



DEVOTIONAL

First Presbyterian Church
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Devotional

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WEEKEND ONE: Saturday/Sunday

STORING TREASURES

READ: Matthew 6:19-21; Matthew 13:44

“Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also.” (Matthew 6:19-21)

If you were asked what is one of the greatest threats to Christianity, what would you say? If you were asked to name a great obstacle to the work God has called First Presbyterian Church to do in Norfolk, what would you say it is? If you were asked what subject Christ spoke about almost more than any other topic, what would you say it is? Matthew 6 demonstrates that there is, in fact, a relationship between these three questions. There may be no topic Jesus discussed more in his ministry than that of money and possessions. Perhaps the reason for this emphasis is that Jesus knows something about the struggle of all of our hearts.

Beginning with verse 19 and continuing through the end of this chapter, Christ lays before us three kingdom commands. The first is, “Lay up for yourselves treasures in heaven.” The second is, “Don’t be anxious.” And the third is, “Seek my kingdom.” The first of those commands is set out in both positive and negative language: positively, the command is to lay up for ourselves treasures in heaven; conversely, the command is not to lay up for ourselves treasures on earth. The assumed principle of the entire passage is that everybody lives for some kind of treasure.

We are value-oriented, value-driven human beings, living in pursuit of something. What are you pursuing? Perhaps you are magnetized by the acceptance of others. In ways that you may not realize, you are moved and motivated by how people respond to you; if you watched the video of your life you might say, “This person lives for the acceptance of others.” Or maybe you live for power and control, always trying to move yourself into positions of influence. Maybe you like to be the center of attention. Maybe you live for success, and your life and schedule is frenetic because no success is ever enough for you. You are always careening from one success to the next in a workaholic manner. Perhaps you live for the comfort of material possessions, and you work to surround yourself with all the accoutrements of life that you think would make you comfortable. Perhaps you live for pleasure, attracted to the edible and experiential pleasures of the created world. Somehow, some way, all of us are living for something; everyone pursues some kind of treasure.

Treasure is a very descriptive term, isn’t it? It is an evocative way of getting at what moves and motivates you and me, revealing where the rubber meets the road in our everyday lives.

But what is treasure? A treasure is something of value. Yet not many treasures have intrinsic value; most treasures have assigned value. For example, if I hold up a dollar bill in front of you and ask you what it’s worth, you will say, “one dollar.” Of course. But it is not one dollar’s worth of ink or one dollar’s worth of paper—it is an assigned value of worth. However, once we have assigned that piece of paper that particular value, it takes on all kinds of influence in our lives. We often judge the quality of our lives by how many of these dollars we have. Their availability may determine where we live; who we hang out with; what kind of food we eat; how we spend our old age; and the quality of our healthcare. The assigned value of that piece of paper is thus tremendously influential.

What an interesting word, treasure. It really just means anything of value that you live for. So the question is, what things do you treasure most? How vital it is that we recognize what we treasure!

QUESTIONS:

What are some things that you have been treasuring recently? How do the places where you live, the places you go, and the people you spend time with reflect where your treasure is? Are there particular things or priorities that you know you should not be treasuring? Do you recognize the sinful pursuits in your life? What steps can you take today to redirect your heart away from the wrong treasures and toward the right ones?

PRAYER:

Father, forgive me for treasuring things that you do not want me to treasure. Give me grace to desire the priorities of your infinite kingdom rather than the fleeting treasures of this world. Make me someone who recognizes and actively lays up treasures in heaven, where Christ my Lord sits at your right hand. This I ask in Jesus' name, and for his sake. Amen.

WEEK ONE: Monday

A SELFISH REQUEST

READ: Luke 12:13-21; James 4:1-5

Someone in the crowd said to him, “Teacher, tell my brother to divide the inheritance with me.” (Luke 12:13)

John Grisham’s novel *The Testament* opens with the dying words of a man who will soon be parted from all his money. These are his last thoughts on earth:

I’m an old man, lonely and unloved, sick and hurting and tired of living. I am ready for the hereafter; it has to be better than this... My assets exceed eleven billion dollars. I own silver in Nevada and copper in Montana and coffee in Kenya and coal in Angola and rubber in Malaysia and natural gas in Texas and crude oil in Indonesia and steel in China. My companies own companies... My money is the root of my misery. I had three families—three ex-wives who bore seven children, six of whom are still alive and doing all they can to torment me.... I am estranged from all the wives and all the children. They’re gathering here today because I’m dying and it’s time to divide the money.¹

Whether rich or poor, this is how life always ends: the dead leave it all behind, and the living divide whatever is left. Yet the living are not always satisfied with the way things get divided. This was certainly true of the man in the crowd who said to Jesus, “Teacher, tell my brother to divide the inheritance with me” (Luke 12:13).

The situation is all-too familiar. A man had died, and two sons were squabbling over the money he had left behind. Both men wanted to get what they had coming to them. One of them was sure he was getting shortchanged, so he asked Jesus to adjudicate. Only that is not quite what he was asking. He was not looking for an objective opinion about a fair distribution; he wanted Jesus to settle the estate in his favor.

Jesus had been teaching people how to take a spiritual stand, fearlessly living for Christ against all opposition. But rather than listening to what Jesus was saying, the man was preoccupied with his own situation. He wanted his rights! So he did what people sometimes do when they are having a disagreement: he asked a spiritual leader to get involved, in the hope that he would settle the matter by telling other people what they needed to hear. Yet Jesus refused to get involved. In fact, he gave the man the brush-off, saying, with obvious disapproval, “Man, who made me a judge or arbitrator over you?” (Luke 12:14).

Jesus was clear about his calling. One day he would stand in judgment over everyone for everything. But the day for judgment had not yet come, and in his earthly ministry, it was not his calling to resolve this dispute. Israel had a legal system for settling small claims. But Jesus had come to seek and to save the lost.

How important it is to know the difference between what we are and what we are not called to do. We are not called to do everything, including some things that we are asked and able to do. To know what things God truly wants us to do, we need to be clear about our calling, as Jesus was. In this case, it was not his place to decide who got what, but to challenge people about their ultimate priorities. He was “not showing indifference to the claims of legal justice, but was insisting that there is a greater gain than getting an inheritance and a greater loss than losing it.”²

1. John Grisham, *The Testament* (New York: Doubleday, 1999), 1-2.

2. D. G. Miller, *Saint Luke* (London: SCM Press, 1959), 110.

QUESTIONS:

Have you been in a family or business dispute over money? Or in a situation where you feel you did not get what you deserved? How did this affect you spiritually? How did it affect your relationships? What did it reveal about your priorities? What sorts of things do you think and speak about most throughout the week? How is this demonstrated in the way you spent money this past week? What are Jesus' priorities for you? What steps are you taking to make Jesus' priorities your own?

PRAYER:

Lord, grant me the grace to forsake the desire for possessions so that I may be free to pursue your desire for the eternal well being of sinners. In Jesus' name, and for his sake. Amen.

WEEK ONE: Tuesday

A SOBER WARNING

READ: Luke 12:13-15; Hebrews 13:5-6

And he said to them, “Take care, and be on your guard against all covetousness, for one’s life does not consist in the abundance of his possessions.” (Luke 12:15)

Whether we are among the haves or the have-nots, we are all tempted by the consuming desire to have things that God has given to others but not to us. The poor are tempted to want all the things they do not have, while the rich are tempted to want even more than they have. So Jesus warns us all to be on our guard against all kinds of covetousness.

When a man came to Jesus asking him to tell his brother to divide the inheritance with him, Jesus did not give the man what he wanted— he gave him what he needed. Instead of settling the estate, Jesus responded to the man’s selfish request by giving a sober warning: “Take care, and be on your guard against all covetousness, for one’s life does not consist in the abundance of his possessions” (Luke 12:15).

Jesus loved to take conversations and turn them into teaching opportunities. Jesus knew the man’s heart, and he could see that he was guilty of the great sin of coveting, what the Puritan preacher Thomas Watson described as “an insatiable desire of getting the world.”¹ The man wanted to take what belonged to his brother and grab it for himself.

The word used for “coveting” has to do with excess. The covetous heart is never satisfied. The Scripture says, “He who loves money will not be satisfied with money, nor he who loves wealth with his income” (Eccles. 5:10). That is why Jesus did not give this man his inheritance. It would not have satisfied his real need. And that is why Jesus tells us to be content with what we have, not coveting what God has not given. Rather than wanting a higher standard of living, Jesus calls us to be satisfied with what we already have.

This call requires constant vigilance. Jesus is giving us a command here. When he tells us to “take care,” he is telling us to watch out! Jesus is warning us that there is real danger here, and that we need to be wary. “Take heed against greed!” Even something we have never coveted in the past may become a temptation for us yet. Our wants may seem small: a nicer vacation, a more reliable car, a slightly larger house, a somewhat bigger paycheck. But little by little we get drawn into discontent. Possessions are always trying to possess us, until finally we give in to the cravings of a covetous heart.

Jesus warns us that this is not what life is all about: “Life does not consist in the abundance of our possessions.” Here again the word he uses has to do with excess. “Abundance” in this sense means surplus, a superfluity of stuff. Having more than we need does not add anything to our lives. Even if we had all the things we could possibly want out of life, we would not have any more life itself. J. C. Ryle said, “The more acres a man has, the more cares. The more his money increases, the more of his time is generally consumed and eaten up in thinking about it.”² Rather than adding life to us, the time and effort associated with possessions usually end up taking life away. We work harder and harder to keep living in the manner to which we have become accustomed.

The truth is that all life is found in God, not in us or anything in this world. The Bible says that Jesus is the life (John 14:6). It says that true life is to know the only true God and his Son Jesus Christ (John 17:3). It says that we do not live to ourselves, but to the Lord (Rom. 14:7-8). It says that to live is Christ (Phil. 1:21). This is life: to know Jesus and to live for him. The things of this world cannot make us live.

In fact, to the extent that they pull us away from finding satisfaction in Christ, they only keep us from really living. They may give us a temporary lift—the surge of pleasure that comes when we get what we want. But watch out! Nothing in this world can give you life.

1. Thomas Watson, *The Ten Commandments* (1692; repr. Edinburgh: Banner of Truth, 1965), 174.
2. J. C. Ryle, *Expository Thoughts on the Gospels, Luke* (1858; repr. Cambridge: James Clarke, 1976), 2:76.

QUESTIONS:

Are you able to distinguish what you need from what you want? Thinking over the past few days, how have you measured your own possessions against what others have? What was the result: thankfulness for what you do have or envy for what you do not have? Are there particular things you tend to covet? Do your thoughts and actions—including what you have spent time and money on this week—demonstrate that you are one who has found life in Jesus Christ? Are you going to him daily to find the satisfaction that only he can give?

PRAYER:

Heavenly Father, forgive me for coveting material goods in order to find life and satisfaction. Teach me to look, every moment by faith, to your son, Jesus Christ, for the life and satisfaction that he alone can give. Amen.

WEEK ONE: Wednesday

THE MISER'S DILEMMA

READ: Luke 12:16-21

And he told them a parable, saying, "The land of a rich man produced plentifully, and he thought to himself, 'What shall I do, for I have nowhere to store my crops?' And he said, 'I will do this: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. And I will say to my soul, Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.'" (Luke 12:16-19)

In the verses immediately before this parable Jesus warns people to beware of covetousness. To strengthen his warning about wanting more than we have, Jesus told his disciples a parable about a man who had too much. This man had it made. He had everything this world has to offer. He had a lot of money. He had good food and fine wine, with plenty of time to enjoy them—or so he thought.

Furthermore, his riches were getting richer. He had just harvested a bumper crop. In fact his biggest problem now was storage. Hear his pitiful lament: "What shall I do, for I have nowhere to store my crops?" (Luke 12:17). How ironic! The man kept accumulating more and more until finally he didn't have enough space to keep it all. What an indictment this is of our own excess! Many of us have so much more than we need that we do not even know where to keep it all. Yet we keep thinking of more things that we would like to have.

The rich man was thankless. Verse 16 makes it clear that his prosperity did not come from his own hard work or his superior skill at business, but from the natural bounty of his land. Therefore, it should have been obvious that everything he had was a gift from God, who sends rain from heaven to water the crops. Yet the man was so ungrateful that he did not praise God or bring him an offering.

The rich man was also selfish. He did not give his neighbor any more thought than he gave to God. Rather than giving his extra grain to the poor, he was going to keep it all for himself. Think how many ways he could have resolved his supposed dilemma of not having enough room to store his grain. He could have given the excess to poor people in his neighborhood. Or he could have given it to his local priest for the worship of God. His real dilemma was how to give it all away, not how to hoard it all for himself! But instead of seizing the opportunity to share, he decided to build himself some bigger barns.

The man loved himself so much that he was seemingly incapable of thinking about anything or anyone else. Eighteen of the fifty-four words in the parable, in the original Greek, are first-person words like "I," "me," and "my."¹ This man was obsessed with himself! One clear sign of his self-absorption was his inner monologue; Jesus depicts him as constantly talking to himself about himself. He not only asked himself the questions, but he also gave himself the answers.

What other words can we use to describe the man in the parable? He was anxious—*anxious* about how to look after all his possessions. When he says, "What shall I do?," we can almost see him wringing his worried hands. He was also possessive. His repeated use of the word "my"—my crops, my barns, my grain, my goods—conveys a strong sense of ownership, not stewardship. Rather than thinking of what he owned as belonging to God, and therefore to be used for his glory, he thought of it all as belonging to himself, to be used for his own pleasure.

The mention of pleasure suggests another word to describe this man: *self-indulgent*. He wanted to live what some people call "the good life." As he looked ahead to the golden years of his retirement, he anticipated spending them in

the pursuit of idle pleasure. Now that he was financially secure, he could give his life to wine, women, and song. Or he could do nothing at all. This self-indulgent man could do whatever he pleased.

We could also call him presumptuous because he assumed that he would live indefinitely. That is why he said to himself, "Soul, you have ample goods laid up for many years" (Luke 12:19). He thought his money was his security for the future. Maybe he would not live forever, but he was sure to live long enough to enjoy himself. He was doing exactly what Jesus warned his disciples not to do: he was making his money his life.

1. Dan Doriani, "What Shall We Do with Our Possessions?" *Covenant Magazine* (October/November 1998), 5.

Questions:

Review the five adjectives used to describe the rich man in this parable. How do those words also describe you? What things do you hoard that could be used by others in need? What do your spending habits reveal about how you use your money? What ways can you actively use the possessions God has given you for the advancement of his kingdom?

Prayer:

O Lord God of the harvest, make me a person who is always thankful for the way in which you provide. Give me grace to continually use these provisions for your glory. Make me desirous to give to the poor as you have given to me. In Jesus' name, and for his sake. Amen.

WEEK ONE: Thursday

A FOOL AND HIS MONEY ARE SOON PARTED

READ: Luke 12:16-21; Psalm 14

“But God said to him, ‘Fool! This night your soul is required of you, and the things you have prepared, whose will they be?’” (Luke 12:20)

While the rich man in Jesus’ parable could be called “thankless,” “selfish,” “anxious,” “self-indulgent,” and “presumptuous,” Jesus had a much simpler way of saying it. He called the rich man a fool. The first part of the parable shows the man’s own worldview. In verse 17 he identifies his dilemma; in verse 18 he comes up with his solution; in verse 19 he charts his course for the future. Only then does Jesus give us God’s perspective: “But God said to him, ‘Fool! This night your soul is required of you, and the things you have prepared, whose will they be?’” (Luke 12:20).

These words are chilling in their irony. When God tells the man that his soul will be “required,” he uses the same terminology a banker would use to call in a loan.¹ God is telling the man that his loan is now due—the loan of his mortal existence. His life has always belonged to God, and now God is coming to claim it. But that is not the only irony. How ironic that a man who has been having his own private monologue has been overheard by God. How ironic that a man who thinks he will live for many years is down to his last few hours on earth. How ironic that a man who wants to keep it all for himself will have to leave it all behind. And how ironic that a man who does not give one thought to God must still answer to God for his very soul. How ironic, how tragic, and, according to Jesus, how foolish!

Why did Jesus call this man a fool? Maybe it was because his life was so short. He was running out of time, and he did not even know it. He assumed he had years and years left to enjoy himself—to take things easy and spend all his money. But in all his financial planning, in all his efforts to take control of his future, he never counted on his own untimely demise. Death was outside the door. A fool and his money are soon parted, and this man was going to die before he had the chance to enjoy even one single day of his retirement. How foolish to make all those plans for a day that would never come!

How foolish, as well, to worry so much about so many things that he could not keep! In verse 20, Jesus asks the man a rhetorical question: “The things you have prepared, whose will they be?” The answer is that whoever they will belong to, they will not belong to him, which is all he really cared about. He could not take it with him; no one ever can. However rich we may be, we will die poor, leaving everything behind for someone else. In the words of the psalmist, “The fool and the stupid alike must perish and leave their wealth to others” (Ps. 49:10).

The farmer was a fool for this reason as well: he thought that life consisted in the abundance of things—the very attitude that Jesus warned against. What a fool he was, to think that money and pleasure are the most important things in the world! It was not just death that made him look like a fool. He would have been a fool even if he did not die for decades. He was a fool already, because he was living for all the wrong things. Leon Morris summarizes this passage by saying, “Man whose life hangs by a thread and who may be called upon at any time to give account of himself is a fool if he relies on material things.”

But the man was mainly a fool for this reason: he did not know God. This is what the Bible usually means when it describes someone as a fool. The fool is the man who “says in his heart, ‘There is no God’” (Ps. 14:1). He does not believe in the existence of God at all, or if he does, he does not acknowledge his presence in daily life. The rich man in

the parable was like that. He did not thank God for the plentiful produce of his land. He did not ask God what he should do with all his extra grain. He did not offer his time and talents for God's service. He did not acknowledge God's sovereignty over his lifespan. He did not prepare to meet God when he died. He did not give one thought to God at all. The man thought he had a storage problem, but what he really had was a spiritual problem: he was an atheist.

1 Kenneth Bailey, *Through Peasant Eyes* (Grand Rapids, MI: Eerdmans, 1980), 67.

2 Leon Morris, *The Gospel According to St. Luke: An Introduction and Commentary*, Tyndale New Testament Commentaries (Grand Rapids, MI: Eerdmans, 1974), 213.

Questions:

Why did Jesus call the farmer a fool? What things do you do that are similarly foolish? What takes up more of your resources: storage problems or spiritual issues? Do you recognize that everything you possess comes from God—including your life? How does your use of material goods reflect the Lordship of Christ? Are you prepared to meet God when you die?

Prayer:

Father, Son, and Holy Spirit, you are the one in whom all wisdom dwells. Make me wise in the knowledge of God that I might live, not for myself, but for him who died for me and rose again. For I pray these things in Jesus' name. Amen.

WEEK ONE: Friday

RICH TOWARD GOD

READ: Luke 12:13-21; 2 Corinthians 8:9

“But God said to him, ‘Fool! This night your soul is required of you, and the things you have prepared, whose will they be?’ So is the one who lays up treasure for himself and is not rich toward God.” (Luke 12:20-21)

Jesus was a good preacher, and a good preacher never ends his sermon without bringing things to a point of practical application. Here is how Jesus applied the parable of the rich fool: “So is the one who lays up treasure for himself and is not rich toward God” (Luke 12:21). This command is for everyone, rich and poor alike. Nothing is said here about how much we have. Having or not having treasure is not the issue. The issue is our attitude about what we have—our heart motivation for what we do with it.

Some people lay up treasure for themselves. Like the fool in the parable, they live for money and all the things that money can buy. Their goal is getting things for themselves. If that is what they want, it is all they will ever get. They will never gain the pleasures that come from knowing God, or the treasures of eternal life.

Jesus calls us away from such poverty of soul to be rich toward the God who has been so rich toward us. God has lavished us with the gifts of his good creation: food, clothing, shelter, and thousands of material blessings. More than that, he has lavished us with the gifts of his saving grace: the forgiveness of our sins, freedom from guilt, and the hope of eternal life. He has done this through the extravagant grace of our Lord Jesus Christ, who gave his lifeblood for our sins when he died on the cross. Though he was rich, yet for our sakes became poor, so that we through his poverty might be made rich (see 2 Cor. 8:9).

Now we have a choice to make: will we lay up more treasure for ourselves, or will we be rich toward God? Sadly, when it comes to giving to God, most of us are middle-class Christians. We know all too well what it means to lay up treasure for ourselves. Evangelicals in America are the wealthiest Christians in the history of the world, yet we give less than four percent of our gross income to gospel work. If that is not an indication of where our real treasure lies, what is?

But what would our lives be like if we were not so stingy? What does it mean to be rich toward God? I am rich toward God when his glory is my highest goal, when his worship is my deepest joy, and when his fellowship is my greatest satisfaction. I am rich toward God when I offer all my abilities for his work, without reserve. I am rich toward God when I take the time to serve people in need. I am rich toward God when I give the first portion of everything I get to Christian ministry. I am rich toward God when I make the needs of the poor a priority in my financial giving. I am rich toward God when I embrace a simple lifestyle that gives me more freedom for ministry. I am rich toward God when I decide there are some things I can live without so that I will have more to give to people who do not even have the gospel. I am rich toward God when I give and give until I am, and all I have, is dedicated to his glory.

Will we lay up treasure for ourselves, or will we be rich toward the God who has been so generous to us? This was the question Jesus wanted the crowds to consider. Here is how Kent Hughes describes the choice we all must make:

We can enlarge our savings and build huge accounts to hold it all. We can plan our retirement so we will have nothing to do but change positions in the sun. We can plan our menus for the twilight years so that nothing but the finest cuisine crosses our lips. We can live as if this is all of life. We can laugh our way to the grave—only to discover at the

end that we have nothing and are in God's eyes fools. Or we can be rich toward God because we gave and gave and gave.¹

What has God given you to give away? The issue is not how much you have or do not have, but your attitude about what you do not have, and your generosity with what you do have. Jesus is calling you to give more to God, to the point of costly personal sacrifice. Will you give him everything you are and have? I hope you will, because you would be a fool not to.

1. R. Kent Hughes, *Luke: That You May Know the Truth*, 2 vols., Preaching the Word (Wheaton, IL: Crossway, 1998), 2:50.

Questions:

What does it look like for you to be rich toward God? How does your current giving reveal what you value? Do you think weekly about how you can give to the church and those in need? What are some things you can do without in order to have more to give to others? What sacrifices will you make in response to the sacrifice of the Lord of Glory?

Prayer:

Most gracious heavenly Father, you did not spare your Son, who was the best of the riches you had, to make me rich toward you. Grant that I might see the exceeding greatness of the gift of Christ so that I might be more and more inclined to give back to you of the best of my riches. In the name of your precious Son. Amen.

WEEKEND TWO: Saturday/Sunday

A HEART FULL OF TREASURE

READ: Matthew 6:19-21

“For where your treasure is, there your heart will be also.” (Matthew 6:21)

Last weekend we looked at our Lord’s command in Matthew 6 to lay up heavenly treasures instead of earthly ones, and we considered that a treasure is anything of value that we live for. As we continue our study of this chapter, we find a second principle in our Lord’s teaching on treasure in verse 21: “For where your treasure is, there your heart will be also.” Simply put, Jesus tells us that the things you treasure are the things that control your heart. They control your desires, your thoughts, and your emotions. In fact, you interpret all of life through the lens of what you treasure. What makes you happy is moving closer to your treasure; what makes you distressed or sad is moving away from your treasure.

Growing up, my family had a wonderful picture of the power of treasure to captivate the heart. My mom and dad went one evening to an auction where my mom bought an old diamond ring for \$175. It was a spontaneous purchase. The next morning she took the ring to be evaluated by a member of the American Association of Gemologists. After looking at the ring for a while, the appraiser came out and said, “Ma’am, I want to talk to you about your ring. It’s really a very beautiful diamond, although it isn’t set on prongs like they do these days—it’s just sort of buried into the setting. But the diamond is worth somewhere between three and five thousand dollars.” Well, that was a pretty good return on mom’s investment. But then the appraiser went on to say words that no one in my family will ever forget: “But, ma’am, what’s most valuable about the ring is the setting. It is a DaVinci setting, worth \$50,000.”

As mom was describing this conversation to me over the phone, I said what any son would in such a moment: “Did he offer to buy it?” I was hoping that some of the proceeds would come my way! She said, “Yes, he did; he said he would write me a check on the spot for \$35,000.” So I said, “Mom, you sold the ring, didn’t you?” Her reply was, “I did not. It’s worth at least \$53,000!”

Some time later I was walking with my mom through the mall and she was waving her hand about. I thought she had developed mall palsy from over-shopping, but it turned out this was ring protection behavior. See, she was afraid to leave the ring at a bank or at home, so she had it with her at all times. If my mom were to lose a pair of shoes and that ring on the same day, which one do you think she would panic over? Which one do you think she would look for first?

Now you begin to understand the concept of treasure and the hold it has on us.

QUESTIONS:

What treasure captures your heart? What things make you sad or angry to lose, and what does this indicate about what you truly believe? How much time, energy, and money do you put into what you treasure? How are you rejoicing at the thought of having treasure in heaven?

PRAYER:

Lord, my heart is so easily captivated by earthly treasure. I often feel overwhelmed by the desire for things that I know I should not be chasing; forgive me for setting my heart on these things. Help me set my heart on the heavenly treasures of the Almighty God—Father, Son, and Holy Spirit. Amen.

WEEK TWO: Monday

NOT TO WORRY

READ: Luke 12:22-34; 1 Timothy 6:8

“Therefore I tell you, do not be anxious about your life, what you will eat, nor about your body, what you will put on.” (Luke 12:22)

While Jesus was challenging his disciples to be more generous, he also charged them not to be anxious. Rather than laying up treasure for themselves—like that fool of a farmer who kept building bigger barns—Jesus told his disciples to be rich toward God (Luke 12:21). Yet he knew that as soon as we think about giving away what we have, the worry always arises: how can I be sure that I will still have everything I need? So Jesus “said to his disciples, ‘Therefore I tell you, do not be anxious about your life, what you will eat, nor about your body, what you will put on’” (Luke 12:22).

This is one of the clear commands of Christ: do not worry. Jesus is speaking in the imperative. In fact, it is a double imperative: do not worry about either food or clothing—the basic necessities of life. Then Jesus explains why: “For life is more than food, and the body more than clothing” (Luke 12:23; cf. 1 Tim. 6:8). In other words, there are more important things in life than waiting around for your next meal. Your body is more than a mannequin to dress up with this outfit or that outfit. Your life and your body are for God and for the glory of his kingdom. So do not make food and clothing your reason for living.

Jesus begins by saying, “Consider the ravens: they neither sow nor reap, they have neither storehouse nor barn, and yet God feeds them. Of how much more value are you than the birds!” (Luke 12:24). Ravens are not attractive birds. They are like crows, only bigger—great, squawking creatures with wild, fierce eyes and ill tempers. What Jesus pointed out was that these birds get what they need without sowing, reaping, or storing. Ravens are not farmers; they are scavengers. They take whatever they can get from the produce of the land. Nevertheless, they get what they need, because this is the way God feeds them.

Jesus used this illustration to make a “how much more” argument. He reasoned from something lesser to something greater. If God takes care of ravens—of all creatures—then he will certainly take care of us. The point is not that we should live like ravens. The way God provides for us is different from the way he provides for them. In point of fact, human beings do sow and reap and store. God cares for each creature according to its own nature. But if God even provides for birds that are living claw to beak, he will certainly provide for us. Of course we need to work hard, plan for the future, and give reasonable attention to the things God has placed in our care. But there is no sense in us worrying about our daily needs. How unnecessary it is—indeed, how absurd it is—for us to be anxious about things that God has promised to provide.

Worry gains us nothing, and therefore we are anxious for nothing, as Jesus went on to say: “And which of you by being anxious can add a single hour to his span of life? If then you are not able to do as small a thing as that, why are you anxious about the rest?” (Luke 12:25-26). There are two ways to understand what Jesus is saying here. According to the King James Version, Jesus said, “Which of you can add to his stature one cubit?” whereas in the English Standard Version, he asks, “Which of you can add a single hour to his span of life?” Both translations are possible, but the latter meaning is more common and seems to make more sense. However nice it is to be tall, what most people really want is more time— more time to get things done and more time to live. If only we had one more hour in the day, one more day in the week, one more week in the year! But we will not get anything more by worrying about it. All our worrying will not add even a single day to our lifespan.

In fact, far from adding anything, anxiety always subtracts. Worry is a thief; it steals our time. Our thoughts turn to our troubles, and then rather than praying about them or doing the things God is calling us to do, we waste time worrying about them. Worry steals our rest; we lie awake at night, anxious about tomorrow, and then we get up too tired to work hard, and this only adds to our anxiety. Worry steals our health, as we suffer the physical effects of our anxiety. Worry steals our obedience, as it tempts us to other sins like irritability, addiction, and laziness, or—on the other hand—overwork. Worry steals our hope, as we fear the worst about the future.

What a sad waste it all is! Worry shrivels the soul, robbing our joy, leaving us ill-equipped to face the spiritual and emotional challenges of each new day. Few things are as discouraging to our spirit, or as destructive of our contentment, or as detrimental to our witness as the anxious worries of a troubled heart. So Jesus asks, “Why are you anxious?” (Luke 12:26). If there is nothing at all to gain by worrying, and so much to lose, why worry about your daily needs? Consider the ravens, and see every bird on the wing as a witness that God will provide.

QUESTIONS:

Why are we told not to worry about our daily needs? How does the illustration of God’s care for the raven give you comfort? What things are you most tempted to worry about? Which of your own worries is associated with financial matters? What life experiences have taught you that worrying cannot change anything? What are some of the worries that you need to take to God in prayer today?

PRAYER:

Lord, you have given me many encouragements to trust you to provide, and yet I still worry so often. Forgive me for not believing your promises. You are the God who feeds all the ravens—even though they do not sow or reap. Increase my faith and my knowledge of your care for me. In Jesus’ name, and for his sake. Amen.

WEEK TWO: Tuesday

CONSIDER THE LILIES

READ: Luke 12:27-28; Isaiah 40:6-8

“Consider the lilies, how they grow: they neither toil nor spin, yet I tell you, even Solomon in all his glory was not arrayed like one of these.” (Luke 12:27-28)

As he continued teaching his disciples not to worry, Jesus chose an illustration that related to clothing and came from the world of botany: “Consider the lilies, how they grow: they neither toil nor spin, yet I tell you, even Solomon in all his glory was not arrayed like one of these” (Luke 12:27-28). It is easy to imagine Jesus standing in a field of wildflowers when he said this. The “lilies” he referred to were not Easter lilies, but various flowers of the field, which Jesus used to make some striking comparisons.

Flowers do less work than we do. In fact, they do not do any work at all. They do not toil; they just grow. They do not spin fabric to use for clothing; they just wear what God gave them. Yet how marvelously they are adorned! Not even Solomon could compete with their beauty. As the wealthiest of kings, Solomon wore the gold and purple of his royal office, yet even the littlest flower surpasses his splendor.

Here Jesus was taking pleasure in the beauty of his own creation. As the Son of God he had personally designed every blossom. The bright flowers of the field were a reflection of his divine beauty. Thus, with evident satisfaction, Jesus pointed to the lilies and rightly declared their superlative splendor. Although they do less work than we do, by the grace of God, they far surpass us in the finery of their raiment.

Furthermore, flowers live much shorter lives than we do. This was another aspect of the comparison: “But if God so clothes the grass, which is alive in the field today, and tomorrow is thrown into the oven, how much more will he clothe you, O you of little faith!” (Luke 12:28). Once again Jesus used a “how much more” argument, reasoning from something lesser to something greater. Wildflowers are not known for their longevity. Surely Jesus knew the words of Isaiah: “The grass withers, the flower fades” (Isa. 40:7). Flowers have a transitory existence. So you might wonder why he took the trouble to make them so beautiful. Why waste so much effort on their adornment? Yet the Creator God has lavished the flowers of the field with a ravishing beauty. Is anything more beautiful than the morning dew on the first tulip, or a high meadow carpeted with mountain blossoms in springtime?

If God squanders such beauty on little flowers, what will he do for the people he made in his image? What will he do for the sinners he has saved through the gift of his Son? What will he do for the children he loves as a Father? What will he do for human beings who are destined to live forever? Jesus answers by saying, “how much more will he clothe you” (Luke 12:28).

Reason from the lesser to the greater and make the application to your own daily needs: God will take care of you! Every flower you see is a testimony to his loving providence. Martin Luther said it like this: “The flowers stand there and make us blush and become our teachers. Thank you, flowers, you who are to be devoured by the cows! God has exalted you very highly, that you become our masters and teachers.”¹ So when will we learn what the flowers are there to teach us?

If we have not yet learned not to worry about our basic needs, it must be because of our unbelief. Jesus plainly identifies the heart issue at the root of all our anxiety when he says, “O you of little faith!”

(Luke 12:28). Worry comes from not believing in the God who feeds the ravens and dresses the lilies. Worry is inversely proportional to our faith. To the extent that we worry, just to that extent we are not trusting in God, and therefore we are sinning against him. Most people think of worry as one of the smaller sins, if it is a sin at all. We tell ourselves that worrying about things is not nearly as wrong as lusting after them or getting angry about them. Yet Jesus says that anxiety is unbelief, and is there a greater sin than not believing in God?

When we worry, we deny God's promise that he will give us whatever we truly need. We deny his wisdom, not trusting that he fully appreciates the difficulties of our situation. We deny his goodness, not believing that he has our best interests at heart. We deny his sovereignty, not waiting for him to provide what we need in his own good time. This means that the remedy for all our fearful worries is more faith in our faithful God. As soon as we start to feel anxious, we need to stop thinking about our troubles and start thinking about the character of our God—his wisdom, his goodness, his sovereignty, and all the promises he has made to us in Christ.

1. Martin Luther, *Sermons of Martin Luther*, ed. John Nicholas Lenker, Vol. 5 (Grand Rapids, MI: Baker, 1983), 115.

QUESTIONS:

Why do you think Jesus uses the illustration of God's provision for the raven and the lilies to help us understand his care for his people? What is at the root of our worry for basic needs? What do your worries reveal about your trust in God? When you start to think about things that you need, how might you instead remember the promise God makes to provide?

PRAYER:

Father of all creation, grant me eyes to see the way you clothe even the most fleeting parts of your world. Teach me to believe that you care for your people so much more than you do the rest of your creation. Forgive me for worrying about things that are easy for you to provide. Thank you for the reminders through the raven and the lilies of your promise to care for me. Make me long for the things that will never pass away. In Jesus' name, and for his sake. Amen.

WEEK TWO: Wednesday

SEEK THE KINGDOM

READ: Luke 12:29-31; Matthew 13:44-46

“And do not seek what you are to eat and what you are to drink, nor be worried. For all the nations of the world seek after these things, and your Father knows that you need them. Instead, seek his kingdom, and these things will be added to you.” (Luke 12:29-31)

When we start trusting God to provide, we are liberated from the grasping pursuit of temporary things and we can start living for God’s eternal kingdom. Having given a clear command not to worry, with two vivid illustrations, Jesus told his disciples that there are two and only two ways to live. One is to live for yourself and the things of this world, and the other is to live for God and his kingdom. He said: “And do not seek what you are to eat and what you are to drink, nor be worried. For all the nations of the world seek after these things, and your Father knows that you need them. Instead, seek his kingdom, and these things will be added to you” (Luke 12:29-31).

The key verb in these verses is “seek.” To seek is to set your heart on something, to make it your main objective. What you seek is what you think about; it is what you pursue, what you live for. Some people live for this world. Such people are preoccupied with food, clothing, and material possessions. Their attention is dominated by the things they don’t have and want to get, or the things they are about to purchase, or the things they already own but still have to pay off. They are strongly attracted to the merchandise in the mail order catalog and to the lifestyle portrayed in the glamour magazines: fine dining, fabulous clothes, and a better-looking body. Or maybe they are just struggling to get by, but all they can think about is getting ahead in life. This is what most people live for. It is what people have always lived for, all over the world.

Jesus tells us to live a different way: he tells us to seek the kingdom of God. In other words, he tells us to pursue the establishment of God’s royal rule in every area of life. The kingdom of God comes through the proclamation of salvation through the death and resurrection of Jesus Christ. By faith in Christ, the grace of God begins to rule in our own hearts, and then as we live in loyal subjection to our king, that grace is extended into the lives of others. This is always what comes first for us in our worship, our work, our play, our families, and our neighborhoods: the kingdom of grace that God is establishing through his Son. Therefore, we do not pursue earthly possessions, but live for the work that God is doing to establish his eternal kingdom. We need to reason the way the famous missionary C. T. Studd reasoned in his life motto: “If Jesus Christ is God and died for me, then no sacrifice can be too great for me to make for him.”

Of course we still need our daily bread. Of course we need to work so that we can eat. Of course we need to provide for our families and plan for the future. The Bible speaks to all of these issues. But Jesus tells us not to seek these things, or at least not to seek them first. He tells us not to worry about them. The word he uses for worry at the end of verse 29 originally referred to ships tossed about by the waves of a stormy sea. What an apt analogy for the turmoil that comes when we abandon God’s kingdom for the anxious pursuit of worldly possessions! The issue is not what we have or do not have. The issue is what we are striving after, what we are living for, and therefore what we are anxious about.

QUESTIONS:

What does it mean to seek? What things did you seek after this past week? In what ways do you see the world not seeking after God's rule in daily life? How can you set your heart on seeking God's kingdom at the start of each new day? Are there particular things you can do differently today than you did yesterday in order to seek the kingdom of God more fully?

PRAYER:

Great God and king, forgive me for seeking after the things of the world. Forgive me for the anxieties of my heart. Give me a heart that will seek first your kingdom and your righteousness. Help me see that when I seek these things first you also add everything else that I need in this life. I pray these things in Jesus' name, and for his sake. Amen.

WEEK TWO: Thursday

FATHER KNOWS BEST

READ: Luke 12:22-30; Galatians 4:4-7

“And do not seek what you are to eat and what you are to drink, nor be worried. For all the nations of the world seek after these things, and your Father knows that you need them.” (Luke 12:29-30)

What delivers us from all worldly anxiety is faith in our loving Father. According to Jesus, the reason we do not need to seek after material things is because our Father already knows what we need. The truth of this promise is expressed in the gentle humor of a little nursery rhyme:

Said the Raven to the Sparrow,

“I should really like to know
Why these anxious human beings
Rush about and worry so.”

Said the Sparrow to the Raven,

“Friend, I think that it must be
They have no Heavenly Father,
Such as cares for you and me.”¹

The truth is that we do have a Heavenly Father, who has given his own Son for our salvation, and who knows exactly what we need. What delivers us from the senseless pursuit of worldly things is the knowledge that we have a good Father, who knows what we need and has the wisdom to provide it at just the right time, in just the right way. When we seek the kingdom, all the other things we need—meaning the basic necessities of life, not the luxuries that we don’t really need— will be added to us. As a Father who loves his children, it is his pleasure to provide. He will keep providing for us every day until we finish the work he has called us to do for his kingdom.

Edith Schaeffer testifies to God’s provision in her wonderful book about L’Abri, the Christian shelter that she and her husband established in Switzerland. God had called the Schaeffers to make a home in Europe for young people who needed to find Christ. Yet their visas were about to expire, and unless they found a permanent residence, they would be expelled from Switzerland. In desperation, Edith prayed aloud, “Oh, Heavenly Father ... if You want us to stay in Switzerland...then I know You are able to find a house, and lead me to it in the next half hour. Nothing is impossible to You. But You will have to do it.”²

Suddenly Edith Schaeffer heard someone in the street calling her name. It was a real estate dealer who wanted to know if she had found anything yet. Soon he was driving her to a mountain chalet that was unexpectedly available. Her prayers were answered; God had found the house. Yet there was a further difficulty. The chalet was for sale, but the Schaeffers did not have any money to buy it, and they were nearly out of time. As Edith prayed that night, she had faith that God would still provide. But she also asked for a sign: “Oh, please show us Thy will about this house tomorrow, and if we are to buy it... send us one thousand dollars before ten o’clock tomorrow morning.”³

The next morning a letter came with the post by train. It was from a couple that had been praying for the Schaeffers, but had never supported them financially because they had so little to give. Yet, the couple had unexpectedly come into some money, and this time they were sending a check in the amount of—you guessed it—one thousand dollars! Within a matter of days the rest of the money came in—none of it asked for, but all of it prayed for. As the Schaeffers sought the kingdom, their Father added what was needed.

But of course the best example of trusting in God's fatherly care is Jesus himself, who traveled through the wilderness and had no place to call his own, but never went begging for bread. Because he fully trusted his Father to provide for all his needs, Jesus was able to seek the kingdom with all his heart, mind, soul, and strength. His Father cared for him right to the very end of his kingdom work, when he died on the cross for our sins, and when he prayed that the Father would raise him from the dead. When Jesus tells us to trust the Father for everything we need, he is telling us to do what he did in his own life and saving death. Jesus will help us to do this by the gracious work of the Holy Spirit, who whispers to our hearts that the Father loves us.

1. Adapted from an anonymous rhyme quoted in R. Kent Hughes, *Luke: That You May Know the Truth*, 2 vols., Preaching the Word (Wheaton, IL: Crossway, 1998), 2:52.
2. Edith Schaeffer, *L'Abri* (Wheaton, IL: Tyndale, 1969), 92.
3. Schaeffer, 97.

QUESTIONS:

Review how God has provided for you in the past several years. Have there been times when you received exactly what you needed at exactly the right time? How do your prayers demonstrate that you trust in your Father's care for your needs? Do you trust him to provide even when the situation seems hopeless? What small ways can you trust him to provide today? Are you living in the knowledge that God the Father cares for you with the same care he has for his own Son Jesus Christ?

PRAYER:

Abba, Father, thank you for revealing to me how much you care. Thank you for reminding me that you know about everything I need. Forgive me for not living in the knowledge of your fatherly love and care. Make me know the great blessings that belong to me in Christ. I pray these things in Jesus' name, and for his sake. Amen.

WEEK TWO: Friday

PUT YOUR MONEY WHERE YOUR HEART IS

READ: Luke 12:31-34; 2 Corinthians 9:6-15

“Fear not, little flock, for it is your Father’s good pleasure to give you the kingdom. Sell your possessions, and give to the needy. Provide yourselves with moneybags that do not grow old, with a treasure in heaven that does not fail, where no thief approaches and no moth destroys. For where your treasure is, there will your heart be also.” (Luke 12:32-34)

Most Christians would be happy for Jesus to conclude his teaching with an exhortation to seek the kingdom of God. We find it hard enough to trust God for the things we need. But Jesus always wants to take us deeper in our discipleship. He wants us to make more and more costly sacrifices for the kingdom of God, until we know the joy of living only for his glory. So here Jesus goes beyond telling us not to worry about what we need and tells us to give away what we have.

To put this in financial terms, Jesus was calling his disciples to divest and invest. There are things we have that he wants us to give away, and when we give them away we need to put them in the right place. The Christian life is a continuous transfer of funds in which we divest from the world in order to invest in the kingdom of God.

We start by giving more of what we have to people who are going without. Up to this point Jesus has been talking about food and clothing. But what should we do about all our other possessions? We should start by tithing them—giving away at least ten percent of our gross income for Christian work. Next, we should seek to raise the percentage of our giving, asking God to increase our faith, so that we can increase our giving. Then, as we learn about various needs in our community and in the wider world, we should give above and beyond what we were planning to give, and even above and beyond what we thought we were able to give. We should strategize about making do with less, so that we have more to give for the work of God’s kingdom. The deeper we grow in our commitment to Christ, the more we are able to give.

Jesus tells those who would follow him, “Sell your possessions, and give to the needy” (Luke 12:33). This is the safest investment we can ever make. Earthly riches are so uncertain. Many wealthy people suffer sudden reversals and end up destitute. Moneybags grow old; treasure fails; robbers steal; moths destroy. Or to put this in more contemporary terms, our earthly investments are subject to depreciation, loss, theft, and liquidation. But whatever we invest in the kingdom of God is safe forever. When we give to gospel work—and especially to the poor—our funds are transferred directly to heaven, where they are exchanged for the currency of glory. “Give away these earthly things,” said Cyril of Alexandria, “and win that which is in heaven. Give that which you must leave, even against your will, that you may not lose things later. Lend your wealth to God, that you may be really rich.”¹

People say, “You can’t take it with you,” but in fact you can send it on ahead, as long as you invest in the eternal kingdom of God. Do not settle for short-term investments that will only help you when you retire! Extend your planning horizon into eternity, where nothing ever depreciates, and everything accrues to the glory of God. “Store up your treasure on earth,” writes David Gooding, “and it will inevitably pull your heart in the direction of earth. Store it in heaven, and it will pull your heart, and with it your goals, ambitions and longings, toward heaven.”²

The other reason we make so many poor investments is because our hearts are in the wrong place. Jesus said, “Where your treasure is, there will your heart be also” (Luke 12:34). We cannot help but spend our wealth on the things that we love the most. When we love ourselves more than we love God, we forfeit the opportunity to give to

mercy ministry, local evangelism, church planting, world missions, and all the other Christian work that advances the kingdom of God. But how much is gained when we learn to love the things that God loves and then put our money where our heart is.

What investments are you making? Jesus says you will put your treasure where your heart is. So where is your heart? Is it with the clothing on the rack, the product on the internet, the improvement to the house, and all the dreams you have for financial security? Or is your heart with the homeless in the city, the orphans in Africa, the suffering church in the persecuted world, and the gospel ministry of the local church? I can tell you tell where your heart is: it is wherever you are putting your treasure.

1. Cyril of Alexandria, "Commentary on Luke," in Luke, ed. by Arthur A. Just, Jr., Ancient Christian Commentary on Scripture, NT 3 (Downers Grove, IL: InterVarsity, 2003), 211.
2. David Gooding, According to Luke: A New Exposition of the Third Gospel (Grand Rapids, MI: Eerdmans, 1987), 241.

QUESTIONS:

What gift or offering to kingdom work has given you the most joy? How does your spending reflect whether or not your heart is in the right place? In what ways are you growing in the grace of giving? What things have you sold, so to speak, to give to the work of God's kingdom and to those in need?

PRAYER:

Lord, you have promised to make me an heir to your eternal kingdom. Forgive me for forgetting this and for trying to build my own kingdom instead. Forgive me for not caring enough to sell my possessions in order to give to the work of your kingdom. Make me see the surpassing greatness of my eternal inheritance. And give me a heart that longs to give away more for your name's sake. Amen.

WEEKEND THREE: Saturday/Sunday

SERVING THE MASTER

READ: Matthew 6:19-24

“No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.” (Matthew 6:24)

Continuing our study of Matthew 6 from the previous two weekends, we see that Jesus sets down a third principle concerning treasure in verse 24: what controls your heart will control your behavior. Once that treasure is in possession of your heart, it will set the agenda for your words and your decisions, for your actions, reactions, and responses. That is the spiritual dynamic Christ is laying out in this passage. Everybody lives a treasure-oriented life. Everybody’s heart is controlled by some kind of treasure and that control sets the agenda for the way that person lives. It is the inescapable reality of human life.

Christ divides the world into two kinds of treasure—earthly treasure and heavenly treasure. Treasures of this earth are by definition temporary and fleeting. They pass. But heavenly treasures are eternal because they are of the kingdom of God. The question we each need to consider is which set of treasures we live for. Likely, your answer is, “I live for treasures in heaven.” That is a natural response for a believer, and it seems logical. But perhaps it is not as logical as it seems.

So far, Christ’s teaching about treasure to his disciples seems to make sense. And then all of a sudden we hit verse 22: “The eye is the lamp of the body. So, if your eye is healthy, your whole body will be full of light, but if your eye is bad, your whole body will be full of darkness. If then the light in you is darkness, how great is the darkness!”

What in the world does this have to do with the topic? We’re talking about treasure before verse 22, we’re talking about treasure after verse 22, and here in the middle we have this unexpected discussion about the eye. What sense does that make? But this is Jesus doing the teaching, and a closer look shows that this seeming hiccup in the narrative actually fits perfectly here.

Think about the metaphor he is using. If your eyes work well, when you enter a room your eyes take in the light of that room and your brain is able to use that light to recognize the objects around you. But if you enter that same room with blind eyes, it doesn’t matter how much light is available in the room; you are incapable of making use of that light and taking in the sight.

What point is Christ making? The material pleasures of this world have a distinct and abiding ability to blind us. It is amazing that no one ever thinks he is materialistic. No one ever names herself as greedy. No one ever thinks he has a problem with desiring too much of the treasures of this earth. In all my years of pastoral ministry and in all my years of counseling, I have never had anyone seek me out for the problem of greed. I have never had anyone come to me and say, “My life is so distorted by materialism; can you please help me?” In fact, the minute you hear a sermon on materialism, you are glad somebody else is there to hear it. You are quite pleased at the wisdom of God in putting them in that room!

But think about this: do you have more than you need? Have those things been forced on you? Have you ever said, “Please, don’t give me more clothes. Oh no, not another couch. Flat screen television? No!” Perhaps materialism is a more virulent disease in the church than we would ever guess. Perhaps it is a greater obstacle to the work of God than we realize. Perhaps that is the reason Christ talks about this so much.

QUESTIONS:

How does the passage on the eye fit into the discussion on treasure? What is the connection between the things you treasure and how you live? To help you make this a matter of prayer, list your earth-bound treasures and your heaven-bound treasures. Are there things on your list that dominate your life to the point that they take your focus off of serving God? Are there things on your list that can be put to useful service for God?

PRAYER:

Lord, my heart is so easily captivated by earthly treasure. I am tired of being dominated by worldly treasures that are cheap and worthless compared to the glorious pursuits of your heaven above. Show me the worthless things I must release and lead me to the glorious things I must embrace. For I ask this in Jesus' name and for his sake. Amen.

WEEK THREE: Monday

A SHREWD MAN OF THE WORLD

READ: Luke 16:1-9

Jesus told his disciples: "There was a rich man whose manager was accused of wasting his possessions. So he called him in and asked him, 'What is this I hear about you? Give an account of your management, because you cannot be manager any longer.'" (Luke 16:1-2, NIV)

Sin traps people in indifference so that they often become more foolish about their self-preservation than animals. Geese and other birds will fly south as winter approaches. Rodents will store up for winter. Some animals hibernate. But human beings proceed in a foolish manner and characteristically fail to make adequate provision for their future.

There are some exceptions to that, however, and one of Christ's parables concerns just such an individual. He was an estate manager for a rich man, the kind of manager Eliezer might have been for Abraham, or Joseph for Potiphar. It is said of Potiphar that "he left in Joseph's care everything he had; with Joseph in charge, he did not concern himself with anything except the food he ate" (Gen. 39:6, NIV). The man in Christ's story had that kind of authority. But unlike Joseph or Eliezer, who were models of integrity, this man was dishonest. He cheated his master, and the story begins with the revelation of his dishonesty. The master called him in and asked him, "What is this I hear about you? Give an account of your management, because you cannot be manager any longer" (Luke 16:2).

The steward was faced with a crisis. What was he to do? He took stock of the situation and concluded that he did not have the strength to do manual work and that he was too proud to beg. So he fixed on a plan in which he reduced the debt of all those who owed his master anything. One debtor owed eight hundred gallons of olive oil. He reduced it to four hundred. Another owed a thousand bushels of wheat. He made it eight hundred. He assumed that by doing that he would so endear himself to his master's debtors or even implicate them in his dishonesty that when he lost his job, as he was sure to do, they would welcome him into their homes.

Jesus then said, "The master commended the dishonest manager because he had acted shrewdly. For the people of this world are more shrewd in dealing with their own kind than are the people of the light. I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings" (vv. 8-9).

This parable has been a problem for many readers because they have imagined that our Lord is commending dishonesty. But of course that is not what Jesus is doing. Even in the story, it is not the Lord who utters words of commendation but "the master," and even then the praise is only for the dishonest man's shrewdness. There is only one way the manager is set before us as an example, and that is in his ability to see what was coming and plan for it. In that one characteristic—though he was certainly far from commendable in other ways—he was eminently wiser than countless people who perhaps have never cheated anyone out of anything yet fail to plan for that moment when they must, each one, give an accounting before God. When we analyze the shrewdness the manager showed, we find it in four areas, which we will look at in turn over the week's series of studies.

QUESTIONS: For what reason did the manager reduce the debts of his master's debtors? How did the master respond? Why is this parable problematic for some? For what quality does Jesus commend this man?

PRAYER:

Lord, help me to search my heart and confess where I have been dishonest. Help me to understand that all I have is from you and for you. I pray in Jesus' name. Amen.

WEEK THREE: Tuesday

CLEAR THINKING

READ: Luke 16:1-13

Jesus told his disciples: "There was a rich man whose manager was accused of wasting his possessions. So he called him in and asked him, 'What is this I hear about you? Give an account of your management, because you cannot be manager any longer.' The manager said to himself, 'What shall I do now? My master is taking away my job. I'm not strong enough to dig, and I'm ashamed to beg—I know what I'll do so that, when I lose my job here, people will welcome me into their houses.'" (Luke 16:1-4, NIV)

As we noted at the conclusion of yesterday's study, when we analyze the shrewdness the manager showed, we find it in four areas. In each he is a model for the foolish of this world.

First, the manager saw the issues clearly. We can imagine a situation in which a person might try to wish away his problem. He had been discovered and was now required to give an accounting. He had been threatened with the loss of his job. He could have thought: "It's true that I'm in a fix and will have a hard time getting out of it. But I've been in difficult places before and have always squeaked through. Perhaps my master will not be able to detect the tampering I've done with his books. Or, even if he does, he may feel sorry for me and keep me on after all." Again, the manager might have been so paralyzed at the thought of appearing before his master, books in hand, that he would have refused to think about his problem at all. He might have tried to wish it away. But that was not the case. When confronted by his master he knew at once that the "jig" was up. He could not disguise his dishonesty, and the only thing left was to plan for the future as best he could.

If the Lord were spelling out the points of the parable he might say at that juncture, "It would be good if all people could see the issues as clearly as that dishonest steward could. You are all stewards of what God has entrusted to you. You are wasting his possessions. One day you must give an accounting. Think how it will stand with you in that day and prepare for it."

One thing that appalls me about so many people today is the muddle-headed thinking on ultimate issues they willingly foster and accept.

It is part of the relativism of our age that many are quite willing to have several mutually contradictory notions on any subject floating around in their heads at any one time, and never seem to feel it wise or even eventually necessary to sort those things out. According to such people, there may be a God. But again, there may not be. If he exists, he may be personal or he may not be. He may have revealed himself or he may not have. Jesus may be the supreme revelation of this God. Or again, some other religious figure maybe a supreme revelation. Jesus' death may have been necessary, or it may not have been. Faith in Jesus may be the way of salvation, or it may not be. There may be a heaven, but there are also good reasons why there probably is not. People who permit such confusion are not simply undecided; they are contradictory in their actions. That is, sometimes they operate as if there is a God who has revealed himself in Jesus Christ. But at other times they act as if he does not exist or, if he does, that his existence is one of the most insignificant facts of their experience.

That is what is really incredible—that people can operate in such a contradictory fashion. If you are doing that, I challenge you to learn from the dishonest manager and think clearly. Think along these lines:

1. If there is no God, then I am a law to myself and can do as I please. But of course, life then has no more meaning than I can give to it, and there is nothing beyond. If there is a God, then I am made by him and owe him a corresponding allegiance and worship. My problem begins with the realization that I have not done that and must therefore be the object of his great displeasure.

2. If there is a God, that God has either revealed himself or he has not. If he has not, I am back in the same place as if there was no God, for all practical purposes. On the other hand, if God has revealed himself (as we have every right to expect he would do), then it is my duty to seek out that revelation and make my way to him. My problem is compounded by that duty because I have not sought him. On the contrary, I have run from him and have tried every means to banish his presence and influence from my life.

QUESTIONS:

Explain the first way the manager showed shrewdness. What are two issues about which people do not think clearly? Examine your own thinking about God. Are your thoughts characterized by contradiction? In what ways do your actions not measure up with what you profess to believe?

PRAYER:

Father, help me to see where I act as if you do not exist. Change my heart so that I seek to serve you each day. I pray this in Jesus' name. Amen.

WEEK THREE: Wednesday

DO NOT WAVER

READ: Luke 16:1-13

“So he called in each one of his master’s debtors. He asked the first, ‘How much do you owe my master?’ ‘Eight hundred gallons of olive oil,’ he replied. The manager told him, ‘Take your bill, sit down quickly, and make it four hundred.’ Then he asked the second, ‘And how much do you owe?’ ‘A thousand bushels of wheat,’ he replied. He told him, ‘Take your bill and make it eight hundred.’” (Luke 16:5-7, NIV)

People do not always think clearly. Sometimes they operate as if there is a God who has revealed himself in Jesus Christ, but at other times they act as if he does not exist. An important lesson we can learn from the dishonest manager of this parable is clear thinking. Two points of clear logic we noted in yesterday’s lesson are 1) if there is no God, then I am a law to myself and can do as I please; and 2) if there is a God, that God has either revealed himself or he has not. In today’s study we continue along these lines.

3. Jesus may be just another religious teacher. If so, his teachings can be used or not, as they prove helpful or unhelpful. But if he is more than a religious teacher, if he is God come in human flesh, as he claimed, then his teachings demand more than just a casual perusal. They demand belief and obedience. I am in trouble here because I have not believed in him or obeyed him.

4. If Jesus is not God, then his death and his teachings about its meaning are unimportant, though they were obviously important to him. But if he is God, then his death is of the utmost importance. He taught—and he must be believed if he is God—that no one will ever be saved who does not believe that he died in his place to satisfy the just wrath of God against the sinner. That means that if I have not believed in Jesus as my Savior, I am doomed to suffer for my own sins when I eventually appear before God to give an accounting of all I have done or failed to do.

5. If there is a heaven and a hell, it is only common sense and enlightened self-interest for me to do everything I can do to gain the former and avoid the latter.

Is it not possible to think clearly in such matters? Can you not sort out the issues, reach your conclusions, and then act? Do not muddle along any longer with your head in the clouds and your feet in both God’s and the devil’s camps. God himself challenges you to such clear thinking. It was just such a challenge that God gave the Israelites when they were trying to worship both Jehovah and Baal. Elijah built an altar on Mount Carmel and challenged the priests of Baal to do the same. After the altars were built the sacrifices were added. Everything was there but fire, and the true God—Jehovah or Baal—was to provide it. Jehovah answered by fire so great that not merely the sacrifice, but the wood, stones, soil, and water were consumed by it. That was after Elijah had uttered the great challenge: “How long will you waver between two opinions: if the Lord is God, follow him; but if Baal is God, follow him” (1 Kings 18:21, NIV).

That is the challenge presented to you today. Do not waver between two opinions. Think it through. If God is God, serve him. But if not, then follow a Baal of your choosing and discover the end that he has prepared for his disciples.

The second area in which the dishonest manager is commended to us for his shrewdness is in his care for the future. We can imagine a case in which a man of his stripe might perceive quite clearly what the outcome of his dishonest career was to be. He would not delude himself with thinking that the master would forgive him or that he could bluff his way through the crisis. He would know that the game was up. But he might not care. With a certain “So what?”

attitude he might say, “Let come what may. I’ve had my fun. It’s been great while it lasted. I’m going to face whatever happens with a shrug.” That was not his approach. He did care what happened, and as a result he made rapid provision for the outcome.

Have you ever talked to an insurance agent? If you have not, your first conversation can be overwhelming in the sense that you would never have believed the kinds of things you can be (and according to the agent, should be) insured for. Most of us know about life insurance—but there are several kinds. There is also disability insurance, health insurance, dental insurance, car insurance (in several categories), home owners’ insurance (fire, theft, casualty), mortgage insurance, and other varieties. Since the insurance companies are still in business and seem to be thriving, many people are presumably insuring themselves against all kinds of calamities—the majority of which will never happen. But they do not care enough about their souls to insure themselves against the one thing that most certainly will happen: they must die, meet God, and give an accounting.

Think back to the preceding parable in which God says to the rich farmer, “You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?” (Luke 12:20, NIV).

QUESTIONS:

Explain the second way the manager displayed shrewdness. What kind of insurance do you need for your soul? Are there important issues on which you are wavering? Take a stand today to sort them out and begin to think clearly, biblically about them.

PRAYER:

Lord, thank you for your goodness to me. Help me now to submit my concerns and worries to you that I may think clearly about how to live to glorify you. I seek this in Jesus’ name. Amen.

WEEK THREE: Thursday

PREPARE TO MEET GOD

READ: Luke 16:1-13

“Then he asked the second, ‘And how much do you owe?’ ‘A thousand bushels of wheat,’ he replied. He told him, ‘Take your bill and make it eight hundred.’ The master commended the dishonest manager because he had acted shrewdly. For the people of this world are more shrewd in dealing with their own kind than are the people of the light. I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings. (Luke 16:7-9, NIV)

As the dishonest manager is an example of shrewdness, he is also an example for us because he made provision for what he knew was coming. That is, he not only saw the issues clearly and cared about the outcome, he also did something about it. In spiritual terms we would say that, according to his example, the one who has been awakened to the fact that he must meet God and who knows himself to be unprepared for the encounter should make every effort to get ready. He should seek out Christian teaching, learn what God has done for his salvation, and then believe on the Lord Jesus Christ as his Savior—for salvation rests on what Jesus has done.

It is interesting, however, that in this context Jesus emphasizes not so much faith in his own person as he does a proper use of money, which we tend to think of as being unimportant or at least not a spiritual concern. This parable follows that of the prodigal son, which ends with the older brother’s unbalanced concern for property (“This son of yours has squandered your property with prostitutes” [Luke 15:30, NIV]). It also comes before the parable of the rich man and Lazarus. In this life the rich man had “good things” but used them on himself and thus squandered them, while Lazarus had nothing. In heaven the tables are reversed.

Even more important, the parable of the shrewd manager ends with an application to money and is followed by a discussion of the uses of wealth. Jesus says, “I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings. Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else’s property, who will give you property of your own? No servant can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money” (Luke 16:9-13, NIV).

These statements do not seem to be in any logical order, but are rather aphorisms growing out of the parable about money. First, the Lord says to use money to make friends who will precede us to heaven, so that when the money is gone, as it certainly will be one day, the friends will remain. It is not a case (the reader will understand this) of buying friends in heaven, above all of buying God’s favor. Rather it is similar to that of the sheep and the goats found in Matthew 25. In that story the righteous used their possessions to feed the hungry, give drink to those who were thirsty, clothe the naked, welcome strangers, and visit the sick and imprisoned. The Lord showed that to be a proper use of wealth. The wicked did none of those things.

QUESTIONS:

For what did the manager make provision? What are the spiritual implications for us? What are the proper uses of wealth? For what should you make provision?

PRAYER:

Father, thank you for giving me the parable of the unjust steward. Thank you for teaching me how I am to plan for my future in heaven. Give me grace to be a wise steward of the money and possessions you give me. Teach me how to make friends in heaven with earthly goods. In Jesus' name, and for his sake. Amen.

WEEK THREE: Friday

INTO HIS STRONG ARMS

READ: Luke 16:1-13

“I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings. Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else’s property, who will give you property of your own? No servant can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money.” (Luke 16:9-13, NIV)

In this discussion of the uses of wealth, the Lord says to use money to make friends who will precede us to heaven, so that when the money is gone, as it will be one day, the friends will remain.

The Lord also makes a point about trust, showing that a person must prove faithful in little things before being trusted with large things. There seem to be expanding areas of trust: 1) small units of other people’s wealth; 2) large units of other people’s wealth; 3) one’s own wealth; and 4) spiritual wealth. There is a suggestion here of another of Christ’s parables in which a servant entrusted with five talents used them wisely and was entrusted with five more, a man entrusted with two talents used them wisely and was entrusted with two more, but a servant who was given one talent did not use it and had even that one talent taken away (Matt. 25:14-30; cf. Luke 19:11-27). Clearly the Lord Jesus takes such matters seriously. How we handle our money is a tip-off to how faithful we would be in other areas, and faithfulness in this and all areas of earthly responsibility is rewarded with spiritual treasures.

Finally, the Lord flatly declares that a person cannot serve both God and money. Many try, or pretend to, but it cannot be done. Either God is Lord and, therefore, he determines how our wealth and other possessions are to be used, or money is lord, and it will determine what place (if any) we have for God and his concerns.

The shrewd manager of Christ’s parable should be emulated in one final point; he moved quickly. Having seen the issues clearly and caring deeply for his future, he made provision at once. He did not delay; there was no time to lose. Neither is there time for you to lose if you are not yet in a right relationship to God.

Professor John Gerstner tells of a time when he and his wife were in Kashmir and were returning home in a little boat that had just pulled up alongside a bigger junk. As they were sitting there another boat went by and splashed water on them. The houseboat owner became very excited and gestured that they should get out. Gerstner, utterly unmoved, said to his wife, “See how excitable these people are! We get slightly damp, and you would think it was a catastrophe.” The man kept gesturing furiously. Gerstner replied, “It’s okay, Kuzra; it’s okay.”

At last, the owner became so disturbed that he broke out of his dialect, which they had not been able to understand, and shouted, “No okay!” The American couple got the message and quickly climbed out of the junk. The owner then tossed his grandchild to them and jumped out himself, and when they turned around, the boat they had been in was gone. The undertow had swallowed it up. If they had delayed a moment longer, they would have been taken under with it.

That is the message; you are not okay! The sooner you see that, the sooner you will turn from your own efforts at salvation to the provision that God himself has made in Jesus Christ, and you will jump from certain destruction into his strong arms.

QUESTIONS:

What are three points about money which can be gleaned from this parable? What does this parable teach us about when to act? How do some people make their own efforts at salvation? Have you ever done that?

PRAYER:

Lord, make me part of a people that see our need for Jesus Christ in all our decisions. Grant me to see that I am a servant to whom you have trusted a stewardship. Make me patient in my planning but keep me from delaying to use the money you have given me for eternal purposes. Forgive me for sinfully spending on myself. Thank you for the grace that you give each day so that I may grow in all these things. In Jesus' name. Amen.

WEEKEND FOUR: Saturday/Sunday

WHOSE SLAVE ARE YOU?

READ: Matthew 6:19-24

“You cannot serve God and money.” (Matthew 6:24)

And now our continuing weekend study of Matthew 6 comes to one of Jesus’ most provocative statements! When Jesus declares, in his teaching on the pursuit of heavenly treasure, that we cannot serve God and money, he is not saying that it is wrong to have possessions. He is not saying that it is sin to invest in material things. But he is saying that it is wrong for those things to become the treasure around which you organize your life.

You cannot be honest about the condition of the church of Jesus Christ without acknowledging that materialism is harming us. But do we understand just how harmful it is? Materialism is a lifestyle of self-focused, never-ending accumulation that depletes our physical and spiritual energies. And when that is where you look for the feeding of your soul, your soul will starve—because there is no food to be found there.

What is the alternative lifestyle? It is the one to which you have been called, a lifestyle of freedom from slavery to things that cannot and will not ever satisfy. If laying up treasures on earth is about accumulation, then laying up treasures in heaven is about sacrifice.

It is interesting that in Luke 12, the parallel passage in which Luke records this same teaching on treasure, Jesus immediately proceeds into a shocking call to sell all possessions and give to the poor. It is a little bit of a hint of what Christ understands living for treasures in heaven to look like. He is calling us to a life of willing investment and willing sacrifice, the giving of our personal time, energy, and resources for the sake of the progress of God’s kingdom.

We have been welcomed into a far better kingdom than this earthly life. It is a kingdom that will deeply satisfy your heart. It is a kingdom that will lead you to a place of true contentment. It is a kingdom that will give you the joy of investing in things that will not fade away because they have eternal value. You could not make a better investment in your life, for this investment is the very reason we have been given life and breath. What a sad thing it would be for us to be welcomed into the kingdom of God and yet be controlled by the dissatisfying, materialistic treasures of earth! So consider carefully.

QUESTIONS:

What makes your good day a good day? What makes you say, “I am so thankful for my life”? What brings sweet joy to your heart? What gives you the deepest and most abiding satisfaction?

PRAYER:

Father, I have so often willingly been mastered by money and possessions. Forgive me. I want to be free from this slavery to things in order that I may instead serve you joyfully and wholeheartedly. Give me grace to give away what I cannot keep and rejoice in the freedom to serve you more fully. In Jesus’ name, and for his sake. Amen.

WEEK FOUR: Monday

THE KING'S DEPARTURE

READ: Luke 19:11-27

As they heard these things, he proceeded to tell a parable, because he was near to Jerusalem, and because they supposed that the kingdom of God was to appear immediately. He said, therefore, "A nobleman went into a far country to receive for himself a kingdom and then return. Calling ten of his servants, he gave them ten minas, and said to them, 'Engage in business until I come.' But his citizens hated him and sent a delegation after him, saying, 'We do not want this man to reign over us.'" (Luke 19:11-14)

When Herod the Great died in 4 B.C., it was obvious to almost everyone that his son Archelaus would take his throne in Judea. However, there was only one man in the entire world who had the power and authority to crown Archelaus as king: the emperor Caesar in Rome. Archelaus and his entourage made the long journey to Rome, where he expected to be crowned as king in the temple of the Palatine Apollo.

Unfortunately, when Archelaus arrived in Rome he discovered that some of his own family members were rival claimants to the throne. Even worse, a delegation of fifty Jewish leaders came from Jerusalem seeking an audience with Caesar and claiming that Archelaus was unfit to govern. The delegation, backed by thousands of Jews living in Rome, petitioned Caesar to liberate them from the rule of Archelaus.

The whole business took much longer than anyone expected, but eventually Caesar decided to give Archelaus the opportunity to prove that he was worthy to be the king. Not surprisingly, when Archelaus returned to Judea he executed swift punishment against the men who rebelled against his rule.¹ He went away as a contender, but he returned as king, ready to exercise his royal authority.

This famous episode from Israel's history happened not long after the birth of Jesus Christ. It was still in living memory thirty years later, and it seems to form the backdrop for a parable Jesus told about investing with the gospel. Jesus was on his way from Jericho up to Jerusalem. Since it was nearly Passover, and since the king's old winter palace was nearby, it was only natural for Jesus to think about Archelaus. So he began to tell this parable.

In the parable, the nobleman traveled to a far country hoping to receive a kingdom and then return, but his citizens hated him so much that they sent a delegation to prevent his coronation. However, Jesus was really talking about himself. He was not making a comparison to the character of wicked

Archelaus, of course, but only to the familiar circumstances of his kingship. Jesus was the nobleman—the Son of the High King—who was about to receive a kingdom all his own. He would travel to a far country to get it, passing through death and the empty grave before being crowned in the courts of heaven and eventually returning to his people. Sadly, many citizens would reject his royal authority. Some of them would put him to death; others would refuse to believe in his resurrection, or acknowledge his ascension to the royal throne. Lodging their protest in the courts of heaven, they would say of Jesus, "We do not want this man to reign over us."

There are many parallels here with the kingship of Christ, but the most important is the delay in his return. Notice how the parable is introduced: "As they heard these things, he proceeded to tell a parable, because he was near to Jerusalem, and because they supposed that the kingdom of God was to appear immediately" (Luke 19:11).

It is easy to see why people made this mistake. The more they heard what Jesus said and saw what Jesus could do, the more certain they became that Jesus was the promised King. He was healing the blind; he was saving sinners, including the kind of rich people who almost never repent; he was preaching the kingdom of God. Soon the gathering masses would sweep him right up to Jerusalem in a frenzy of Messianic expectancy. It was almost Palm Sunday, when people would shout, "Blessed is the King who comes in the name of the Lord!" (Luke 19:38). Is it any wonder they thought the kingdom of God was coming right away?

At the same time, it is easy to see why Jesus was careful to correct their false expectations. The kingdom had come, but it had not yet come in the fullness of its final glory. Jesus still needed to suffer and die on the cross. He still needed to rise from the dead and ascend to heaven. Perhaps most importantly, he still needed to do his gospel work among the nations through the church. The kingdom had come, in one sense, but in another sense it wouldn't come until Jesus returned. Even before he died and rose again, he was preparing his disciples for his long absence by telling them that there would be a delay between his departure and his return.

1. Simon J. Kistemaker, *The Parables: Understanding the Stories Jesus Told* (Grand Rapids, MI: Baker, 2002), 215-16.

QUESTIONS:

In what sense is this parable about Jesus himself? How have you responded to the biblical truth that Jesus is the rightful king of God's kingdom? What does your life reflect about your response to his kingship? Are you busy about the work of his kingdom while he is away? Are you eagerly expecting his return?

PRAYER:

Blessed Lord Jesus, make me watchful for your return. Make me busy today in the work of your kingdom, and forgive me for the many days I have rejected you as king over me. Exercise your office as Messiah-King in my heart. For I pray in your name, and for your sake. Amen.

WEEK FOUR: Tuesday

THE KING'S RETURN

READ: Luke 19:11-19; 2 Corinthians 5:10

When he returned, having received the kingdom, he ordered these servants to whom he had given the money to be called to him, that he might know what they had gained by doing business. (Luke 19:15)

In the parable of the ten minas, Jesus told of a king who went away for a time to receive a kingdom. Jesus was speaking of himself. He received the kingdom when he died on the cross, rose from the dead, and ascended into heaven, and one day the king will return, with the full authority of his royal kingdom. When he returns, one of the first things he will want to know is which servants he can trust to serve him well, based on what they did in his absence. In Jesus' parable, the king immediately called his servants to account for their actions. The day of return was a day of reckoning at which the king rightly demanded the fruit of faithful service.

Two of the servants made good on the king's investment, at varying rates of return. The first servant reported, "Lord, your mina has made ten minas more"; likewise, the second reported, "Lord, your mina has made five minas" (Luke 19:16, 18). It doesn't take a business degree to recognize that this was an excellent rate of return. Anyone who can turn a profit of almost a thousand percent—or even four hundred percent, in the case of the second servant—knows how to manage other people's money!

The parable teaches that the gospel grows by its own inherent power. When the servants were asked what they had done with what they had, they almost made it sound like the money had grown all by itself. These men did not boast about what they had done, but credited their profit to what the master had given them. So it is with the gospel. God tells us to put the gospel to work, and because that gospel is the power of God unto salvation, it makes the kingdom grow. It is amazing what the gospel can do! It delivers people from their sins. It turns the enemies of God into friends. It brings people from death to life. It makes them the sons and the daughters of God. It sends people out into the world with the love of Jesus Christ, to serve and to sacrifice.

The parable teaches us further that our King is coming again, and that when he comes, he will hold us all accountable for what we have done with what we have. As the Scripture says, "We must all appear before the judgment seat of Christ, so that each one may receive what is due for what he has done" (2 Cor. 5:10). "Behold," Jesus says, "I am coming soon, bringing my recompense with me, to repay everyone for what he has done" (Rev. 22:12).

The parable teaches that when the King returns, he will praise his faithful servants and reward us in a way that is proportional to our service. The man who made ten received ten times the reward; the man who made five received five times the reward; and so on. From this we infer that some believers will receive greater honor than others, according to what they did with what they had. Of course, we will all gain the same entrance into glory. As the Scripture says, "there will be richly provided for you an entrance into the eternal kingdom of our Lord and Savior Jesus Christ" (2 Pet. 1:11). But in that kingdom there will be reward upon reward for the faithful servants of God, depending on the fruitfulness of their service. J. C. Ryle said it well: "Our title to heaven is all of grace. Our degree of glory in heaven will be proportioned to our works."¹

The man who made ten minas got to manage ten cities. What he received is not so much a reward as it was a responsibility. Since he was faithful in doing something small, his king trusted him to do something much larger. This is the way things work in the kingdom of God. We do not begin with big things, but with little things, and if we are faithful with them, God will give us bigger things to do. Eventually the reward for faithful service will be a greater

opportunity to serve, which is what a servant wants more than anything else in the world. Our great reward will be a greater opportunity to glorify God by serving Jesus Christ. There will be work for us to do when his kingdom comes—vast enterprises of spiritual employment that will last for all eternity.

This parable also teaches that the rewards of the kingdom are completely out of proportion to the work that we do. A man who managed a single mina ended up ruling ten cities! What he received was far more than he could have imagined. In the same way, whatever rewards God may have for us when Jesus returns to rule his forever kingdom will be infinitely beyond our deserving. The Bible promises that when the King returns, everyone who trusts in him will reign with him in glory (2 Tim. 2:12; cf. Rev. 3:21), ruling over nations and kingdoms. Someday, by the grace of God, you will sit with Jesus on the throne of the universe! What are you doing with what you have? Why waste time thinking about earthly ambitions when God has greater glories in store?

1. J. C. Ryle, *Expository Thoughts on the Gospels, Luke* (1858; repr. Cambridge: James Clarke, 1976), 2:305.

QUESTIONS:

What was remarkable about the investments the servants made? How are rewards related to work in this passage? Are you content to be faithful in what your master has entrusted to you? What are some ways that you can be a more faithful steward of what he has given you—for the sake of the gospel? What are you doing with what you have?

PRAYER:

Righteous Father, you have given me so much, even if it is less than what my neighbor has. Help me to use it to your glory and for the advancement of your kingdom. Remind me daily of your return and of the account that I must give, and make me faithful in all my stewardship. For I pray this in Jesus' name, and for his sake. Amen.

WEEK FOUR: Wednesday

THE SERVANTS' TEST

READ: Luke 19:11-13; 1 Thessalonians 2:4

“Calling ten of his servants, he gave them ten minas, and said to them, ‘Engage in business until I come.’” (Luke 19:13)

How should we live in the meantime? This is the great question of our lives, and the question that Jesus answers in this parable. As we wait for the Second Coming, are we living as faithful servants of God’s once and future King? The long delay between his departure and his return reveals our true relationship to Jesus Christ.

In the parable, two groups of people were waiting for the return of the king: his former servants and his future subjects. Here is how Michael Wilcock summarizes the story: “the King would return only after an unspecified, but far from negligible, period of time; and during that time, though his enemies might be plotting against him, he would expect his servants to be laboring to establish his kingdom.”¹

His enemies among the citizens were out-and-out rebels. Like the people of Judea who opposed Archelaus in the days before Christ’s birth, they rejected the kingship of the king. Many Israelites had the same attitude about Jesus as he made his way to the cross. They refused to acknowledge Jesus as their rightful king. Very soon they would be calling for his crucifixion and saying to Pilate, “We have no king but Caesar” (John 19:15).

We will see what happened to these rebels shortly, but the parable has much more to say about the king’s servants. Each of his ten servants was given a mina to manage in his absence. A mina was worth about three months’ wages—not a huge sum of money, but enough to find out if these servants could be trusted to serve their master. As he gave them the money, the nobleman said, “Engage in business until I come” (Luke 19:13). The servants were called to get busy with their master’s business, putting his money to work to turn a good profit.

These ten money managers represent the servants of Christ, the King. As we wait for his royal return, we are called to carry out the spiritual business of his kingdom. But what, exactly, does the money represent?

Here it is important to recognize a significant difference between this parable in Luke and a similar parable in Matthew. The one in Matthew—which is usually called “The Parable of the Talents”—says nothing about a king, but tells of a man who went on a long journey and gave his servants money to manage in his absence, with each receiving a different amount of money, depending on his ability (Matt. 25:14-15). Therefore, the parable in Matthew teaches that we all have different talents to use in serving the Lord. However, the parable in Luke is traditionally called “The Parable of the Pounds.” Here each servant receives the same amount of money: one mina per servant (Luke 19:13). It is true that we all have different gifts—some more than others—but that is not the point of this parable. This parable is more about faithfulness than giftedness: every believer has the same responsibility to work hard for the kingdom until Jesus comes again. We have all received the same gospel, and Jesus wants us to put it to work in the world.

The gospel is the good news of God’s grace. It is the message of salvation through the death and resurrection of Jesus Christ, the royal offer of life and forgiveness through the cross and the empty tomb. God has entrusted this good news to us (see 1 Thess. 2:4), and now he wants us to use it so that he can make it grow. “We all have the good news of Jesus Christ and its marvelous effect in our lives,” says Kent Hughes. “And we all have the same command, to ‘Put this money to work until I come back.’ We must invest the investment Christ has made in us! We are to multiply our spiritual capital—invest the gospel— increase the yield of the good news of salvation through Christ!”²

We put the gospel to work by growing in our Christian lives through repentance, prayer, and dependence on God the Holy Spirit. We put the gospel to work by trusting God to meet our needs and guide our decisions. We put the gospel to work by serving people in need, showing the love and mercy of Christ to people who are lonely, sick, homeless, grieving, and afraid. We put the gospel to work by loving our families and sharing our faith with our friends. We put the gospel to work by making a personal investment in missionary work: praying, giving, sending, and going to the nations with the good news about Jesus Christ.

We also put the gospel to work by carrying out our regular calling in a way that shows the supremacy of Christ. The worker can do this with his labor, the educator with her teaching, the lawyer with his justice, the doctor with her medicine, and the artist with her craft. As long as it is done with the intention of bringing glory to God, anything and everything we do is an investment in the kingdom of God.

1. Michael Wilcock, *The Message of Luke, The Bible Speaks Today* (Downers Grove, IL: InterVarsity, 1979), 174.
2. R. Kent Hughes, *Luke: That You May Know the Truth*, 2 vols., *Preaching the Word* (Wheaton, IL: Crossway, 1998), 2:231-32.

QUESTIONS:

Who do the servants represent? What does the money represent? In what sense is faithfulness the main point of this parable? What are some areas where you could put the gospel to work more fully?

PRAYER:

Lord Jesus, thank you for the work that you have given your church to do. Make me a wise steward of the talents you have entrusted to me. Forgive me for my indifference and spiritual laziness. May your Spirit empower me to labor fervently for your name in every area of my life. In Jesus' name, and for his sake. Amen.

WEEK FOUR: Thursday

THE WICKED SERVANT'S LOSS

READ: Luke 19:12-21

“Then another came, saying, ‘Lord, here is your mina, which I kept laid away in a handkerchief; for I was afraid of you.’” (Luke 19:20-21)

In the parable of the ten minas, there was one servant who failed to serve the king; and the parable is about him as much as anyone else. What this servant did—or failed to do—was shocking. In complete defiance of his instructions, the man wrapped his mina in a handkerchief, hid it under his mattress, and waited for his master to return. Rather than putting his money to good use, this unprofitable servant refused to use the gift that he was given. The other servants were more enterprising; if they had some money, they tried to get a little more. But this man was so afraid of what he might lose that he failed to work for what he could gain.

Many people do the same thing with the gifts that come from God. Rather than putting the gospel to good use, they are afraid to talk about their faith, afraid to give God more of their money than they think they can spare, afraid to do anything for Jesus that goes beyond their own abilities and therefore forces them to trust in the enabling power of the Holy Spirit. Holding back from the clear call of God like this is not humility; it is pride and rebellion and fear.

Notice in verse 21 that rather than owning up to his failure, the third servant tried to blame his master. “I was afraid of you,” he said, “because you are a severe man. You take what you did not deposit, and reap what you did not sow.” In other words, it wasn’t his fault for being afraid; it was the king’s fault for frightening him. Even if he made some money, the king would just take it away, so why bother? How could he be expected to work for someone who demanded something for nothing?

Once again, this is the same attitude that many people have towards God. They see him as a harsh taskmaster, who never gives but only takes, never donates but only demands. This is slander and blasphemy! The truth is that God has given us everything we have, including the very air we breathe. Furthermore, through Jesus, God has offered himself for our sins. How can we ever say that God has done nothing for us? When we go to the cross we see that he has done everything for us. Therefore, anything God demands is only the return of what we have received.

The servant’s misrepresentation of his master—like our own unworthy thoughts about God—is contradicted by the rest of the parable. The master was not stingy; he was generous. But just for the sake of argument, he momentarily granted his servant’s premise: “He said to him, ‘I will condemn you with your own words, you wicked servant! You knew that I was a severe man, taking what I did not deposit and reaping what I did not sow? Why then did you not put my money in the bank, and at my coming I might have collected it with interest?’” (Luke 19:22-23).

Even on his own terms, the servant should have done better. “If the thought of reward failed to motivate him,” writes Richard Phillips, “the fear of retribution should have!”¹ Besides, if what he said about his master was true, then at the very least he should have put his deposit in the bank. Even if he himself was too afraid to put the money to good use, he should have given it someone who knew what to do with it.

Do you see how wicked the man was? The word “wicked” may sound severe, but that is how Jesus described him. And really, what else would you call a servant who refused to obey his master’s command, who slandered his master’s good name, and who was so scared of making a mistake that he didn’t do what he was supposed to do? According to Jesus, it is wickedness not to use what we have to serve our God.

1. Richard D. Phillips, *Turning Your World Upside Down: Kingdom Priorities in the Parables of Jesus* (Phillipsburg, NJ: P&R, 2003), 184.

QUESTIONS:

What was the driving motive of the servant who did not invest what was entrusted to him? How do you respond in similar ways? What do your actions reveal about your understanding of the character of God? Do you normally think of God as being a harsh taskmaster or a generous provider? What sorts of things are you doing to use what he has given you in response to what he has done for you?

PRAYER:

Gracious heavenly Father, help me to see that you are a generous God. Forgive me for the many times I have hidden away your gifts like the wicked servant. Make me willing and able to use what you have given me for your service. Wash me from my wickedness in the blood of Jesus. For I ask these things in his name, and for his sake. Amen.

WEEK FOUR: Friday

USE IT OR LOSE IT

READ: Luke 19:20-27

“I tell you that to everyone who has, more will be given, but from the one who has not, even what he has will be taken away.” (Luke 19:26)

As we consider the end of the parable of the ten minas, we soon realize the importance of the lesson Jesus is teaching. Knowing how Jesus thinks about this may help us understand what happened to the third servant at the end of the parable. The newly crowned king “said to those who stood by, ‘Take the mina from him, and give it to the one who has the ten minas’” (Luke 19:24). All the man wanted to do was protect what he had, but because of his disobedience, even that was taken away from him. The rich get richer, while the poor get poorer. Or, to put it even more bluntly, “use it or lose it.”

Immediately, the other servants raised the obvious objection, “Lord, he has ten minas!” (Luke 19:25). In other words, that’s not fair! Why should someone who has so much get even more, while someone who has next to nothing loses what little he has? The king responded, “I tell you that to everyone who has, more will be given, but from the one who has not, even what he has will be taken away” (Luke 19:26).

This is a hard saying. However, if you had the king’s money, you would have done exactly the same thing. Money should be invested with someone who has proven that he knows how to make it grow, rather than risking it all on someone who by his own negligence is teetering on the verge of bankruptcy.

Jesus has entrusted us with the gospel, and now he wants us to be venture capitalists, spiritually speaking. If we handle his investment well, he will give us even more good work to do for the kingdom of God. The person who has, and uses it well, will get even more. But if we refuse to do anything for Jesus at all—well, what should he do with us, and with that which he has given to us? With Jesus, it is all or nothing.

Scholars have long wondered whether the third servant was saved, or whether he was lost forever. The story doesn’t say. Maybe the wicked servant stands for someone who is in the church but doesn’t actually have a saving relationship with Jesus Christ. J. C. Ryle describes him as a “professing Christian who is content with the idle possession of Christianity, and makes no effort to use it for his soul’s good, or the glory of God.”¹ The man is “wicked,” after all, and has no love for his master. His service is so unfaithful that he has failed to bear any fruit.

So perhaps the third servant is not a believer after all. However, Luke’s parable is different from the one in Matthew, where the worthless servant is thrown into “the outer darkness,” where there is “weeping and gnashing of teeth” (Matt. 25:30). There may be a distinction between the wicked servant in Luke and the citizens (traitors!) who rejected the king outright and met an even more terrible fate; verse 27 clearly refers to the final judgment and the damnation of God’s enemies. On the day of his royal return, King Jesus will destroy every traitor to his cause and every rebel against his kingdom. The Bible says he will be “revealed from heaven with his mighty angels in flaming fire, inflicting vengeance on those who do not know God and on those who do not obey the gospel of our Lord Jesus. They will suffer the punishment of eternal destruction, away from the presence of the Lord and from the glory of his might” (2 Thess. 1:7-9).

Since the wicked servant is not explicitly included with the king’s enemies, maybe he managed to escape their horrible fate. Maybe he represents instead a fearful believer who does almost nothing for God, but still has some

faith in Jesus Christ, like the person who “will suffer loss, though he himself will be saved, but only as through fire” (1 Cor. 3:15). Maybe the man was barely saved. Yet his case seems far from hopeful, his salvation far from certain. In the end, his reward was taken from him, and he most likely missed out on the salvation that Jesus promises to believers.

As I recognize my many failures and lost opportunities, I remember the gospel—the gospel that Jesus wants me to use. What that gospel tells me is that my acceptance before God is not based on who I am or what I have done, but on who Jesus is and what he has done. The Westminster Confession of Faith says it well: “The persons of believers being accepted through Christ, their good works also are accepted in Him.” It is not just me that God accepts in Christ, but also what I have done, with all its failures. The Confession goes on to say that because God looks upon me in his Son, he is “pleased to accept and reward that which is sincere, although accompanied with many weaknesses and imperfections” (XVI.vi.). Because of the gospel, what we do with what we have is accepted in Jesus. That makes me want to do more for Jesus than ever. What about you?

1. Ryle, *Expository Thoughts on the Gospels, Luke* (1858; repr. Cambridge: James Clarke, 1976), 2:306.

QUESTIONS:

What was the wicked servant’s punishment? What is the connection between this parable and what God has entrusted to us? Are you making wise investments for Jesus? Are there ways that you bury your “mina” like the wicked servant in the parable? Are you motivated to give more because you are accepted in Christ?

PRAYER:

Lord Jesus, thank you for accepting my works because of your work at the cross. Grant me the grace to be a wise investor from this day forward. For it is in your name, and for your sake, I pray. Amen.

WEEKEND FIVE: Saturday/Sunday

RICH CHRISTIAN, POOR CHRISTIAN

READ: Luke 21:1-4; 2 Corinthians 9:5-7

Jesus looked up and saw the rich putting their gifts into the offering box, and he saw a poor widow put in two small copper coins. And he said, "Truly, I tell you, this poor widow has put in more than all of them. For they all contributed out of their abundance, but she out of her poverty put in all she had to live on." (Luke 21:1-4)

Jesus said, "Where your treasure is, there your heart will be also" (Matt. 6:21). By that standard, when the poor widow gave her two little coins she was really putting her heart into the box, offering her whole self to God. How different she was from the scribes! They were all about what was on the outside, but she was living for God on the inside, so what came out of her was what was already there. This is what God wants from us: not just our money, but ourselves, from the inside all the way out.

If it is true that we always put our money where our heart is, then one of the best ways to tell what is inside of us is by what we give to God. However, we have to measure this the way that Jesus does and not the way we usually do: not in comparison to what other people give, but in comparison to our own financial situation. This is one of the basic principles of God's economy. He takes into account how much we have, and values what we give in proportion to what we have been given.

How extraordinarily encouraging this is for Christians who are living in poverty! Jesus sees what is in our bank account, he knows what is in our hearts, and he judges accordingly. Even if we have almost nothing, he prizes what we give as highly as a king's ransom. To give a personal example, when Lisa and I lived in England our only income was a small monthly check for about thirty pounds, which the British government provided for families with children. We gave half of it to our church and used the other half to buy diapers. Based on what Jesus said about the widow's offering, I suppose that what we gave was worth as much to God as a million dollars from a multi-millionaire.

No one should ever think that the small contributions of poor Christians are almost worthless. On the contrary, by grace they are worth as much to God as anything, and they will receive the praise of Jesus Christ. Furthermore, God will use them richly for the work of his kingdom. Just think what God has done with the two little coins that the widow gave—what a wealth of encouragement the church has received from her example of sacrificial giving. God has multiplied her gift by millions and billions.

At the same time, the principal of proportionality ought to be deeply disturbing to Christians who have as much money as most Americans have. Cyril of Alexandria was right when he told his congregation that this story from the Gospel of Luke "may perhaps irritate some among the rich."¹ Indeed, it may well irritate some of us, because we are some of the richest Christians in the history of the world, with the capacity to give more for the kingdom of God than almost anyone has ever given.

Yet we are giving out of our abundance, and therefore in comparison with the widow we are giving practically nothing. We have so much that even when we give a little it seems like a lot and we are easily satisfied with what we give, as if we have really done something generous for God. But what would it take for us to give as much as the widow gave? It would take most of us months to even do it because we would have so much property to get rid of. It is good for us to give God whatever we have been giving, but if we are rich, we should not think more highly of our giving than God does. Beware of the scribes! Don't look at your financial giving on the outside, the way the scribes do, but on the inside, the way that God does.

1. Cyril of Alexandria, "Commentary on Luke," Homily 138, in Luke, ed. by Arthur A. Just, Jr., Ancient Christian Commentary on Scripture, NT 3 (Downers Grove, IL: InterVarsity, 2003), 316.

QUESTIONS:

What lessons can you learn from the generous giving of the poor widow? How does your giving measure up? What sacrifices can you make in order to give more?

PRAYER:

O God of the widow, grant that I may have such love for you that I would be willing to give all that I have back to you. Forgive me for giving so little out of such an abundance. Give me grace to give even beyond what I am able, knowing that you take account of all these things. I pray in Jesus' name, and for his sake. Amen.