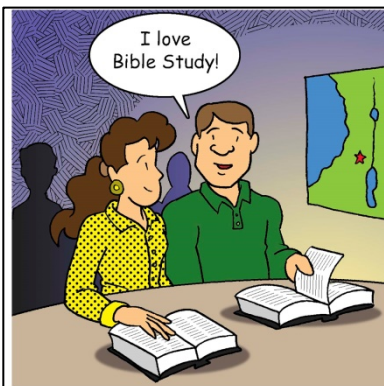


Bulletin messages:

## Bible Study: “A Consumer’s Guide According to Dr. Luke”

On \_\_\_\_ (date) \_\_\_\_, we will be starting a new Bible study titled “A Consumer’s Guide According to Dr. Luke.” This study will focus on what God has to say about money and possessions in the Gospel of Luke. Money is an integral part of our lives, and, because so much of life revolves around money, it is important that we seek God’s guidance and wisdom to handle it in ways that honor Him.

“If a person gets his attitude toward money straight, it will help straighten out almost every other area in his life.” (Billy Graham)



Please prayerfully consider attending the Bible study:  
“A Consumer’s Guide According to Dr. Luke.”

These seven studies will discuss what God has to say about money and possessions in the Gospel of Luke.

It starts on \_\_\_\_ (date) \_\_\_\_

“Tell me what you think about money and I can tell you what you think about God.” (Billy Graham)



You make financial decisions daily. As God’s people, we face the challenge of managing our money faithfully and responsibly, so we can be thankful for the wisdom and guidance that God’s Word provides.

A Bible study titled “A Consumer’s Guide according to Dr. Luke” will discuss what God is sharing in the Gospel of Luke regarding our money and possessions.

**The study starts on \_\_\_\_ (date) \_\_\_\_\_. Please join us!**



## **Coming Soon: “A Consumer’s Guide According to Dr. Luke”**

Have you ever wondered why so much of the Bible relates to money and possessions? We would expect to read about love, grace, faith, mercy, and heaven, but to find so many parables and other passages referring to money and possessions may be surprising to us. Believers know that God speaks to us through His Word. Nothing in Scripture was written by accident. We know that, if God placed His wisdom and guidance about money in the Bible, it is for our own good. God’s Word helps us to understand how we should feel about, view, spend, manage, and give the money that He entrusts to us. To equip us with the right attitude toward money and the faithful use of it, He gives us more than 2,200 verses on money and possessions.

We live in a world that ignores God’s truth and seeks to find happiness and comfort in the things of this world. We are part of a consumer-oriented, materialistic world that is extremely self-centered and money-focused. We are seduced into believing that we need and deserve the newest and best of what is available. The only way to a life of happiness is to live for the moment with the most we can get. With the billions upon billions of dollars that are being spent to encourage us to place our love and devotion on material things, it should not be surprising that we live in a world that measures a person’s success by what they have and own. Satan along with the world and our own sinful nature use money and things as tools to separate us from a relationship with Jesus.

To help us understand God’s wisdom and guidance regarding money and possessions, we will be offering a Bible study titled “A Consumer’s Guide According to Dr. Luke.” The study will discuss what God has to say about money and possessions in the Gospel of Luke. The seven-session Bible study will start on \_\_\_\_\_ (date) \_\_\_\_\_. The sainted Billy Graham helps us put money in perspective: “If a person gets his attitude toward money straight, it will help straighten out almost every other area in his life.” We ask that you prayerfully consider joining us for this Bible study.

# *A Consumer's Guide According to Dr. Luke*

What God has to say about money  
and possessions in the Gospel of Luke.



## **Seven Bible Studies**

“Watch out! Be on your guard against all kinds of greed; a man’s  
life does not consist in the abundance of his possessions”  
(Luke 12:15 NIV).

Ron Chewning  
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## **Bible Studies**

1. Putting Money in a Proper Perspective
2. Handling Stuff in a God-pleasing Way
3. Giving as an Expression of Love, Trust, and Gratitude
4. Being Faithful Stewards
5. Parables and Possessions
6. Being Rich Toward God
7. Going Forward

## **Greetings,**

I pray these Bible seven studies will be a blessing to each person who takes part in these studies. God has richly blessed us with His wisdom and guidance in His Word regarding money and possessions, so it is important for us discover those wonderful nuggets of wisdom on how to use the money He entrusts to us faithfully. In order for us to use our money in ways that please the Lord, our attitudes need to change from “What am I going to do with my money?” to “What am I going to do with God’s money?” Through faith, we become the faithful stewards that He wants us to be.

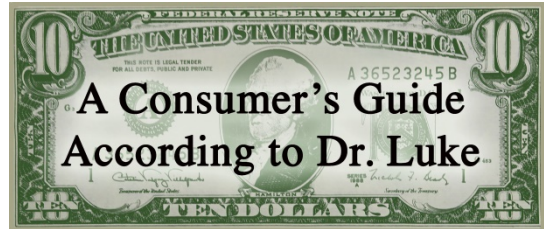
My life’s vocations have revolved around the managing and handling of money. As a young adult, I worked as a stock broker, which allowed me the opportunity to help people with their financial investments. After 18 years in the financial business as a broker and manager, I went into church work with the English District of the LCMS as a gift planning counselor, which give me the privilege of helping God’s people with their Christian estate plans. I later became a Regional Vice-President with the LCMS Foundation. In 1997, I started Stewardship Advisors, which is a ministry helping churches with year-round education material, annual stewardship emphases, and Bible studies. My stewardship resources have been used by well over a thousand different churches. My ministry with Stewardship Advisors has given me the opportunity, by God’s grace, to help people store up treasures in heaven as they faithfully use their lives and blessings in service to their Lord. My wife, Phyllis, and I are members of Our Shepherd Lutheran Church in Birmingham, MI. God has blessed us with three adult children and five grandchildren.

Blessings on your journey as a steward!  
Your fellow steward,  
Ron Chewning

## Introduction:

The goal of this Bible study is to help you, as a redeemed child of God, grow in your relationship with Jesus through the faithful use of the money that God has entrusted to you. Through these Bible studies, we will see that how we view and handle money impacts our relationship with Jesus. In Luke 12:34 we read, *“For where your treasure is, there your heart will be also.”* Jesus is telling us that what we do with and where we put our money (treasure) can cause our hearts to follow.

To equip us to view, plan, manage, and give our money and possessions faithfully, God gives us in Scripture more than 2,200 verses on this subject. With so much emphasis on money and possessions, we understand their importance. God wants us to guard against the pursuit of money. One of the biggest threats to a relationship with Jesus is our devotion to money and what money can buy. Jesus said, *“You cannot serve God and money”* (Luke 16:13). Our hearts have room for only one master.



## Luke:

The focus of this Bible study, rather than look at the entirety of God's Word, will be to focus on the valuable insights, wisdom and guidance on money found in the Gospel of Luke. Luke is the writer of the third Gospel. It is believed that his Gospel was written between 55-60 A.D. While he himself was not an eyewitness of the events in the life of Jesus, Luke meticulously recorded events of the earthly ministry of Jesus as he received information from eye witnesses.

More than Matthew, Mark, or John, Luke's Gospel has much to say regarding money and possessions. Possibly one of the reasons Luke focused more on money was that he was a doctor and was probably among the wealthiest members of society. He was literate and likely blessed with private schooling. Also the recipient of Luke's Gospel was Theophilus, who was addressed as "most excellent." He was a successful and an affluent person. It is perhaps for such reasons that we read more about money in Luke than we see in the other Gospels.

The following statistics bring to light the amount of focus and attention that God provides through Luke relating to money and possessions.

- 65% of all parables in Luke deal with money and possessions.
- One out of every six verses in Luke deals with money and possessions.
- Luke records Jesus speaking more about money and possessions than he does about heaven and hell.

## Money:

We make financial decisions daily. Money is an integral part of our lives. With so much of life revolving around money and with the challenges that Christians have in managing money faithfully and responsibly, we can be thankful for the wisdom and guidance that God's Word provides. Because money affects every aspect of our lives—physical, emotional, mental, and spiritual lives—we should take whatever time is necessary to gain wisdom and skills to manage God's money wisely and faithfully. As we spend time reading God's Word, we can, through the

guidance of the Holy Spirit, begin to apply the truths we learn about the management of our money. A simple truth is that, if we don't manage our money, our money will manage us.

### **Consumers:**

“As consumers, we buy things we don't need, with  
money we don't have, from people we don't even know.”

(Anonymous)

A consumer is defined as someone who buys goods or services for his personal needs. It is no surprise to say that we are all impacted by hundreds of advertisements every day. Billions and billions of dollars are spent by companies on advertising. These advertisers tell us that we can't be happy or successful unless we use their products or services. Our constant desire for more and more things of this world is referred to as consumerism. When we have the newest and the best of what's available, we are for the moment happy. Our appetite for more is also prompted by our desire for status, to keep up with our neighbors, and to feel important and superior to others. Consumerism is a trap. Enough is never enough.

Consumerism is a major negative on our churches. The time and money of church members are devoted to worldly things. Time to serve others and the church is not available. The money that God wants us to use for ministry is being spent elsewhere. The lavish lifestyles and excess spending has put many people into debt making it difficult to give generously.

Many people struggle to try and balance their desire for more things and to be faithful followers of Jesus. But we can only have one master. When we spend time in God's Word and in prayer, we can tap into His strength and follow Him. Through faith, we understand that our only contentment, peace, and hope come from a relationship with Jesus.

It is my hope and prayer that these studies will help you understand and apply God's wisdom regarding money. God wants us to be and act differently from the world. He instructs us to hold onto our money loosely and to see money as a tool to help the poor and to help others hear the life-saving Gospel. May we all serve the Lord with joy and gladness of heart as faithful stewards of the money God entrusts to us.



# Bible Study 1

## *Luke's Consumer's Guide to "Putting Money in a Proper Perspective"*

The goal of these Bible studies is to help you, as a redeemed child of God, grow in your relationship with Jesus through the faithful use of the money that God has entrusted to you.

**Prayer:** Dear good and gracious Heavenly Father, thank You for Your love and generosity to us. Thank You for the opportunity to begin a series of studies that focus on Your Word as it relates to money and possessions that You provide for us. We ask for Your blessings on this study and that you will use it to draw us closer to You. In Jesus' precious name we pray. Amen.

How we view and use money affirms where our hearts are more than possibly any other indicator. We struggle to put money in a proper perspective because Satan, the world, and our flesh encourage us to serve money and possessions rather than God. Our natural inclination is to find identity, security, and meaning in money. We may have both God and money, but we can't serve both (Luke 16:13). Money is a false god. If we allow money to have lordship over us, it becomes Money with a capital M. Through faith, we understand that only the one true God can offer us lasting treasure in Christ.

Many places in Scripture, but especially in the Gospel of Luke, encourage us to view money and possessions with an eternal perspective. Money is to be used to provide for our needs, but it also is to be used to help the poor and to extend God's kingdom. The everyday choices we make with money are of eternal consequence.

This first study has four parts:

1. *"They Left Everything"* (Luke 5:11)
2. *"Treasure...that Does not Fail"* (Luke 12:33)
3. *"Be on Your Guard..."* (Luke 12:15)
4. *"Give to the Needy"* (Luke 12:33)

### ***"They Left Everything"***

Jesus called His disciples, and they followed. Peter, James, John, and Andrew left their fishing businesses to follow Jesus. Levi (Matthew), who was a tax collector, left his tax business. They followed Jesus into traveling missionary work which required them to leave their livelihood and major possessions behind. What a sacrifice to turn backs on equipment and businesses that had provided for their living as well as their families! The powerful words of Jesus compelled these men to follow Him.

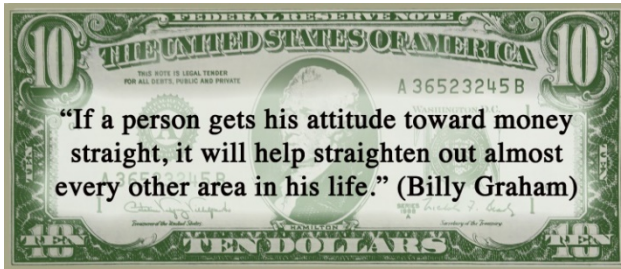


Read: Luke 5:1-11; 27-28.

1. Why is it important to learn that the disciples left behind what they owned to follow Jesus?
2. What indications do you have that the disciples, while leaving behind what they owned, perhaps still maintained ownership? (John 21:1-14; John 19:26-27).



3. Read Luke 9:1-6. When Jesus sent the 12 apostles to proclaim the Gospel, what did they take with them? How were they to survive?



4. Is there something you own that hinders your calling to follow Jesus?

5. Some disciples follow Jesus into full-time ministry while others are disciples who stay at home. How does the use of money and possessions vary between the two different ways of discipling?

### ***"Treasure...that Does not Fail"***

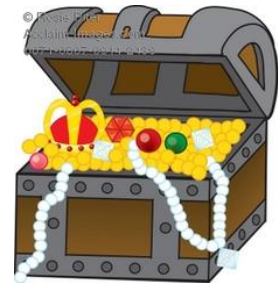
What is your favorite treasure? A. W. Tozer suggests questions that help us discover what we treasure the most:

- What would you most hate to lose?
- What do your thoughts turn to most frequently when you are free to think of what you want?
- What affords you the greatest pleasure?

In the Sermon on the Mount, Jesus tells us that we are either storing up treasures on earth or in heaven. Storing up treasures on earth is a poor or foolish investment because thieves can break in and steal and moths destroy (Luke 12:33). Through the Gospel of Luke, we discover more fully what it means to lay up treasures in heaven.

Read Luke 12:22, 32-34.

6. What does it mean to store up treasures on earth?
7. How do you store up treasures in heaven?
8. What treasure was Jesus offering the Rich Young Ruler (Luke 18:18-30)? What did he choose?



### ***"Be on Your Guard..."***

The love of money and possessions blinds us to our spiritual poverty. Puritan Richard Baxter said, "When men prosper in the world, their minds are lifted up with their estates, and they can hardly believe that they are so ill, while they feel themselves so well." When our stuff becomes overly important, we find meaning outside of God. Hosea put it this way, "*When I fed them, they were satisfied; when they were satisfied, they became proud; then they forgot Me*" (Hosea 13:6 NIV). In the words of Solomon, "*Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income*" (Ecclesiastes 5:10).

In the sixth chapter of Luke, a series of woes is pronounced against those listening to Jesus' "Sermon on the Mount." They are warned about taking comfort in riches, good food, and entertainment while avoiding their commitment to Jesus. An interest in material things can replace our love for the Lord.

Read Luke 8:4-15 (especially verse 14)

9. How do the “*cares and riches and pleasures of life*” choke the word?

Read Luke 6:24-25.

10. How is Jesus condemning people who live for today?

11. How would you define materialism and why is it so deadly?

### **“Give to the Needy”**

Jesus tells us that there will always be poor people (Matthew 26:11). God gives us passion and ability to help those in need. Caring for the poor is a central theme throughout God’s Word. As Christians, we should be recognized for our willingness and desire to help the poor. John Wesley, the founder of the Methodist Church, said it well: “Put yourself in the place of every poor man and deal with him as you would have God deal with you.” We are saved by faith, but faith is never alone. A living faith will demonstrate itself by love for Jesus expressed by love for others.



### **Feeding the Community**

Read Luke 1:52-53.

12. What did God do for the hungry and what did He do to the rich?

13. What are you doing for the needy? What is your church doing?

Read Luke 16:19-31.

14. What was the Rich Man’s real problem?

15. What is your main takeaway from this study?

**Closing prayer:** Lord, thank You for our first study that looks at some of Luke’s many references to money and possessions. Thank You for the words of guidance and wisdom that were shared from Luke’s Gospel today. Keep us safe throughout the week until we meet again next week. In Jesus’ name we pray. Amen.

## Bible Study 2

### *Luke's Consumer's Guide to "Handling Stuff in a God-pleasing Way"*

The goal of these Bible studies is to help you, as a redeemed child of God, grow in your relationship with Jesus through the faithful use of the money that God has entrusted to you.

**Prayer:** Dear Father, we ask for Your blessings on this study. Help us to acknowledge that You are the source of all good things. Deepen our understanding of how the use of our money can strengthen our relationship with You and be used to further Your Kingdom. Amen.

Through faith, we know that God gives us the ability to work and earn money (Deuteronomy 8:18). Whether we make lots of money or very little, we are to be thankful for the opportunity to work and for the money received from it. As God's stewards, we are caretakers of the money entrusted to us as well as the stuff we have bought with that money. We are to manage them faithfully and responsibly. We should continually seek God's guidance and wisdom to better plan, save, spend, and give money. As we study God's Word and spend time with Him in prayer, we will discover the purpose He has for the money in our care. With God's help, we can withstand the temptations to place our trust and security in our money and the stuff we've acquired. By God's grace, we can hold onto our stuff loosely and serve the Lord with all of our earthly possessions.

This study has four parts:

1. *"Be on Your Guard Against all Covetousness"* (Luke 12:15)
2. *"You Can no Longer Be Manager"* (Luke 16:2)
3. *"Do not Be Anxious about Your Life"* (Luke 12:22)
4. *"Invite the Poor, the Crippled, the Lame, the Blind"* (Luke 14:13)



#### ***"Be on Your Guard Against all Covetousness"***

Jesus said, *"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). Greed manifests itself in many destructive behaviors. The Apostle Paul tells us that those *"who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction"* (1 Timothy 6:9). Having money and things can initially be a good thing, but, if we treat them as substitutes for God, they can become a curse. With God's help we can prevent the lure of money and stuff to have power in our lives.

Read Luke 18:18-30.

1. What was the Rich Ruler's greatest love? What did that love cost him?
2. How difficult is it for the wealthy to enter the kingdom of God?

Read Luke 14:12-24.

3. Identify the excuses the invited guests gave for not attending the banquet. Have you made similar excuses for not participating more fully in the life of the Church? What does that say about your heart and priorities?
4. What are some indicators that the pursuit of money and stuff has permeated your life?

### **What Would a Consumer Report Say about How Well You Are Stewarding the Money God Has Entrusted to You?**

	<u><b>Little</b></u>					<u><b>Much</b></u>				
Acknowledging God's ownership	1	2	3	4	5	6	7	8	9	10
Seeking God's Direction	1	2	3	4	5	6	7	8	9	10
Using credit cards	1	2	3	4	5	6	7	8	9	10
Following a spending plan	1	2	3	4	5	6	7	8	9	10
Saving	1	2	3	4	5	6	7	8	9	10
Minimizing debt	1	2	3	4	5	6	7	8	9	10
Giving as a priority	1	2	3	4	5	6	7	8	9	10
Giving generously	1	2	3	4	5	6	7	8	9	10
Worrying about money	1	2	3	4	5	6	7	8	9	10
Supporting the poor	1	2	3	4	5	6	7	8	9	10
Supporting the Great Commission	1	2	3	4	5	6	7	8	9	10

May we all hear, "Well done, good servant!" (Luke 19:17)  
(You may want to consider discussing your responses in small groups)

#### ***"You Can no Longer Be Manager"***

The foundational truth for our stewardship is that God is the owner. We are stewards, not owners. He has created all things, and He has never relinquished His control and ownership over His creation. We may verbally acknowledge God's ownership with our lips, but do our actions still show that we act as owners rather than stewards? As God' stewards, we have the responsibility to seek to determine what God wants us to do with what He entrusts to us.

We must understand the following about our money:

- Whose is it?
- How does God view it?
- Is it being used to glorify God or to follow worldly pursuits?

Read Luke 16:1-8.

5. How did the steward act shrewdly?
6. Read Luke 16:1-2, 11. What are some consequences for not being trustworthy with worldly wealth?
7. What purpose for giving do you find in Luke 16:9?

### ***“Do not be Anxious about Your Life”***

We all know that worry is unproductive, indeed, counter-productive, and yet we persist at it. In Luke chapter 12, Jesus spells out to His disciples and us some reasons that worrying about material things is not only ineffective, it is wrong. He tells us not to worry about our lives, food, bodies, or clothes. Our physical needs are an important part of life, but they should not dominate our thoughts. Jesus wants us to look around ourselves. Doesn't it seem evident that, since God provides for the birds and other animals, He surely will take care of us? The antidote to worry and fear is faith. Our faith is nurtured by spending time in God's Word. Instead of worrying, Jesus says, *“Seek His kingdom, and these things will be added to you”* (Luke 12:31).

Read Luke 12:22-34.

8. What are some of the unique things that God points out about the ravens?
9. How does worry subtract from life?
10. How can you apply the above antidote to worry stated above?

### ***“Invite the Poor, the Crippled, the Lame, the Blind”***

Hospitality is a natural response of the love of Jesus within us that flows into our love for others. Being hospitable may involve our time and money. When Jesus sent out the twelve apostles (Luke 9:1-6) and later the 72 (Luke 10:1-12), He instructed them to seek the hospitality of others for their support. As God's people, we are willing and excited to help fellow Christians. After Levi (Matthew) had been called by Jesus to follow Him, He organized a great feast in his house for several people (Luke 5:27-32). After Lydia was baptized, she showed her thanks and hospitality by providing a place for Paul and his companions to stay (Acts 16:11-15).

Read Luke 9:1-6; 10:1-12.

11. What were the 12 and the 72 to take with them?
12. In what ways do you try to show hospitality?

**Prayer:** Dear Lord, thank You for this Bible study. Help us to use our money and possessions in ways that give You honor and glory. Help us to receive our money thankfully, to manage it faithfully, and to give it generously. We pray this in the name of our Lord and Savior, Jesus. Amen.

## Bible Study 3

### *Luke's Consumer's Guide to "Giving as an Expression of Love, Trust, and Gratitude"*

The goal of these Bible studies is to help you, as a redeemed child of God, grow in your relationship with Jesus through the faithful use of the money that God has entrusted to you.

**Prayer:** Dear Heavenly Father, You the owner of all the animals in the forest and the cattle on a thousand hills. Thank You for giving us dominion over Your creation. Thank You for Your generosity to us and help us to be generous people. Bless this study that we are about to begin. In Jesus' precious name we pray. Amen.

Our heavenly Father gave us His best when He gave us what we needed—His own Son. In obedience to His Father's will (Luke 22:42), Jesus gave us the greatest and most perfect gift by offering Himself on the Cross. Love is what motivated Jesus to be humiliated and beaten, to suffer and die on the Cross for our sins. God gives and keeps on giving. We give because God first loved and gave to us. Giving is one of the special ways that we express our love and gratitude for what God has done for us through His Son. As redeemed children of God, we respond by giving our gifts to glorify and honor Him. By grace, we are compelled to give and share, and we become "givers" rather than "takers."



Billy Graham wrote, "God has given us two hands—one to receive with and the other to give with." As gratifying as it is to receive gifts, it is even more meaningful to give them. When we give, we quickly discover true joy. Luke recorded Jesus' words, "*It is more blessed to give than to receive*" (Acts 20:35). Filled with love, trust, and gratitude, we give faithfully and generously. In light of what God has done for us through His Son, how can we not give freely to Him?

This study has four parts:

1. "She [Gave] *All She Had to Live On*" (Luke 21:1-4)
2. "*Half of my Goods I Give to the Poor*" (Luke 19:1-10)
3. "*Sell Your Possessions, and Give...*" (Luke 12:33-34)
4. "*You Tithe Mint and Rue*" (Luke 11:42)

#### **"She [Gave] *All She Had to Live On*"**

The Poor Widow had so much faith, trust, and love for the Lord that she was willing to give all she had. The rich gave large gifts, but their giving had no effect on their lifestyle as they "*contributed out of their abundance*" (Luke 21:4). She was truly thankful to God for her blessings, and she expressed her love and trust in the Lord by giving her only two coins as a thank offering. Through her giving, God was glorified. Jesus' reaction to the giving of the widow teaches us that true generosity is not measured by the size of the gift but by the spirit of the giver.



Read Luke 21:1-4.

1. Is your giving more like that of the rich or the widow?
2. What is the implication for you that Jesus was watching what was being given?
3. Why do you think it is that studies show that the poor, on average, give a larger percentage of their incomes than the wealthy?

### ***“Half of My Goods I Give to the Poor”***

Until Jesus entered his life, Zacchaeus lived for himself and his money. He was a chief tax collector who had grown wealthy through his occupation and perhaps had spent his life seeking even more wealth. All that changed when Zacchaeus met and listened to Jesus. The words from Jesus gave him a new heart and a new purpose in life. His perspective on his material possessions changed, and his money and possessions were no longer the center of his attention. His new interest in life was to serve and please the Lord. Filled with love from Jesus and for Jesus, Zacchaeus promptly responded to that love by vowing to give half of what he owned to the poor and to those whom he may have cheated four times the amount. His generous giving gave evidence to his changed heart.

Read Luke 19:1-10.

4. How would you contrast Zacchaeus’ attitude toward money before and after Jesus changed his heart?
5. Are there any indications in your life that money has become too important to you?
6. After Zacchaeus made his pledge to give, Jesus said, *“Today salvation has come to this house...”* Why did Jesus say what He did?
7. How can your attitude toward money affect your giving?



### ***“Sell Your Possessions, and Give...”***

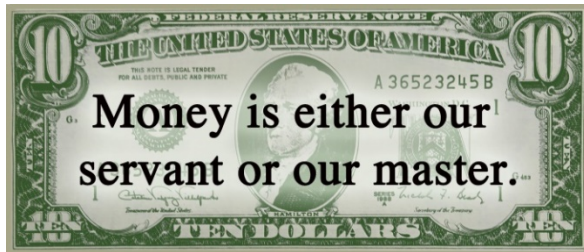
This is a radical call Jesus issues (Luke 12:33)! This is a call to sacrifice, but, along with the sacrifice come blessings. The first blessing is to us who give, because, when we give, we break the grip that money and stuff can have on our lives. We exchange our devotion to money and the stuff it can buy for things of eternal value. Giving is an antidote to that greed that encourages us to keep everything for ourselves. The other blessing is to the recipients. The poor are in need of financial help and the giving of our money can be of crucial benefit to them.

In Luke 12:34 we read, *“For where your treasure is, there will your heart be also.”* It is easy to interpret this verse to believe that it is saying that where our hearts are is where our treasure will be. This is not incorrect, but the converse is also true: that our hearts will follow where we put

our treasures. If we put our treasure or money with the Lord through our church, our hearts will be drawn closer to Jesus. Giving money to the Lord can strengthen our relationship with Him.

Read Luke 12:33-34.

8. In what ways can giving be an antidote to greed?
9. What is meant by the second sentence of Luke 12:33? Explain both parts of verse 34 in your own words.
10. Rev. Stephen Olford, a 20<sup>th</sup> Century Christian leader, wrote, “Christian giving satisfies the soul, edifies the church, and magnifies the Lord.” What does he mean?



### ***“You Tithe Mint and Rue”***

Tithing is giving one-tenth of our incomes to the Lord. Within the Christian church, there are differing opinions on whether or not tithing is relevant or even Biblical for Christians living

under grace today. In the Old Testament, the people were commanded to tithe (Leviticus 27:30). Nowhere in the New Testament does it say that New Testament Christians are commanded to tithe. Although we are no longer commanded to tithe, it can be a meaningful guide or benchmark for our proportionate giving response. By the grace of God, we become faithful and generous givers, who give according to our blessings. The tithe helps us seek a fitting or an appropriate response to the Lord for who He is and what He has done and continues to do for us. In Luke 11:42, Jesus is speaking to the Pharisees to the wrong use of the tithe. He is critical of how diligent they are in tithing “*mint and rue and every herb*,” yet they neglected “*justice and the love of God*.” Jesus is affirming the tithe but critical of the neglect for justice and the love God.

Read Luke 11:42; 12:48

11. What was amiss about the Pharisees’ tithing? Is this something that could cause God displeasure with your gifts as well?
12. God’s people are to give in proportion to the blessings that we receive (1 Corinthians 16:2; 2 Corinthians 8:12). According to Luke 12:48, why should some Christians consider giving beyond the tithe?
13. Do you see the tithe as a valuable guide to your giving? Why or why not?
14. All we have belongs to God. Are you giving or are you returning to Him?

**Closing Prayer:** Lord, thank You for what we learned and discussed today. Grant us a proper and faithful attitude toward our money and the wise and faithful use of it. We pray that You will create in us giving and generous hearts. In Jesus’ name we pray. Amen.

## Bible Study 4

### *Luke's Consumer's Guide to "Being Faithful Stewards"*

The goal of these Bible studies is to help you, as a redeemed child of God, grow in your relationship with Jesus through the faithful use of the money that God has entrusted to you.

**Prayer:** Dear Heavenly Father, we ask for Your blessing on this study as we discuss what it means to be faithful stewards of the money and possessions You entrust to us. Thank You for the privilege of being Your stewards. We give You praise and thanks for who You are and all that You do for us especially through Your Son, Jesus. In the name of Jesus Christ our Lord. Amen.

Through faith, we acknowledge that all we are and have are by the grace of God. As recipients of God's gifts, we, as God's stewards, are to manage faithfully and responsibly all that is entrusted to us according to His purposes. A steward is always a manager and never an owner. As stewards, we will, at some time, be required to give an account to our Heavenly Father on how we have taken care of His blessings.

By grace, God transforms us into His stewards, who are able to understand our responsibility and accountability for our blessings. This transformation is worked in us by the Holy Spirit as we spend time reading and meditating on God's Word. As we dwell on God's Word, the Holy Spirit conforms our lives to Christ's teachings, and we become God-pleasing stewards.

Perhaps the most challenging blessing from God that we stewards manage is money. Richard Foster, a theologian and author of *Celebration of Discipline*, wrote, "Mammon (money) is a power that seeks to dominate us." It is possible that money has become your highest priority. There is nothing wrong with seeking a higher standard of living, but "*guard against all covetousness, for [your] life does not consist in the abundance of [your] possessions*" (Luke 12:15). Even though we mismanage the money God entrusts to us, He will always seek to draw us back to Himself, forgive us, and restore us.

1. What does it mean to be a steward? God's steward?
2. What are some words that could be used to describe a steward?
3. With all the advertising and self-promotional literature in our society, how can you remind yourself that you are God's steward?



This study has three parts:

1. "*Engage in Business Until I Come*" (Luke 19:13)
2. "*He Will Set Him Over All His Possessions*" (Luke 12:44)
3. "*Bear Fruits in Keeping with Repentance*" (Luke 3:8)

## ***“Engage in Business Until I Come”***

The Parable of the Ten Minas tells us about a man of noble birth who traveled to a distant country. Before he left, he gave a single mina to each of his ten servants. A mina was equivalent to about three months wages. The servants were instructed to “*engage in business until [he] came back.*” When he returned from his trip, he summoned three of his servants. Two

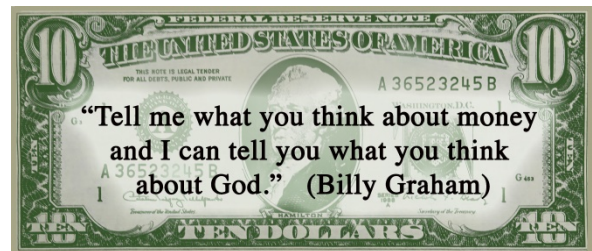


of the three servants had listened to their master. One steward showed his faithfulness by gaining ten more minas. The nobleman praised him by saying, “*Well done, good servant!*” He gave the servant authority over ten cities. The second servant gained five more minas. Pleased with his faithfulness, the master gave that servant five cities to oversee. However, the third servant did not gain any minas, and the master condemned him for his lack of response.

The parable deals with the subject of proper stewardship. The servants were being tested for greater responsibility. The point of the parable is that every follower of Jesus is given gifts and opportunities of service. Being endowed with gifts, we are to put these gifts to work. Each of us is expected to make the most of our opportunities for service.

Read Luke 19:11-27.

4. What was the third servant's excuse?
5. In verses 16 and 18, it reads, “*Lord, Your mina has made...*” What do these words tell you?
6. The two servants proved themselves faithful. Why were their rewards different?
7. Only three of the servants gave an account. Who do the three servants represent?
8. What are God’s people to do with the gifts God has given them until Jesus’ returns?



## ***“He Will Set Him Over All His Possessions”***

In Luke 12:41-48, Jesus discusses the responsibilities that a master gave to his steward when he placed him in authority over his household. Through Jesus’ illustration, we learn that the steward who manages the master’s affairs properly is blessed. If the master’s estate is taken care of responsibly, the steward will be granted even greater authority or responsibility.

The first steward identified in Scripture is Adam to whom God gave dominion over His creation (Genesis 1:28). Adam’s household was God’s creation. He was to rule over it as God Himself would rule it. Along with Adam, we have been given the responsibility to be about God’s work wherever He has placed us. He may not put us in gardens. He may put us in homes, offices, schools, and factories.

Do we really want to be stewards? No! By nature we are independent, self-centered people. Our first impulse is to act as owners. We want to have possession of things. We want to be important, to be respected, and even to be envied. We are not born as Christian stewards.

However, by His grace, God transforms us into stewards who seek to follow His ways rather than our own. With changed hearts, we embrace His love and plan for our lives. Through the working of the Holy Spirit, we surrender our desires and plans to serve Him. God empowers us to put aside our need to be owners who are in control as we become His faithful stewards who are controlled by the love of Christ (2 Corinthians 5:14) and seek to do His will. Transformed, we worship the Lord and live lives of faith, love, and obedience rather than living for ourselves.

Read Luke 12:35-48.

9. According to our text, what are some of the responsibilities of faithful and wise stewards?
10. What will be the reward for a steward's faithfulness?
11. What are the consequences for not being ready for the master's return?
12. What are some obstacles that prevent you from being a faithful steward?

### ***“Bear Fruits in Keeping with Repentance”***

God called John the Baptist to prepare the way for His Son, Jesus. John the Baptist proclaimed *“a baptism of repentance for the forgiveness of sins”* (Luke 3:3). When the people asked John what they should do to bear the fruit of repentance in their lives, he told them to share their clothes and food with the poor. He also gave specific instructions to the tax collectors and the soldiers. Even though no one asked John about money and possessions, his response to their question regarding the fruit of repentance was totally focused on the proper use of their money and possessions. The response clearly shows the powerful connection between our spiritual condition and how we view and use our money and possessions. When God has our hearts, we will handle our money in ways that honor Him.



Read Luke 3:1-14.

13. What was his instruction for the tax collectors and the soldiers?
14. In your own words, why did John place so much emphasis on money and possessions when the crowds asked him, *“What then, shall we do?”*

**Closing Prayer:** Dear Heavenly Father, You are our Creator, Redeemer, and Sanctifier. You are the Giver of every good gift. Empower us to be your faithful stewards. This we ask through Jesus, Your Son, our Lord, Who lives and reigns with You. Amen.



## Bible Study 5

### *Luke's Consumer's Guide to "Parables and Possessions"*

The goal of these Bible studies is to help you, as a redeemed child of God, grow in your relationship with Jesus through the faithful use of the money that God has entrusted to you.

**Prayer:** Dear Lord, thank You for the privilege again to be in Your Word. May Your Word take root in our hearts and bear fruit in our lives. Use this time today to draw us closer to you. Bless this study that we are about to begin. In Jesus' name we pray. Amen.

About a third of Jesus' recorded teachings in the Gospels were done through parables. Jesus' parables are seemingly simple and memorable stories. In His stories, He used picture language, such as a man beaten up on a road, a mustard seed, a master who entrusts his servants with money and responsibility, and more. They all convey messages, and, for some parables, Jesus



provides an explanation. In his Gospel, Luke recorded many parables, whereas in the Gospel of John there are no parables. Two out of every three parables in Luke relate to money and possessions.

This study will focus on two parables in the Gospel of Luke that relate to money and possessions. They are not found in the other three Gospels.

- The Rich Fool (Luke 12:13-21)
- The Shrewd Manager (Luke 16:1-13)

This study has two parts:

1. *"I will Tear Down My Barns and Build Larger Ones"* (Luke 12:18)
2. *"The Sons of this World Are more Shrewd in Dealing with their Own Generation than the Sons of Light"* (Luke 16:8)

#### ***"I will Tear Down My Barns and Build Larger Ones"***

The Parable of the Rich Fool is about a wealthy, greedy, self-centered farmer who harvested a large crop and, therefore, needed space to store his harvest. He was not satisfied with the barns he had, so he decided to tear down his existing barns and build bigger ones. His goal was to *"have ample goods laid up for many years; relax, eat, drink, be merry"* (Luke 12:19). His focus was on himself and he felt that all his needs could be met by what he amassed materially. It seems the rich man lived alone, planned alone, indulged alone, and died alone.

Read Luke 12:13-21.

1. Was it wrong for him to be building bigger barns? Why? Why not?
2. How do you define greed? Is greed dependent upon what you have?





3. What can you tell about the Rich Fool from his repeated use of the pronouns “I” and “my”?
4. Does Jesus fault the man for being wealthy?
5. Why did Jesus label the wealthy farmer foolish?
6. What are the implications of this parable for you?

***“The Sons of this World Are more Shrewd in Dealing with their Own Generation than the Sons of Light”***

The Parable of the Shrewd Manager follows immediately after two other parables relating to money and possessions in the 15<sup>th</sup> chapter of Luke. In one parable, Jesus referred to a woman who searched diligently for a coin she had lost. In a second parable, Jesus shared the story of the prodigal son who was wasteful with his inheritance.

Perhaps more than any other parable, the Parable of the Shrewd Manager stresses the importance of using money wisely. The parable encourages the faithful use of money for kingdom purposes. A consequence of the poor use of money was illustrated at the beginning of the parable when the wealthy owner fired the manager of his money for mismanaging his possessions. During the brief period before his termination became effective, the manager took steps to ensure a future for himself by attempting to make friends and secure for a future for himself. Even though the rich man had to fire the manager for his dishonesty, he was still impressed with his steward’s shrewdness and foresight.

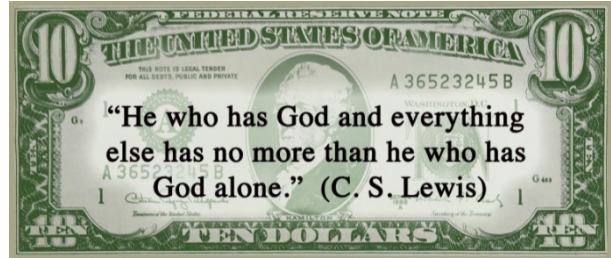
Rather than focus our attention on different interpretations of the parable that seem to mitigate the dishonest behavior of the manager, we will stress Jesus’ main point of the parable found in verse 8: *“The master commended the dishonest manager for his shrewdness. For the sons of this world are more shrewd in dealing with their own generation than the sons of light.”*



Read Luke 16:1-13.

7. What action did the manager take regarding his master’s debtors?
8. Why were the manager’s actions shrewd? How were they forward looking?
9. The manager was fired for wasting his master’s possessions. Are you attempting to please your Master (God) with how you are managing His resources? Should God fire you?
10. Read verse 9. What is Jesus encouraging you to do with your money? Why?
11. Read verse 10. What is *“faithful in a very little”* referencing? How about *“faithful in much”*?

12. Read verse 11. What are “*true riches*”? Why does Jesus say it is necessary for you to be faithful with money before you are entrusted with true riches?
13. Read verse 12. How does knowing that all that you have is from God affect the management of your possessions? Are you acting as a steward or as an owner?
14. Read verse 13. How does your handling of money reveal that God is your master? Does it ever reveal the opposite (that money is your master)? How?
15. What is your main takeaway from this study?



**Closing prayer:** Dear Heavenly Father, thank you for these parables that help us understand the responsibility that we have to manage the money You entrust to us faithfully and responsibly. Guide us in how we view, spend, save, and give our money. Help us to use what we have in ways that honor You. In Jesus' holy and precious name we pray. Amen.

## Bible Study 6

### *Luke's Consumer's Guide to "Being Rich Toward God"*

The goal of these Bible studies is to help you, as a redeemed child of God, grow in your relationship with Jesus through the faithful use of the money that God has entrusted to you.

**Prayer:** Dear Heavenly Father, thank You for bringing us together for this Bible study. May Your Word that is shared with us today take root in our hearts and bear fruit in our lives. Guide and direct us to use and manage the money You entrust to us in ways that give You honor. We pray in Jesus' holy and precious name. Amen.

In the previous study, we discussed the Rich Fool (Luke 12:13-21), whose chief concern was earthly wealth. Until his death, he was building more barns to store his crops. It was all for himself. When he died, he took nothing with him to his grave. Jesus called him a "fool" because he depended on his riches rather than on God. In the final two verses, of this Parable of the Rich Fool, Jesus said, *"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"* (Verses 20-21).



In this study, we are going to focus on what it means to be *"rich toward God."*

This study has three parts:

1. Love the Lord with All Your Heart
2. Ask God for a Big and Thankful Heart
3. A Faithful Steward Becomes Rich Toward God

### **Love the Lord with All Your Heart**

A lawyer came to test Jesus by asking, *"What should I do to inherit eternal life?"* (Luke 10:25). Jesus, knowing the man's true motives, answered the question with his own question, *"What is written in the Law? How do you read it?"* (verse 26). The lawyer answered confidently, *"You should love the Lord your God with all your heart and with all your soul and with all your strength and with all your mind, and your neighbor as yourself"* (Luke 10:27). The lawyer's response seems to indicate that he was well-versed in the Law. Jesus takes that knowledge further, however, describing through the Parable of the Good Samaritan (Luke 10:25-37) how to put that love for God into action, thus being *"rich toward God."*

While the Bible doesn't say how the lawyer responded to the parable Jesus told, it's very clear that the Rich Fool was unconcerned about being *"rich toward God."*

1. Why is becoming *"rich toward God"* important as you strive to be of the world, but not in the world?
2. How is being *"rich toward God"* related to loving the Lord with all your heart?
3. Read Luke 12:34. How are one's heart and treasure connected?

4. Your stewardship is part of your life of worship. How does your stewardship show that you love the Lord with all your heart?

### **Ask God for a Big and Thankful Heart**

In our prayers, we should be asking God for big and thankful hearts. When God changes our hearts, they are filled with love and a serving and giving spirit. With this new spirit, our blessings from God will overflow through us to others. God gives and keeps on giving to us, so we can keep on giving. He gives us what we need the most, a Savior, Who saved and redeemed us through His sacrifice on the Cross. With changed hearts, we desire to follow His will, to worship Him, to study His Word, and to serve others. With renewed hearts, we will hold onto our money loosely and make giving a priority. Our giving will give glory to the Lord, and our offerings will be used to help the poor and to extend His kingdom. When our hearts prompt us to serve others and give generously, we are being *“rich toward God.”*

We are *“rich toward God”* when we give Him thanks for Who He is and what He does for us. Giving thanks is a major theme of Scripture. The Apostle Paul wrote, *“Rejoice always, pray without ceasing, giving thanks in all circumstances; for this is the will of God in Jesus Christ for you”* (1 Thessalonians 5:16-18). We are told to give thanks in good times and in bad times for we have many reasons to give God thanks. By grace, God’s blessings never cease. God is our maker and our redeemer. He has created life and sustains it. How can we not give thanks for the abundant life that we have been given in Jesus? When we give thanks to God for our church, family, work, friends, etc., we honor and praise Him for all that He does and has done for us.



In the words of the sainted Rev. Billy Graham, “Gratitude is one of the greatest Christian graces; ingratitude, one of the most vicious sins.”

5. Our natural inclination is to love the world and things of the world. How does God change our hearts? What gives evidence of a changed heart (Luke 19:1-10)?
6. How does being thankful help you to be more content?
7. Why is a faithful steward going to be more thankful than someone who sees himself as an owner?
8. How does *“giving thanks in all circumstances”* prompt you to give more?

### **A Faithful Steward Becomes Rich Toward God**

With renewed faith to believe and trust in God, we will learn to discern how we are to act. He will show us how we can be *“rich toward God”* by using the talents, abilities, and money He has given to us. Paul said, *“Whatever you do, work heartily, as for the Lord and not for men”* (Colossians 3:23). Through faith, God will help us to rise to new levels of giving and serving. We read in 1 Peter 4:10-11, *“As each has received a gift, use it to serve one another, as good*

*stewards of God's varied grace: whoever speaks, as one who speaks oracles of God; whoever serves, as one who serves by the strength that God supplies—in order that in everything God may be glorified through Jesus Christ.”* We should commit to living each day with the joy and vigor that come from hearts filled with thanksgiving to God for His love, His salvation, His guidance, His presence, and His strength in whatever we do. The world does notice how we work, does hear how we speak, and does watch how we behave. Let us let people see the love of the Lord through us.

## Jesus Taught us how to Serve Others

9. How do you work heartily?
10. Read Luke 16:11. How does how you handle your money affect your fellowship with the Lord?
11. Read James 2:17. Why is it important to be “*rich toward God*” by doing good works?
12. Read Luke 12:30-31. What do these verses suggest about having the right perspective? Why are these verses an encouragement to being “*rich toward God*?”
13. How will God bless you for your faithful serving and giving?

**Closing prayer:** Dear Heavenly Father, thank You for the opportunity to study Your Word today. Lord, You called the wealthy farmer a fool because he was not rich toward You. Grant us faith to live lives that are rich toward You. Place in us a desire to please You. Help us to use our blessings and especially our money in ways that give You honor. In Jesus’ name we pray. Amen.

## Bible Study 7

### *Luke's Consumer's Guide to "Going Forward"*

The goal of these Bible studies is to help you, as a redeemed child of God, grow in your relationship with Jesus through the faithful use of the money that God has entrusted to you.

**Prayer:** Dear good and gracious Heavenly Father, thank You for bringing us together again for the final study of Luke's Gospel as it pertains to money and possessions. Grant us wisdom and strength to be faithful managers of the money You entrust to us. Bless our efforts to use our money in ways that honor You. Bless our study. In Jesus' name we pray. Amen.

God entrusts money to us, and through His Word He imparts wisdom on how we should manage it. This sixth and final study is an encouragement to all of us to follow and apply God's financial wisdom found in Luke's Gospel. God wants His Word to shape our thoughts and actions regarding money. He wants us to be and act differently from the world. We are told how important it is that we manage our money faithfully: *"If then you have not been faithful in the unrighteous wealth (money), who will entrust to you the true riches?"* (Luke 16:11). If we do not serve God with our money, why would God trust us with *"true riches,"* the spiritual well-being of others?

Martin Luther wrote, "A person needs three conversions, the conversion of the heart, mind, and purse." It has been said, "The longest journey a man will ever make is the journey from his head (mind) to his heart." Perhaps there is even a longer journey from the heart and mind to our purses (wallets). Hopefully, this study is putting our hearts, minds, and purses in closer proximity.



This study has five parts:

1. Planning Is Important
2. Beware of the Deceitfulness of Riches
3. Live Simply
4. Support the Poor
5. Support the Great Commission

### **Planning Is Important**

Whether God gives us lots of money or very little, we need to become responsible planners of our financial resources. Remember the phrase, "If you fail to plan, you plan to fail." Planning enables us to accomplish more with the money God entrusts to us. Because God's Word tells us that we are accountable for the blessings He gives us, we need to make every effort to plan responsibly so that we save, spend, and give our money wisely and prudently. When we manage our money faithfully, God receives the glory, and we will hear those most beautiful words, *"Well done, good servant"* (Luke 19:17).

Planning for the future begins today. Procrastination is one of the greatest hindrances to financial planning. God's Word tells us that we reap what we sow. If we sow nothing (that is, don't plan), we reap nothing (2 Corinthians 9:6).



1. Read Luke 6:46-49; 14:28-33. What can happen because of the lack of planning?
2. What benefits are there for planning?
3. How can planning enable you to give more?

### **Beware of the Deceitfulness of Riches**

In the Parable of the Sower, Jesus told about a sower who sowed his seed which fell on four different soil conditions. The seed is the Word of God. One of the four different soil conditions, which represent the heart, was soil filled with thorns. People hear the Word, but the thorns, which represent the “*cares and riches and pleasures of life*” (Luke 8:14) prevent the Word from taking root in people’s hearts. Because of these thorns, faith is lost, and we no longer bear fruit in our lives. The Gospel message is choked out by worldly interests.



Read Luke 8:4-15.

4. Thorns choke a growing plant. How can the worries and pleasures of life choke the Gospel message in your life?
5. How can you counteract those thorns?
6. Someone said, “99 people out of 100 can handle adversity, whereas only one out of 100 can handle the pleasures of prosperity.” Do you agree or disagree? Why?

### **Live Simply**

Knowing “*our citizenship is in Heaven*” (Philippians 3:20), we won’t allow the accumulation of things to distract us from our relationship with Jesus. As God’s people, we can have and enjoy comfortable homes and cars, but we won’t become too attached to the blessings God gives us. We will possess our possessions rather than letting our possessions possess us. We will use our money and possessions in efforts to help others on their way to their heavenly home.

7. Read Luke 10:1-12. How did the 72 embrace living simply?
8. Read Luke 14:33. What is Jesus asking you to do?
9. If God blesses you with more income, what are some options for that extra income?

### **Support the Poor**

Caring for the poor is a central theme throughout Scripture. In Luke 16:19-31, Jesus tells the story of a rich man and a poor man named Lazarus. The rich man, who was dressed in purple garments and feasted every day, was totally unconcerned for Lazarus and other poor people. He was wealthy, but he shared nothing. This story changes at death when Lazarus goes to Heaven and the rich man goes to hell.

10. Did the lack of compassion cause the rich man to end up in hell? If not, why was he there?

11. What blessings do those who give generously to the poor receive?
12. Read Luke 16:14. Why was this story of the Rich Man and Lazarus difficult for the Pharisees to hear? Does it make you uncomfortable as well? Why/ why not?
13. Are your heart and wallet/purse open to the poor?



### Support the Great Commission

Because God has chosen to use us as His tools to help bring salvation to all people, we are expected to use our lives and gifts to spread the Good News. One of the tools that God gives us to use in our mission of reaching out to others with the Gospel is our money. According to an old stewardship phrase, "Stewardship without mission is unnecessary and mission without stewardship is impossible." Stewardship and mission are inseparable. The funding of the Great Commission needs to come from believers. The money which God entrusts to us has many purposes, and the funding of mission work is of first importance. Through the giving of our money, we demonstrate our obedience to Jesus' command to reach out to all people.

14. Read Luke 24:46-49. These verses, which correlate to Matthew 28:18-20, are called the Great Commission. How can this Commission be carried out?
15. Read Luke 8:1-3. What did the women do to support Jesus and His disciples?
16. According to what we've studied in Luke, what would Jesus consider one of the most important purposes for your money? Why?

**Closing prayer:** Father, we come to You as thankful and grateful people. We thank You for our financial blessings, especially the ability and interest to work so we can earn an income to provide our needs and to help those in need and to extend Your kingdom. Use us as Your channels. Help us to express our gratitude for Who You are and what You've done for us through Jesus by managing our financial blessings in ways that honor You. We pray this in the name of our Lord and Savior, Jesus. Amen.