 4:12.)

GRACE AND FAITH

Grace and faith Grace and faith are two separate things, and BOTH are required for salvation. Grace is God’s part. Faith is man’s part. We are saved “by grace” because we are not worthy. We are saved “through faith” because we must cooperate with God by believing the gospel message enough to obey it. Jesus’ words to the adulteress indicate that both grace and faith are necessary. He said, *“Neither do I condemn thee. Go and sin no more.”* (John 8:11.) The first part is GRACE -- “Neither do I condemn thee”. The second part is FAITH -- “Go and sin no more”.

The Day of Judgment was made possible by GRACE. Were it not for grace, there would be no need of judgment because all men would be guilty and condemned. What then will be judged on the Day of Judgment? Not GRACE, because grace comes from God and is perfect. Our FAITH is going to be judged to see if it was genuine or a false pretense.

At the judgment seat of Christ all our deeds will be examined. Paul says, *“Wherefore we labour, that, whether present or absent, we may be accepted of him. For we must all appear before the judgment seat of Christ; that every one may receive the things done in his body, according to that he hath done, whether it be good or bad. Knowing therefore the terror of the Lord, we persuade men...”* (2 Cor 5: 9-11.) When Paul says that we “labour that we may be accepted of him” he does not mean that we are saved by works. Paul also says in Ephesians that we are saved by grace through faith. But here he says that we labour so that we may be accepted of him. Does that sound like “works”? You may think it does, but Paul didn’t think so.

There are works which come from faith, such as Abraham’s offering of his son on the altar, but there are also works that come from pride and rebellion, such as Jeroboam’s golden calf and all the service which was offered to it. True faith will

produce true works in order to validate it. Otherwise, *“faith without works is dead”* (James 2:26.) The works of the Pharisees were in accordance with their tradition, not with the Word of God.

There is coming a day when the works will be tested to see of which kind they are. The wheat and the tares will be separated, the wheat into the Lord’s storehouse, and the tares into the fire. So Paul says, *“Knowing therefore the terror of the Lord, we persuade men.”* Persuade them to what? To be ready to appear before the judgment seat of Christ.

Matthew refers to the same judgment, saying: *“When the Son of man shall come in his glory, and all the holy angels with him, then shall he sit upon the throne of his glory: And before him shall be gathered all nations: and he shall separate them one from another, as a shepherd divideth his sheep from the goats: And he shall set the sheep on his right hand, but the goats on the left.”* (Mat 25: 31-33.) The one sitting on the throne is “the Son of man”, Jesus Christ. He will separate the “sheep” from the “goats” based upon their good or bad deeds. Does this mean that the sheep were saved by “works”? Not at all. Their works indicated that they had true faith. However, the works of the “goats” indicated that they did not have faith in Jesus, but rather in other things.

Don’t you know that your “faith” will be examined to see if it is genuine or not? To many the Lord will say, *“Why call ye me Lord, Lord, and do not the things which I say?”* (Luke 6:46) A person who says he has faith, but refuses to do what the Lord says, is only deceiving himself. He has no faith, and therefore cannot be saved by a nonexistent faith.

After asking the above question Jesus explained that true faith is confirmed by doing what he says: *“Whosoever cometh to me, and heareth my sayings, and doeth them, I will show you to whom he is like: He is like a man which built an house, and digged deep, and laid the foundation on a rock: and when the flood arose, the stream beat vehemently upon that house, and could not shake it: for it was founded upon a rock. But he that heareth, and doeth not, is like a man that without a foundation*

built an house upon the earth; against which the stream did beat vehemently, and immediately it fell; and the ruin of that house was great.” (Luke 6: 47-49.) So Paul encourages us to examine our own faith before that great day, to see if it is genuine or not.

He said: *“Examine yourselves, whether ye be in the faith; prove your own selves. Know ye not your own selves, how that Jesus Christ is in you, except ye be reprobates?”* (2 Corinthians 13:5.) Why does Paul tell them to examine themselves? Why doesn’t he say, “My brothers, of course your faith is sufficient. There is no need to doubt that you are saved”? Paul knew that many false apostles and false prophets and teachers had done much damage. So many people’s faith was not founded upon the Word of God, but in the doctrines of men. Their faith was not really the faith in Christ and obedience to his Word, but rather faith in “another gospel” which did not require submission and obedience to Jesus Christ.

It does no harm to examine our own faith. That is what Paul tells us to do. If we are “sheep”, we will live like sheep and eat like sheep. We won’t desire what the goats desire. We will find our delight in mercy and truth, not in wealth and comfort.

Art Dappen (1946-2006) was a leader in the homeschool movement in Mexico. He served for over 30 years as a missionary with his wife of 35 years, Linn. Art's ministry included the creation and free distribution of a Spanish reading program for homeschoolers. About two years before his home-going, he and Linn added seven Mexican orphans to their family, making them the parents of seventeen. Two married daughters in the U.S. have blessed them with 13 grandchildren (so far). Linn and the rest of the family continue to live and minister in Mexico.

Art received his high school education at an elite boarding school in Connecticut, and continued on to university. One day, as a new Christian in a graduate-level chemistry class, he came to a realization. As he studied the equations on the blackboard, the thought came to him: "Jesus Christ did not dedicate his life to what is written on that blackboard." He left school and purposed to serve the Lord.

A daughter said, "He always felt it was a privilege to throw it all away."

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