SMITH FOR CHRIST PUBLISHING · BEREAN DASHBOARD STUDY

Luke 12

Rich Toward God, Ready for the Master — O·I·A, integrated with the Deep Dive

OBSERVATION · INTERPRETATION · APPLICATION · 2026-11-10 · NASB 1995

"Seeking God diligently — examining the Scriptures daily to see whether these things were so." — Acts 17:11

CHAPTER THEME

Jesus tells His friends whom to fear, what to own, what not to worry about, and how to wait. The Father who numbers my hairs gladly gives me the kingdom, so I can let go of barns, keep my lamp lit, and settle with God now while I am still on the way.

00 The Text

LUKE 12 (NASB95), MARKED

HOW THIS STUDY IS MARKED — God — His character & actions · Command / instruction · Key repeated word · Sin / warning · Promise / blessing · Time / place / contrast

1 Under these circumstances, after so many thousands of people had gathered together that they were stepping on one another, He began saying to His disciples first of all, "Beware of the leaven of the Pharisees, which is hypocrisy.

2 "But there is nothing covered up that will not be revealed, and hidden that will not be known.

3 "Accordingly, whatever you have said in the dark will be heard in the light, and what you have whispered in the inner rooms will be proclaimed upon the housetops.

4 "I say to you, My friends, do not be afraid of those who kill the body and after that have no more that they can do.

5 "But I will warn you whom to fear: fear the One who, after He has killed, has authority to cast into hell; yes, I tell you, fear Him!

6 "Are not five sparrows sold for two cents? Yet not one of them is forgotten before God.

7 "Indeed, the very hairs of your head are all numbered. Do not fear; you are more valuable than many sparrows.

8 "And I say to you, everyone who confesses Me before men, the Son of Man will confess him also before the angels of God;

9 but he who denies Me before men will be denied before the angels of God.

10 "And everyone who speaks a word against the Son of Man, it will be forgiven him; but he who blasphemes against the Holy Spirit, it will not be forgiven him.

11 "When they bring you before the synagogues and the rulers and the authorities, do not worry about how or what you are to speak in your defense, or what you are to say;

12 for the Holy Spirit will teach you in that very hour what you ought to say."

13 Someone in the crowd said to Him, "Teacher, tell my brother to divide the family inheritance with me."

14 But He said to him, "Man, who appointed Me a judge or arbitrator over you?"

15 Then He said to them, "Beware, and be on your guard against every form of greed; for not even when one has an abundance does his life consist of his possessions."

16 And He told them a parable, saying, “The land of a rich man was very productive.

17 “And he began reasoning to himself, saying, ‘What shall I do, since I have no place to store my crops?’

18 “Then he said, ‘This is what I will do: I will tear down my barns and build larger ones, and there I will store all my grain and my goods.

19 ‘And I will say to my soul, “Soul, you have many goods laid up for many years to come; take your ease, eat, drink and be merry.”’

20 “But God said to him, ‘⚠ You fool! This very night your soul is required of you; and now who will own what you have prepared?’

21 “So is the man who stores up treasure for himself, and ⚠ is not rich toward God.”

22 And He said to His disciples, “For this reason I say to you, do not ⟲ worry about your life, as to what you will eat; nor for your body, as to what you will put on.

23 “For life is more than food, and the body more than clothing.

24 “Consider the ravens, for they neither sow nor reap; they have no storeroom nor barn, and △ yet God feeds them; how much more valuable you are than the birds!

25 “And which of you by ⟲ worrying can add a single hour to his life’s span?

26 “If then you cannot do even a very little thing, why do you ⟲ worry about other matters?

27 “Consider the lilies, how they grow: they neither toil nor spin; but I tell you, not even Solomon in all his glory clothed himself like one of these.

28 “But if God so clothes the grass in the field, which is alive today and tomorrow is thrown into the furnace, how much more will He clothe you? You men of little faith!

29 “And do not seek what you will eat and what you will drink, and do not keep ⟲ worrying.

30 “For all these things the nations of the world eagerly seek; but your Father knows that you need these things.

31 “ 🖹 But seek His kingdom, and these things will be added to you.

32 “Do not be ⟲ afraid, little flock, for ☆ your Father has chosen gladly to give you the kingdom.

33 “Sell your possessions and give to charity; make yourselves money belts which do not wear out, an unfailing treasure in heaven, where no thief comes near nor moth destroys.

34 “For ◷ where your treasure is, there your heart will be also.

35 “ 🖹 Be dressed in readiness, and keep your lamps lit.

36 “Be like men who are waiting for their master when he returns from the wedding feast, so that they may immediately open the door to him when he comes and knocks.

37 “Blessed are those slaves whom the master will find on the alert when he comes; truly I say to you, that △ he will gird himself to serve, and have them recline at the table, and will come up and wait on them.

38 “Whether he comes in the second watch, or even in the third, and finds them so, blessed are those slaves.

39 “But be sure of this, that if the head of the house had known at what hour the thief was coming, he would not have allowed his house to be broken into.

40 “You too, be ready; for ◷ the Son of Man is coming at an hour that you do not expect.”

41 Peter said, “Lord, are You addressing this parable to us, or to everyone else as well?”

42 And the Lord said, “Who then is the faithful and sensible steward, whom his master will put in charge of his servants, to give them their rations at the proper time?

43 “Blessed is that slave whom his master finds so doing when he comes.

44 “Truly I say to you that he will put him in charge of all his possessions.

45 “But if that slave says in his heart, ‘⚠ My master will be a long time in coming,’ and begins to beat the slaves, both men and women, and to eat and drink and get drunk;

46 the master of that slave will come on a day when he does not expect him and at an hour he does not know,

and will cut him in pieces, and assign him a place with the unbelievers.

47 "And that slave who knew his master's will and did not get ready or act in accord with his will, will receive many lashes,

48 but the one who did not know it, and committed deeds worthy of a flogging, will receive but few. From everyone who has been given much, much will be required; and to whom they entrusted much, of him they will ask all the more.

49 "I have come to cast fire upon the earth; and how I wish it were already kindled!

50 "But I have a baptism to undergo, and how distressed I am until it is accomplished!

51 "Do you suppose that I came to grant peace on earth? I tell you, no, but rather division;

52 for from now on five members in one household will be divided, three against two and two against three.

53 "They will be divided, father against son and son against father, mother against daughter and daughter against mother, mother-in-law against daughter-in-law and daughter-in-law against mother-in-law."

54 And He was also saying to the crowds, "When you see a cloud rising in the west, immediately you say, 'A shower is coming,' and so it turns out.

55 "And when you see a south wind blowing, you say, 'It will be a hot day,' and it turns out that way.

56 "You hypocrites! You know how to analyze the appearance of the earth and the sky, but why do you not analyze this present time?

57 "And why do you not even on your own initiative judge what is right?

58 "For while you are going with your opponent to appear before the magistrate, on your way there make an effort to settle with him, so that he may not drag you before the judge, and the judge turn you over to the officer, and the officer throw you into prison.

59 "I say to you, you will not get out of there until you have paid the very last cent."

Marked in the text

- **v1** "Beware of the leaven of the Pharisees, which is hypocrisy" — Sin / warning
- **v2** "there is nothing covered up that will not be revealed" — Time / place / contrast
- **v5** "fear the One who, after He has killed, has authority to cast into hell" — God — His character & actions
- **v6** "not one of them is forgotten before God" — God — His character & actions
- **v7** "the very hairs of your head are all numbered" — God — His character & actions
- **v8** "everyone who confesses Me before men" — Command / instruction
- **v10** "he who blasphemes against the Holy Spirit, it will not be forgiven him" — Sin / warning
- **v12** "the Holy Spirit will teach you in that very hour what you ought to say" — Promise / blessing
- **v15** "be on your guard against every form of greed" — Command / instruction
- **v15** "not even when one has an abundance does his life consist of his possessions" — Time / place / contrast
- **v20** "You fool! This very night your soul is required of you" — Sin / warning
- **v21** "is not rich toward God" — Sin / warning
- **v24** "yet God feeds them" — God — His character & actions
- **v31** "But seek His kingdom" — Command / instruction
- **v32** "your Father has chosen gladly to give you the kingdom" — Promise / blessing
- **v34** "where your treasure is, there your heart will be also" — Time / place / contrast
- **v35** "Be dressed in readiness, and keep your lamps lit" — Command / instruction
- **v37** "he will gird himself to serve" — God — His character & actions
- **v40** "the Son of Man is coming at an hour that you do not expect" — Time / place / contrast
- **v45** "My master will be a long time in coming" — Sin / warning
- **v48** "From everyone who has been given much, much will be required" — Time / place / contrast
- **v49** "I have come to cast fire upon the earth" — God — His character & actions
- **v50** "I have a baptism to undergo" — God — His character & actions
- **v56** "why do you not analyze this present time" — Sin / warning
- **v58** "make an effort to settle with him" — Command / instruction
- **v4** "afraid" — Key repeated word (every occurrence)
- **v5** "fear" — Key repeated word (every occurrence)
- **v11** "worry" — Key repeated word (every occurrence)

- **v29** “worrying” — Key repeated word (every occurrence)

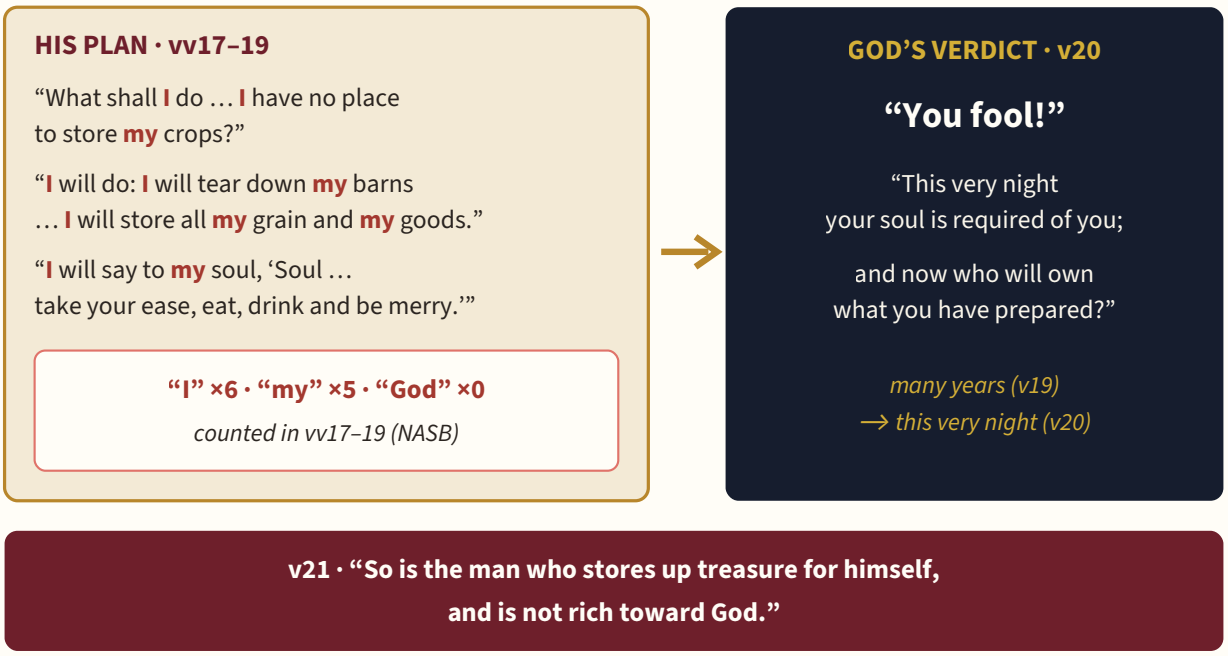
01 Observation

WHAT DOES THE TEXT SAY?

KEY VERSE · LUKE 12:15

"Then He said to them, "Beware, and be on your guard against every form of greed; for not even when one has an abundance does his life consist of his possessions.""

FIGURE · THE RICH FOOL TALKS TO HIMSELF



Count the words in red: the rich man says "I" six times and "my" five times and never mentions God — then God speaks once, and the "many years" become "this very night."

Setting. "Under these circumstances" (v1) — right after the scribes and Pharisees began plotting (11:53–54) — a crowd of many thousands presses in, stepping on one another. Jesus speaks first to His disciples (vv1–12), then answers a man in the crowd about an inheritance (vv13–21), turns back to His disciples (vv22–53, with Peter's question at v41), and finally addresses the crowds (vv54–59).

Structure:

- vv1–12 — **whom to fear:** the leaven of the Pharisees, hypocrisy (v1); nothing covered will stay covered (vv2–3); do not fear those who kill the body; fear Him who can cast into hell (vv4–5); five sparrows, numbered hairs (vv6–7); confess Me before men (vv8–9); blasphemy against the Holy Spirit (v10); the Spirit will teach you what to say (vv11–12).

- vv13–21 — **the rich fool:** "tell my brother to divide the family inheritance" (v13); "who appointed Me a judge?" (v14); beware every form of greed (v15); productive land, bigger barns, "Soul … take your ease" (vv16–19); "You fool! This very night" (v20); not rich toward God (v21).
- vv22–34 — **seek His kingdom:** do not worry about life, food, clothing (vv22–23); consider the ravens (v24); worry cannot add an hour (vv25–26); consider the lilies (vv27–28); do not keep worrying; your Father knows (vv29–30); seek His kingdom (v31); little flock (v32); sell, give, treasure in heaven (v33); where your treasure is (v34).
- vv35–48 — **be ready:** lamps lit, waiting for the master from the wedding (vv35–36); the master serves the ready slaves (vv37–38); the thief and the unexpected hour (vv39–40); Peter: "to us, or to everyone?" (v41); the faithful steward (vv42–44); the abusive steward (vv45–46); many lashes, few lashes; much given, much required (vv47–48).
- vv49–59 — **fire and the present time:** fire on the earth; a baptism to undergo (vv49–50); not peace but division, three against two (vv51–53); clouds from the west, wind from the south (vv54–55); "You hypocrites! … why do you not analyze this present time?" (v56); settle on the way to the magistrate, or pay the last cent (vv57–59).

Repeated words, with counts:

- "fear / afraid" ×6 — vv4, 5 (×3), 7, 32; "worry / worrying" ×5 — vv11, 22, 25, 26, 29.
- "God" ×7 — vv6, 8, 9, 20, 21, 24, 28; "Father" ×2 — vv30, 32.
- "slave / slaves" ×7 — vv37, 38, 43, 45 (×2), 46, 47; "master" ×7 — vv36, 37, 42, 43, 45, 46, 47.
- "know / knows / known / knew" ×7 — vv2, 30, 39, 46, 47, 48, 56.
- "eat / drink" ×7 — vv19 (×2), 22, 29 (×2), 45 (×2).
- "hour" ×5 — vv12, 25, 39, 40, 46; "ready / readiness" ×3 — vv35, 40, 47.
- "much" ×5 — vv24, 28, 48 (×3); "how much more" ×2 — vv24, 28.
- "life" ×4 — vv15, 22, 23, 25; "soul" ×2 — vv19, 20.
- "judge" ×4 — vv14, 57, 58 (×2).
- "treasure" ×3 — vv21, 33, 34; "possessions" ×3 — vv15, 33, 44; "goods" ×2 — vv18, 19.
- "Blessed / blessed" ×3 — vv37, 38, 43; "Son of Man" ×3 — vv8, 10, 40.
- "seek" ×3 — vv29, 30, 31; "kingdom" ×2 — vv31, 32.
- "divided / division" ×3 — vv51, 52, 53; "Holy Spirit" ×2 — vv10, 12; "Beware" ×2 — vv1, 15.
- "Do not fear / do not be afraid / do not worry" ×6 — vv4, 7, 11, 22, 29, 32.

Contrasts: Covered ⟷ revealed; dark ⟷ light; inner rooms ⟷ housetops (vv2–3). Those who kill the body ⟷ the One who can cast into hell (vv4–5). Confess ⟷ deny (vv8–9). Many years ⟷ this very night (vv19–20). Treasure for himself ⟷ rich toward God (v21). The nations seek ⟷ your Father knows (v30). Purses that wear out ⟷ an unfailing treasure in heaven (v33). Slaves who serve ⟷ a master who serves them (v37). Faithful steward ⟷ abusive steward (vv42–46). Knew ⟷ did not know; many lashes ⟷ few (vv47–48). Peace ⟷ division (v51). Sky and earth ⟷ this present time (v56).

Shape of the chapter: four questions — whom do you fear, what do you own, what do you worry about, what will He find you doing? — and then a last call to read the season and settle with God. It moves from hypocrisy now, to death tonight, to the Master's coming at an unknown hour, to the judge at the end of the road.

Chapter theme (my words): Fear God, not men; be rich toward God, not yourself; trust the Father, not your barns; and live ready, because the Master who will serve His faithful servants is coming at an hour I do not expect.

02 Interpretation

WHAT DOES THE TEXT MEAN?

KEY VERSE · LUKE 12:40

"You too, be ready; for the Son of Man is coming at an hour that you do not expect."

FIGURE · WHEN THE MASTER COMES



Each row pairs what the master finds with what follows; the outcome depends on readiness, faithfulness and how much the servant knew.

What is "the leaven of the Pharisees"? Jesus names it: hypocrisy (v1). Leaven spreads quietly (Guzik: "it only takes a little bit of it to affect a great mass"; Sproul: "It will spread like a cancer"). Spurgeon: "Hypocrisy leads a man to pretend to be what he is not."

Fear God and do not fear? Both, in four verses (vv4–7). Fear the One with authority over hell, and do not fear, because He forgets no sparrow. Sproul presses the first half hard — "I cannot find anywhere in the Bible that God loves you or me unconditionally" — while also saying, "Do not fear, for you matter to your Father." Not every teacher would put God's love that way; all four agree that the fear of God and the care of God belong together.

What is the unforgivable sin? In context it follows the charge that Jesus cast out demons by Beelzebul (11:15). Guzik distinguishes a moment of weakness (Peter's denial) from settled rejection of the Spirit's witness to Christ:

"It never has forgiveness because it never wants forgiveness God's way." Sproul: "I do not believe any Christian ever does or ever will commit the unforgiven sin." Spurgeon thinks it a mercy we are not told exactly. A man afraid he has committed it is showing the very tenderness that sin lacks.

Why wouldn't Jesus settle the inheritance? He came to save souls, not to arbitrate estates (v14), and He saw the greed under the request. Guzik: "We often mask our covetousness by claiming we are on a righteous crusade." Spurgeon: "you had better mind your own business."

What made the rich man a fool? Not his harvest. Guzik: "The man's problem was not in that he had treasure on earth; but that he was not rich toward God." Henry: he called God's fruits "his fruits and his goods." Sproul: "'Eat, drink, and be merry' is the creed of the fool." He said "I" six times and "my" five times and never once said "God."

Does "consider the ravens" mean don't work? No. Guzik: "Birds don't just sit with open mouths." Sproul: work without paralyzing fear. Henry: "Mind the affairs of your souls with diligence and care, and then trust God with all your other affairs."

Who is the "little flock"? Jesus' disciples, then and now — few, poor and weak (Spurgeon, Henry), but given the kingdom by a Father who does it gladly (*eudokeō*, the word of 3:22).

Which coming is in view in vv35–48? The Son of Man coming at an unexpected hour (v40) — His return. I read this, as I do 1 Thessalonians 5:2, as a call to live ready for a coming that could be any time: no sign has to happen first for the Master to knock. Guzik lists trends that may point to nearness but adds, "None of these guarantees that the return of Jesus is soon." The steward's sin begins with "My master will be a long time in coming" (v45).

Is the abusive steward a lost believer? Sproul: he is a professing believer who was never converted — "You cannot have saving faith and live like the unfaithful steward." The many and few lashes (vv47–48) show degrees of punishment tied to knowledge. Henry: "Ignorance of our duty is an extenuation of sin," but knowledge is "an aggravation."

What is the "fire" of v49? The teachers differ. Guzik lays out options — judgment, the Spirit's power, the gospel spreading after the cross — and notes fire usually signals judgment. Sproul takes it as real judgment, borne by Christ at the cross: "This was real fire." Henry stresses the division the gospel kindles. John promised a Messiah who would baptize "with the Holy Spirit and fire" (3:16), and both judgment and Pentecost follow the cross. The "baptism" of v50 all agree is the cross (Guzik: "He was immersed in agony").

Did Jesus come to divide families? He came to save; division is the result when some embrace Him and others reject Him (Sproul: "Christ divides"). Henry: "Christ is not the Author of it, as it is the sin of the incendiaries, the persecutors." Micah 7:6 had described such homes.

What is "this present time"? The *kairos* of the Messiah's visit. The crowd could forecast the weather but not read the season. The magistrate parable (vv57–59) says settle now. Henry: "Now is the accepted time, now or never."

Word study (Greek):

- **hypocrisy — *hypokrisis* (G5272):** an actor's mask; "leaven" *zymē* (G2219).
- **hell — *geenna* (G1067):** the Valley of Hinnom; Luke's only use (v5).
- **confess — *homologeō* (G3670):** to say the same thing, acknowledge publicly (v8).
- **greed — *pleonexia* (G4124):** the itch for more (v15).
- **fool — *aphrōn* (G878):** mindless (v20); **required — *apaiteō* (G523):** demanded back (v20).
- **worry — *merimnaō* (G3309):** pulled apart (vv22, 25, 26).

- **keep worrying — *meteōrizomai* (G3349):** suspended in midair; only Luke 12:29.
- **flock — *poimnion* (G4168):** Luke 12:32; Acts 20:28–29; 1 Pet 5:2–3.
- **chosen gladly — *eudokeō* (G2106):** to delight; Luke 3:22.
- **gird — *perizōnnymi* (G4024):** the servants (v35) and the master (v37).
- **steward — *oikonomos* (G3623):** a household manager (v42).
- **fire — *pyr* (G4442); baptism — *baptisma* (G908); distressed — *synechō* (G4912)** (vv49–50).
- **division — *diamerismos* (G1267):** only Luke 12:51.
- **time — *kairos* (G2540); analyze — *dokimazō* (G1381); cent — *lepton* (G3016)** (vv56, 59).

Key insights to carry (from the Deep Dive):

1. **A mask cannot survive the light** (vv1–3).
2. **The fear that ends all fears** (vv4–7).
3. **Worried about the unforgivable sin?** No true Christian commits it (Sproul).
4. **Greed wears a halo** (vv13–15).
5. **Six I's, five my's, no God** (vv17–19).
6. **Suspended in midair** — *meteōrizomai* (v29).
7. **The Father gives the kingdom gladly** (v32).
8. **The Master puts on the apron** (v37).
9. **Much given, much required** (v48).
10. **Read the season** (v56).

Cross-references: Exod 12:11; Ps 14:1; 23:1; Eccl 12:14; Jer 7:31; Micah 7:6; Matt 6:19–34; 10:26–36; 24:42–51; Mark 10:38, 45; 13:37; Luke 3:16, 22; 6:30; 22:27, 57; Acts 20:28; 1 Cor 4:1; 2 Cor 5:10; Phil 1:23; Col 3:5; 1 Thess 5:2; 1 Tim 6:17; Heb 13:5; 1 Pet 4:10; 5:2–3.

03 Application

HOW DOES IT CHANGE ME?

KEY VERSE · LUKE 12:34

"For where your treasure is, there your heart will be also."

FIGURE · TWO "HOW MUCH MORE" ARGUMENTS

TWO "HOW MUCH MORE" ARGUMENTS · LUKE 12:22–34

CONSIDER THE RAVENS · v24	CONSIDER THE LILIES · vv27–28
they neither sow nor reap; no storeroom nor barn	they neither toil nor spin; grass alive today, burned tomorrow
"and yet God feeds them"	**"if God so clothes the grass"**
"how much more valuable you are than the birds!"	"how much more will He clothe you?"

worry cannot add a single hour (v25) · the nations seek these things; your Father knows (v30)

DO NOT	SEEK	RECEIVE	GIVE
keep worrying v29	His kingdom v31	the kingdom, gladly given, little flock v32	treasure in heaven; the heart follows vv33–34

Read each column down from the creature to the Creator, then across the bottom: stop worrying, seek His kingdom, receive it as a gift, and put your treasure where your heart should be.

Truth to face — the mask. Hypocrisy is the Pharisee's leaven, and it grows in me when I care more about how I look in the group than what I am in the "inner rooms." Nothing covered will stay covered. I would rather bring it into the light now, with Jesus and a brother, than have it proclaimed from the housetops later.

Command to obey — fear Him, not them. A lot of us have lived by the fear of men — the crew, the cellblock, the boss, a father's voice. Jesus says fear the One who holds eternity, and then in the same breath, "Do not fear; you are more valuable than many sparrows." This week I will say out loud, to one person, that I belong to Jesus (v8).

Sin to confess — barns. I can be a rich fool without being rich: planning everything around "my" stuff, "my" plans, "my" comfort, and leaving God out of the sentence. I confess my greed and my worry — two sides of the same coin, as Guzik says. Today I will give something away that it hurts a little to give.

Promise to trust — the little flock. "Do not be afraid, little flock, for your Father has chosen gladly to give you the kingdom." He doesn't hand it over grudgingly; He gives it with the delight He has in His Son. I can stop clutching.

Example to follow — the faithful steward. Nothing I manage is mine — not my money, my time, my family, or the men God puts in front of me. The Master is coming at an hour I don't expect. I want Him to find me "so doing" — giving out the rations on time, not beating the other servants or drinking the night away.

Questions for the table (from the Deep Dive):

1. Where am I wearing a mask — saying one thing in public and another in the "inner rooms" — and what would it cost to take it off? (12:1–3) *Nothing covered up will not be revealed.*
2. Whose opinion do I fear most right now? How does Jesus' word about sparrows and numbered hairs change that fear? (12:4–7) *Fear Him; do not fear — you are more valuable than many sparrows.*
3. If God said "this very night" to me, what have I prepared, and whose would it be? Where am I rich toward myself and poor toward God? (12:16–21) *Everything was about him, and nothing was about God (Guzik).*
4. What do I worry about most, and what would it look like to "seek His kingdom" in that very area this week? (12:22–31) *Your Father knows that you need these things.*
5. Look at my bank statement and my calendar. Where is my treasure — and so where is my heart? (12:33–34) *The correlation … is a simple fact (Guzik).*
6. If the Master came tonight, what would He find me doing with what He has entrusted to me — my family, my money, my time, the men I serve? (12:42–48) *From everyone who has been given much, much will be required.*

Worship. The God who has authority over hell does not forget one sparrow and has counted every hair on my head. He feeds ravens, dresses lilies, and gladly gives His little flock the kingdom. My Master is coming back from the wedding, and when He finds His servants ready He will put on an apron and serve them. He went through the baptism of the cross so that I could settle my debt on the way.

Prayer. Father, take the mask off me and give me a clean heart in the inner rooms. Teach me to fear You and nothing else. Forgive my greed and my worry; make me rich toward You and loose with my barns. I seek Your kingdom today — You know what I need. Keep my lamp lit and my belt tied, and when Jesus comes, let Him find me faithful with what He has put in my hands. Amen.

Scripture: New American Standard Bible® (NASB), © 1960–1995 The Lockman Foundation. Used by permission. · Teacher material summarized from David Guzik (Enduring Word), R.C. Sproul (Ligonier), C.H. Spurgeon and Matthew Henry — see Luke-12-Deep-Dive-Four-Voices.pdf for sources. · Importable: the companion .md carries the berean-study block.