STUDY GUIDE · 8 JULY 2026

Treasure, Heart, and Eternity: A Study Guide Through Luke 16

Luke 16 can feel like a grab bag of disconnected parables and sayings, but across three weeks of preaching at Christ Church Kitsilano, Pastor Brant Van Roekel and guest preacher Sam Bay showed it is a single, sustained argument. As Pastor Brant puts it, the chapter is 'a unified passage teaching us to obey God's word by investing this world's treasure for the good of others and for God's eternal glory.' The chapter's unifying theme runs from the shrewd manager all the way to the rich man and Lazarus: the good news of the kingdom does not cancel God's word but calls people to trust and obey it. This study guide walks through that argument passage by passage — asking what it means to hold the gospel as a 'knife edge' between antinomianism and legalism, to love God more than money, and to live with courage for Christ's eternal kingdom. Each session builds on the last, so that by the end the reader sees not five disconnected topics but one urgent summons: repent of the loves that lock us outside God's kingdom, and invest the temporary treasures of this world for the eternal glory of Christ.

The parable of the shrewd manager is not a commendation of dishonesty but a call to shrewdness — using the temporary 'unrighteous wealth' God has entrusted to us wisely for eternal purposes: making friends for eternity, leaning into the training ground God has designed for us, and watching who we ultimately serve.

The parable opens with a manager caught squandering his master's possessions — the same Greek word used in Luke 15:13 for the prodigal son who 'squandered his property in reckless living.' That connection is not accidental. Sam Bay points out that what the master commends is not the manager's dishonesty — Scripture is consistent that dishonesty is condemned (Proverbs 10:9; Titus 2:7) — but his shrewdness in using a dire situation to secure his future. Jesus draws the lesson explicitly: 'The sons of this world are more shrewd in dealing with their own generation than the children of light.' The question for disciples is whether they will be at least as purposeful with God's money as unbelievers are with their own.

Sam Bay develops three applications from verses 9–13. First, make friends for eternity: unrighteous wealth will fail, so use it now to bring people into the kingdom. As one scholar he quotes puts it, 'Children of light often fail to use their financial resources to win people to faith, who thus become friends forever.' Second, lean into the training: whether God has entrusted you with little or much, your bank account is a personalized training program in faithfulness — 'not a waiting room, it's a training ground.' Third, watch who you serve: 'No servant can serve two masters.' Serving money enslaves us to an insatiable lust for more; the gospel frees us from that tyranny.

The liberating turn in Sam Bay's sermon is that the gospel reframes the motive entirely. When we understand that we are not servants trying to earn a master's approval but children already assured of our Father's love in Christ, money loses its grip. We give not out of guilt or fear but out of gratitude for riches already secured for us. The passage is therefore not a burden but an invitation: God is changing our hearts so that we want to serve him with everything he has placed in our

hands.

- Why do you think the master commended the manager's shrewdness rather than his honesty, and what is the difference Jesus is drawing?
- Sam Bay distinguishes 'the ends justify the means' from 'how we live in the present must be shaped by the end' — what does that distinction mean for how you think about your own finances?
- In what ways have you treated your current financial circumstances as a waiting room rather than a training ground in faithfulness?
- The parable closes with 'You cannot serve God and money' — where do you feel the pull of money competing with your loyalty to God most acutely?
- Sam Bay says money is 'not to earn the master's approval but to be spent in the assurance of our Father's love' — how does the gospel change the motive behind generosity?

The Pharisees' love of money — not merely their pride, unbelief, or actions — is what keeps them outside the kingdom. What we love is what either locks us out of or draws us into God's joy. Yet the gospel is an urgent, pressing invitation to enter, and God pursues even cold and shivering hearts.

Luke 16:14 places the Pharisees in the room as hostile listeners: 'The Pharisees, who were lovers of money, heard all these things and they ridiculed him.' Pastor Brant traces a theme running from Luke 14's parable of the great banquet through the three parables of Luke 15 — lost sheep, lost coin, prodigal son — and into chapter 16: some enter the joy of God and some remain outside. The surprising answer to why is not pride, not unbelief, not resentment, but love. 'It is not their resentment. It is not their pride. It is not their unbelief at the end of the day that keeps them from

the love of Christ. It's that they love money more than God.' The Pharisees also justified that love, teaching that their wealth was a sign of divine blessing — a pattern Pastor Brant notes sounds very like the modern prosperity gospel.

Jesus' verdict is severe: 'What is exalted among men is an abomination in the sight of God.' Pastor Brant reaches for C.S. Lewis's illustration of the child content to play in a mud puddle when offered a holiday by the sea — except Jesus' language is even stronger, because what we love in our sinfulness is not merely a lesser good but something that twists and distorts the soul. Drawing on Proverbs 4:23 ('Guard your heart, for from it flows the wellspring of life'), he urges the congregation to pay attention to what he calls the 'affection economy' — not just the attention economy of distraction, but the economy of loves that are either moving us toward God or pulling us away.

But the passage does not end in diagnosis. Verse 16, rightly translated, says that since Jesus' arrival 'everyone is pressed or urged to enter' the kingdom — the same word used in Genesis 33:11 when Jacob urgently presses Esau to accept his gift. God is not anxious or surprised by our cold, twisted hearts. He has crossed the road to where we stand shivering and urges us, with warmth and mercy, to let go of lesser loves and receive his greater one. The solution to disordered love, Pastor Brant insists, is not trying harder but believing the gospel: 'The solution to our twisted hearts is to hear the announcement of the good news that God loves you and to believe it.'

- Pastor Brant identifies 'what we love' as the root barrier to entering the kingdom — do you find that more or less surprising than pride or unbelief as the culprit?
- Jesus says 'what is exalted among men is an abomination in the sight of God' — where do you see the values of your surrounding culture most directly clash with God's values?

- The Pharisees justified their wealth as a sign of God's blessing — what are modern equivalents of that kind of self-justification?
- Pastor Brant lists several specific idols — money, pleasure, health, reputation, recreation, family — which of these do you find hardest to hold with an open hand, and why?
- The sermon introduces the idea of an 'affection economy' — what practices pull your affections away from God, and what practices draw them toward him?

Jesus anticipates that his arrival as fulfillment of the law and the prophets could be misread as a license to abandon the law. He corrects this sharply: not one stroke of the law becomes void. The gospel is a knife edge — falling off on either side into antinomianism or legalism destroys it.

Verses 17–18 look like a random interruption, but Pastor Brant shows they are the theological spine of the whole chapter. Having announced that the kingdom of God is now being preached, Jesus anticipates a predictable error: if he is the fulfillment of the law and the prophets, perhaps we no longer need the law and the prophets. He cuts that error off at the root — 'it is easier for heaven and earth to pass away than for one tiny stroke of a letter in the law to become void.' The metaphor of the tiny stroke refers to the decorative serifs on Hebrew letters: not even that much of God's word can be discarded.

Pastor Brant maps out the two ditches on either side of the gospel. Antinomianism says: since Jesus has died for my sins and God accepts me apart from my works, I am free to live as I please. Legalism says: justification by faith alone sounds too good to be true, so I will add churchgoing, tithing, and service until I feel secure. Both errors destroy the gospel. As Pastor Brant puts it, 'The gospel plus anything equals nothing.' The true gospel — God justifies sinners by faith alone in Christ alone — means that a believer's status before God is the same on their best day and their

worst day. That unchanging status is not a license to sin but a foundation for repentance and grateful obedience.

Verse 18 on divorce and remarriage seems jarring, but Pastor Brant explains it as an illustration of verse 17: Jesus is pointing to a concrete place where God's moral word stands unchanged. References to Deuteronomy and to Micah 6:8 in the background show that the Old Testament spoke clearly about God's design for marriage; Jesus' arrival has not erased that word. The passage therefore sets up the rest of the chapter: because God's word stands, eternity will vindicate it — and that has urgent implications for how we live today.

- Pastor Brant describes the gospel as a 'knife edge' between antinomianism and legalism — which side do you personally find it easier to drift toward, and what does that drift look like in practice?
- The sermon defines the gospel as justification by faith alone in Christ alone — how does understanding that your standing before God does not change day to day affect how you relate to him?
- Why do you think Jesus chose divorce and remarriage in verse 18 as his illustration that the law still stands, and what point is he making about the permanence of God's moral word?
- How would you explain to a friend the difference between 'the gospel plus anything equals nothing' and 'saved by faith, so I can do whatever I want'?
- In what areas of your life are you most tempted to add works to the gospel to make yourself feel more secure before God?

The parable is not an exhaustive teaching on heaven and hell but a vindication of God's word: the reversal at death of the rich man and Lazarus shows that God will not be mocked. Those who ignore Moses

and the prophets will not be persuaded even by a resurrection — a warning pointing to Jesus himself.

The parable of the rich man and Lazarus is the dramatic climax toward which the whole chapter has been building. A man clothed in purple and fine linen feasts sumptuously every day while a poor man named Lazarus, covered with sores, lies at his gate longing for crumbs. At death the positions are completely reversed: Lazarus is carried by angels to Abraham's side; the rich man lifts his eyes in Hades in torment. Pastor Brant is careful to frame the parable correctly from the outset: it is not meant to give us an exhaustive topography of the afterlife. Its point is simpler and more urgent — God will not be mocked. What we have sown, that we will reap, with finality.

The reversal is not a blanket endorsement of poverty or condemnation of wealth. It is, consistent with everything in Luke 16, about what each man loved. The rich man had received his good things and used them entirely on himself, ignoring the suffering Lazarus at his very gate. The Old Testament texts that the Pharisees knew — Isaiah 58:6–7 ('Is it not to share your bread with the hungry and bring the homeless poor into your house?') and Micah 6:8 ('Do justice, love kindness, walk humbly with your God') — were not mysterious or hidden. They were plain. The Pharisees who are watching Jesus tell this parable are the rich man's brothers: they have Moses and the prophets already.

The most searching line of the parable comes at the end: 'If they do not hear Moses and the prophets, neither will they be convinced if someone should rise from the dead.' Pastor Brant hears this as an unmistakable pointer to Jesus' own resurrection. The Pharisees will witness a resurrection and remain unconvinced — not because the evidence is insufficient but because hard hearts, shaped by the love of money, will resist even the greatest sign God could give. This is both a warning and a vindication: God's word has been clear all along, and eternity will prove it true.

- Pastor Brant warns that this parable is 'not meant to teach an exhaustive list of things about heaven and hell' — how does keeping that in mind help you read it correctly?
- The great reversal between Lazarus and the rich man is rooted in what each loved rather than in how much each possessed — how do you see that distinction play out in the parable?
- Abraham tells the rich man 'They have Moses and the prophets; let them hear them' — what does this say about the sufficiency of Scripture for knowing how to live?
- Jesus says even a resurrection will not convince those with hardened hearts — what do you make of that claim, and how does it challenge the idea that more dramatic signs lead to more faith?
- Pastor Brant connects the rich man's brothers to the Pharisees and to us — which specific warnings from Moses and the prophets, such as Isaiah 58:6–7 and Micah 6:8, are you personally most prone to ignore?

Because Christ impoverished himself in love and was raised to glory, his resurrection proves 'the way down is the way up.' Christians therefore have more reason than the Pharisees to obey God's word by risking their resources for his kingdom — through tithes and offerings, missions support, almsgiving, and deep commitment to a local church.

Having established that the gospel fulfills but does not delete God's word, and that eternity will vindicate what God has said, Pastor Brant draws the practical conclusion: 'Therefore, we must obey God's word.' And he argues that Christians have more reason to do so than the Pharisees ever did — because we have not only Moses and the prophets and Jesus' own teaching, but the life, death, and resurrection of the Son of God himself as our model. 'How does God use his riches?' Pastor Brant asks. 'God, who is highest above all, richer than all, was willing to divest himself of

his riches, to be born in a manger into poverty for us.' Jesus had no roof over his head in his earthly ministry and poured his resources out in love to suffering sinners. He impoverished himself further at the cross — and then was raised on the third day as a victor, given the name above every name. His resurrection proves that the way down is the way up.

With that logic in place, Pastor Brant issues a ringing call to courage drawn from Luke 12:32–34: 'Fear not, little flock, for it is your Father's good pleasure to give you the kingdom. Sell your possessions, give to the needy … for where your treasure is, there your heart will be also.' He names three historic channels through which the church has always invested its resources: tithes and offerings to support local gospel ministry; missions giving to church planting; and almsgiving — direct care for the needy, the kind of thing Isaiah 58:6–7 and Micah 6:8 have always demanded. All three are ways of taking seriously that this world's wealth will fail and that the only investment that is sure is the one made for Christ's eternal kingdom.

The session closes with a concrete, local application. Pastor Brant calls his congregation to commit to Christ Church Kitsilano — not as a private spiritual exercise but as a stake-in-the-ground investment in what God is doing in Kitsilano across generations. Staying in an expensive city, serving on a team, giving regularly, and committing for five or ten years or more is itself a form of 'risking big for Jesus.' The vision is a multi-generational church built by people willing to sacrifice what they could have had elsewhere. 'Everything you risk for him will be rewarded,' he says. 'Suffering now for Christ will mean glory for eternity. He's risen from the dead. He's coming again. Let's live for him together.'

- Pastor Brant says Jesus' life and death show 'how God himself uses his own riches' — how does meditating on Christ's self-giving change your posture toward your own wealth?
- The sermon describes three historic Christian ways of giving: tithes and offerings, missions, and almsgiving — which of these feels most natural to you, and which feels most stretching?

- What would it look like for you personally to 'risk big for Jesus' with your financial resources in the coming year?
- Pastor Brant makes a specific call to commit to a local church for five or ten years or more — what fears or hesitations does that kind of long-term commitment surface in you?
- How does Jesus' resurrection — the guarantee that suffering now for Christ will mean glory for eternity — give you courage to invest in things you cannot take with you?

Conclusion

Luke 16 is not a grab bag but a single, urgent argument moving in one direction: the gospel fulfills God's word without deleting it, eternity will vindicate what God said was true, and therefore today is the day to obey. The chapter opens with the call to be shrewd — to stop treating money as a master and start using it as a tool for eternal mission. It moves through Jesus' exposure of the Pharisees' love of money as the root barrier to entering the kingdom, and his urgent pressing of every heart to come in. It pauses at the knife edge to insist that the good news of the kingdom neither licenses antinomianism nor invites legalism, but calls people to faith in Christ alone that overflows in obedience. And it closes with the parable of the rich man and Lazarus, where eternity delivers its verdict on what we loved and how we lived. The thread running through all of it is that God's word will stand — and that Jesus Christ, who impoverished himself for our sake and was raised to glory, is the living proof. His resurrection guarantees what the parable of Lazarus proclaims: the way down is the way up. Those who risk their temporary treasure for his eternal kingdom will not be disappointed. As Pastor Brant closes: 'Everything you risk for him will be rewarded. Suffering now for Christ will mean glory for eternity. He's risen from the dead. He's coming again. Let's live for him together.'

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