SMITH FOR CHRIST PUBLISHING · BEREAN DASHBOARD STUDY

Luke 19

The King Comes to His City — 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 came to seek and to save the lost, and on His last road He proves it — in a sycamore tree, in a parable about a King who will return, on a colt, and in tears over a city that missed its day. He is the King who comes humbly now and will come again to reign, and He wants me found faithful when He does.

00 The Text

LUKE 19 (NASB95), MARKED

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

1 He entered Jericho and was passing through.

2 And there was a man called by the name of Zaccheus; he was a chief tax collector and he was rich.

3 Zaccheus was trying to see who Jesus was, and was unable because of the crowd, for he was small in stature.

4 So he ran on ahead and climbed up into a sycamore tree in order to see Him, for He was about to pass through that way.

5 When Jesus came to the place, He looked up and said to him, "Zaccheus, hurry and come down, for today I must stay at your house."

6 And he hurried and came down and received Him gladly.

7 When they saw it, they all began to grumble, saying, "He has gone to be the guest of a man who is a sinner."

8 Zaccheus stopped and said to the Lord, "Behold, Lord, half of my possessions I will give to the poor, and if I have defrauded anyone of anything, I will give back four times as much."

9 And Jesus said to him, "Today salvation has come to this house, because he, too, is a son of Abraham.

10 "For the Son of Man has come to seek and to save that which was lost."

11 While they were listening to these things, Jesus went on to tell a parable, because He was near Jerusalem, and they supposed that the kingdom of God was going to appear immediately.

12 So He said, "A nobleman went to a distant country to receive a kingdom for himself, and then return.

13 "And he called ten of his slaves, and gave them ten minas and said to them,
'Do business with this until I come back.'

14 "But his citizens hated him and sent a delegation after him, saying, 'We do not want this man to reign over us.'

15 "When he returned, after receiving the kingdom, he ordered that these slaves, to whom he had given the money, be called to him so that he might know what business they had done.

16 “The first appeared, saying, ‘Master, your mina has made ten minas more.’

17 “And he said to him, ‘Well done, good slave, because you have been faithful in a very little thing, you are to be in authority over ten cities.’

18 “The second came, saying, ‘Your mina, master, has made five minas.’

19 “And he said to him also, ‘And you are to be over five cities.’

20 “Another came, saying, ‘Master, here is your mina, which I kept put away in a handkerchief;

21 for I was afraid of you, because you are an exacting man; you take up what you did not lay down and reap what you did not sow.’

22 “He said to him, ‘By your own words I will judge you, you worthless slave. Did you know that I am an exacting man, taking up what I did not lay down and reaping what I did not sow?

23 ‘Then why did you not put my money in the bank, and having come, I would have collected it with interest?’

24 “Then he said to the bystanders, ‘Take the mina away from him and give it to the one who has the ten minas.’

25 “And they said to him, ‘Master, he has ten minas already.’

26 “I tell you that to everyone who has, more shall be given, but from the one who does not have, even what he does have shall be taken away.

27 “But these enemies of mine, who did not want me to reign over them, bring them here and slay them in my presence.”

28 After He had said these things, He was going on ahead, going up to Jerusalem.

29 When He approached Bethphage and Bethany, near the mount that is called Olivet, He sent two of the disciples,

30 saying, “Go into the village ahead of you; there, as you enter, you will find a colt tied on which no one yet has ever sat; untie it and bring it here.

31 “If anyone asks you, ‘Why are you untying it?’ you shall say, ‘The Lord has need of it.’”

32 So those who were sent went away and found it just as He had told them.

33 As they were untying the colt, its owners said to them, “Why are you untying the colt?”

34 They said, “The Lord has need of it.”

35 They brought it to Jesus, and they threw their coats on the colt and put Jesus on it.

36 As He was going, they were spreading their coats on the road.

37 As soon as He was approaching, near the descent of the Mount of Olives, the whole crowd of the disciples began to praise God joyfully with a loud voice for all the miracles which they had seen,

38 shouting: “BLESSED IS THE KING WHO COMES IN THE NAME OF THE LORD; Peace in heaven and glory in the highest!”

39 Some of the Pharisees in the crowd said to Him, “Teacher, rebuke Your disciples.”

40 But Jesus answered, “I tell you, if these become silent, the stones will cry out!”

41 When He approached Jerusalem, He saw the city and wept over it,

42 saying, “If you had known in this day, even you, the things which make for peace! But now they have been hidden from your eyes.

43 “For the days will come upon you when your enemies will throw up a barricade against you, and surround you and hem you in on every side,

44 and they will level you to the ground and your children within you, and they will not leave in you one stone upon another, because you did not recognize the time of your visitation.”

45 Jesus entered the temple and began to drive out those who were selling,

46 saying to them, “It is written, ‘AND MY HOUSE SHALL BE A HOUSE OF PRAYER,’ but you have made it a ROBBERS’ DEN.”

47 And He was teaching daily in the temple; but the chief priests and the scribes and the leading men among the people were trying to destroy Him,

48 and they could not find anything that they might do,
for all the people were hanging on to every word He
said.

Marked in the text

- **v2** “he was a chief tax collector and he was rich” — Sin / warning
- **v3** “Zaccheus was trying to see who Jesus was” — Time / place / contrast
- **v5** “hurry and come down” — Command / instruction
- **v5** “today I must stay at your house” — God — His character & actions
- **v6** “received Him gladly” — Promise / blessing
- **v7** “a man who is a sinner” — Sin / warning
- **v8** “I will give back four times as much” — Command / instruction
- **v9** “Today salvation has come to this house” — Promise / blessing
- **v10** “to seek and to save that which was lost” — God — His character & actions
- **v11** “the kingdom of God was going to appear immediately” — Time / place / contrast
- **v13** “Do business with this until I come back” — Command / instruction
- **v14** “We do not want this man to reign over us” — Sin / warning
- **v17** “Well done, good slave” — Promise / blessing
- **v17** “faithful in a very little thing” — Promise / blessing
- **v17** “faithful in a very little” — Promise / blessing
- **v21** “I was afraid of you” — Sin / warning
- **v26** “to everyone who has, more shall be given” — Time / place / contrast
- **v27** “bring them here and slay them in my presence” — Sin / warning
- **v28** “going up to Jerusalem” — Time / place / contrast
- **v38** “BLESSED IS THE KING WHO COMES IN THE NAME OF THE LORD” — God — His character & actions
- **v38** “Peace in heaven and glory in the highest” — Promise / blessing
- **v40** “the stones will cry out” — God — His character & actions
- **v41** “saw the city and wept over it” — God — His character & actions
- **v42** “the things which make for peace” — Promise / blessing
- **v42** “they have been hidden from your eyes” — Sin / warning
- **v44** “you did not recognize the time of your visitation” — Sin / warning
- **v46** “MY HOUSE SHALL BE A HOUSE OF PRAYER” — God — His character & actions
- **v46** “ROBBERS’ DEN” — Sin / warning
- **v48** “hanging on to every word He said” — Time / place / contrast
- **v31** “The Lord has need of it” — Key repeated word (every occurrence)
- **v13** “minas” — Key repeated word (every occurrence)
- **v16** “mina” — Key repeated word (every occurrence)
- **v5** “today” — Key repeated word (every occurrence)

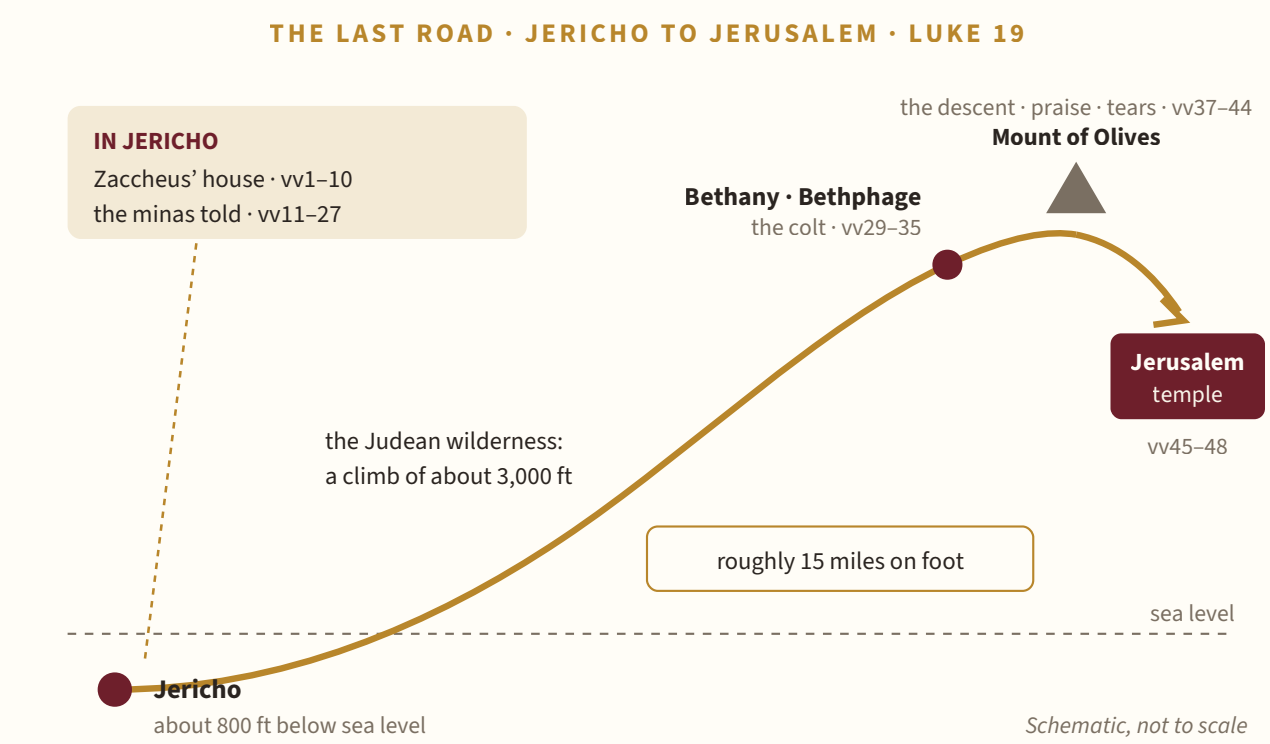
01 Observation

WHAT DOES THE TEXT SAY?

KEY VERSE · LUKE 19:5

"When Jesus came to the place, He looked up and said to him, "Zaccheus, hurry and come down, for today I must stay at your house.""

FIGURE · THE LAST ROAD



Trace the climb: Jesus leaves Jericho deep in the Jordan valley, walks up through the wilderness to Bethany and the Mount of Olives, and comes down into Jerusalem and its temple.

Setting. The last stage of the journey that began at 9:51. Jesus passes through Jericho (v1), tells a parable "because He was near Jerusalem" (v11), goes "up to Jerusalem" (v28) by Bethphage and Bethany on the Mount of Olives (v29), weeps as He sees the city (v41), and enters the temple, where He teaches daily (vv45–47). The chief priests, scribes and leading men want Him dead, but the people hang on His words (vv47–48).

Structure:

- vv1–10 — **Zaccheus:** a chief tax collector, rich and short, climbs a sycamore to see Jesus (vv1–4); "Zaccheus, hurry and come down, for today I must stay at your house" (v5); he receives Him gladly; the crowd grumbles, "a man who is a sinner" (vv6–7); half to the poor, fourfold back (v8); "Today salvation has come to this house … the Son of Man has come to seek and to save that which was lost" (vv9–10).

- vv11–27 — **the minas:** told because they thought the kingdom would appear immediately (v11); a nobleman goes to a distant country to receive a kingdom (v12); ten slaves, ten minas, "Do business with this until I come back" (v13); the citizens: "We do not want this man to reign over us" (v14); the return and the accounting — ten minas, five minas, ten cities, five cities (vv15–19); the mina in a handkerchief, "I was afraid of you" (vv20–21); "By your own words I will judge you" (vv22–23); taken and given to the one with ten (vv24–26); the enemies slain (v27).
- vv28–40 — **the King rides in:** going up to Jerusalem (v28); two disciples sent for an unridden colt — "The Lord has need of it" (vv29–34); coats on the colt and on the road (vv35–36); at the descent of the Mount of Olives the disciples praise God: "BLESSED IS THE KING" (vv37–38); the Pharisees: "rebuke Your disciples" — "the stones will cry out!" (vv39–40).
- vv41–48 — **tears and the temple:** He sees the city and weeps (v41); the things which make for peace, hidden from your eyes (v42); barricade, siege, not one stone upon another, "because you did not recognize the time of your visitation" (vv43–44); He drives out the sellers — "a house of prayer … a robbers' den" (vv45–46); teaching daily; the leaders seek to destroy Him; the people hang on His words (vv47–48).

Repeated words, with counts:

- "mina / minas" ×9 — vv13, 16 (×2), 18 (×2), 20, 24 (×2), 25.
- "come / came / comes" ×11 — vv5 (×2), 6, 9, 10, 13, 18, 20, 23, 38, 43.
- "Lord" ×5 — vv8 (×2), 31, 34, 38; "master" ×4 — vv16, 18, 20, 25.
- "slave(s)" ×4 — vv13, 15, 17, 22; "house" ×4 — vv5, 9, 46 (×2).
- "colt" ×4 — vv30, 33 (×2), 35; "untie / untying" ×4 — vv30, 31, 33 (×2).
- "kingdom" ×3 — vv11, 12, 15; "reign" ×2 — vv14, 27; "King" ×1 — v38.
- "Jerusalem" ×3 — vv11, 28, 41; "temple" ×2 — vv45, 47.
- "today" ×2 — vv5, 9; "The Lord has need of it" ×2 — vv31, 34.
- "exacting" ×2 — vv21, 22; "sow / reap / reaping" ×4 — vv21 (×2), 22 (×2).
- "peace" ×2 — vv38, 42; "enemies" ×2 — vv27, 43; "stone(s)" ×2 — vv40, 44.

Contrasts: A rich chief tax collector ⟷ "a man who is a sinner" in the crowd's eyes, and "a son of Abraham" in Jesus' (vv7, 9). Zaccheus trying to see ⟷ the Son of Man seeking (vv3, 10). Faithful slaves ⟷ the slave who hid his mina (vv16–21). Servants who are rewarded ⟷ citizens who "do not want this man to reign" (vv14, 17, 27). The disciples' praise ⟷ the Pharisees' rebuke (vv37–39). "Peace in heaven" sung ⟷ "the things which make for peace" missed (vv38, 42). The crowd cheering ⟷ Jesus weeping (vv37, 41). A house of prayer ⟷ a robbers' den (v46). The leaders trying to destroy Him ⟷ the people hanging on His words (vv47–48).

Shape of the chapter: two scenes in Jericho (a man saved, a parable told) and two on the way into Jerusalem (a King praised, a city wept over). The chapter climbs, literally — from the Jordan valley up the wilderness road to the temple — and the question rises with it: will people receive this King or not? Zaccheus receives Him gladly; the citizens and the city do not.

Chapter theme (my words): The Son of Man seeks the lost one by one, and He comes as King to His city. He receives sinners, gives His servants work to do until He returns, and weeps over those who reject Him — but the day of His visit can be missed, and the King who rode a colt will come back to reign.

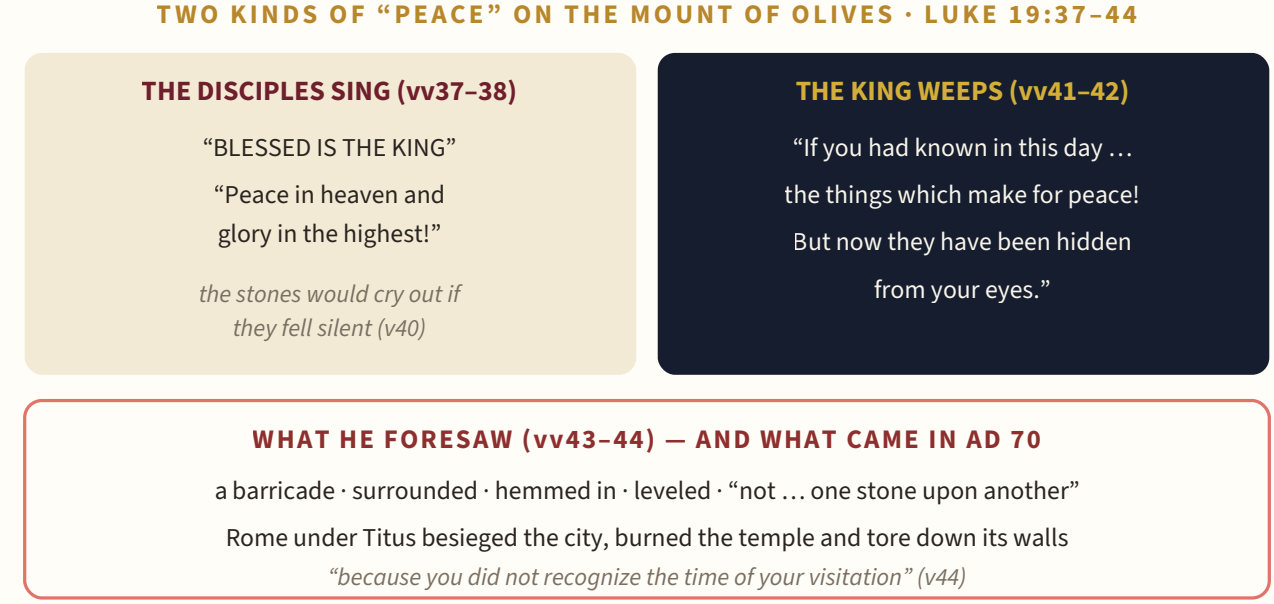
02 Interpretation

WHAT DOES THE TEXT MEAN?

KEY VERSE · LUKE 19:41–42

"When He approached Jerusalem, He △saw the city and wept over it, saying, "If you had known in this day, even you, ☆the things which make for peace! But now ⚠they have been hidden from your eyes.""

FIGURE · TWO KINDS OF PEACE



On the same slope the disciples sing of peace in heaven while Jesus weeps for a city that missed the peace He brought; the bottom panel shows what His tears foresaw.

Why does Luke put Zaccheus here? Right after the rich ruler went away sad (18:18–23) and Jesus said, "How hard it is for those who are wealthy to enter the kingdom of God!" (18:24), Luke shows a rich chief tax collector saved — proof that "The things that are impossible with people are possible with God" (18:27). Henry: "Christ came to save even the chief of publicans." Guzik calls Zaccheus "a model to everyone of how to receive Jesus."

Who was seeking whom? Zaccheus "was trying to see who Jesus was" (v3), but Jesus says, "today I must stay at your house" (v5) and "the Son of Man has come to seek and to save that which was lost" (v10). Sproul: "The word "must" communicates urgency and necessity." Spurgeon: "God does not call his people in shoals, but in units." I was not the one looking first; He was.

Did Zaccheus earn his salvation in verse 8? No. Sproul is plain: "nobody can work their way into the kingdom of God," and Zaccheus "was mentioning what he planned to do as a result of his conversion." Fourfold was the law's penalty for a stolen sheep (Exodus 22:1); Zaccheus holds himself to the strictest standard. That is what grace does

in a thief. “Son of Abraham” (v9) means he belongs to the covenant people again — by faith, like Abraham (Romans 4:11–12).

Why tell the parable of the minas? Because “they supposed that the kingdom of God was going to appear immediately” (v11). The nobleman goes away to receive a kingdom and then returns (vv12, 15). Sproul sets it beside Archelaus, who went to Rome for a crown while a delegation of Jews protested — “The emperor did not confirm Archelaus as king.” Jesus’ point: “There would be an interim between His departure to the far country and His commission as king” (Sproul). I read the parable the way the text sets it up: Christ ascended to the Father and will return in person to reign (Acts 1:11; Revelation 19:11–16). In the meantime His servants are to “do business” with what He gave them.

What is the mina? Each slave received the same amount (v13), unlike the talents of Matthew 25. So the mina is best read as what every servant of Christ shares — the gospel entrusted to us, the life and gifts He gives. Guzik: the reward “is not rest, but more service.” Henry: “All Christians have business to do for Christ in this world.” The third slave did nothing because he had a false picture of his master — “I was afraid of you” (v21). Sproul: “Out of your fear, you didn’t produce anything.”

Two groups judged. The slave who hid his mina loses it (v24); the citizens who said, “We do not want this man to reign over us” (v14), are slain (v27). Henry: “Whoever will not be ruled by the grace of Christ will inevitably be ruined by the wrath of Christ.” Jesus is about to be rejected by His own city; the parable warns them before it happens.

What did the entry mean? Jesus arranged it (vv29–34) to fulfill Zechariah 9:9 — Sproul: “Jesus knew the text.” A King on a colt, not a war horse; the disciples sing Psalm 118:26. Guzik: “we should admire, not pity Jesus.” The Pharisees want the praise stopped; Jesus says the stones would take it up (v40). Henry: “Whether men praise Christ or no he will, and shall, and must be praised.”

Why did He weep? Because the city did not know “the things which make for peace” (v42) and “did not recognize the time of your visitation” (v44). Verses 43–44 came true in AD 70, when Rome under Titus besieged and leveled Jerusalem (Sproul walks through the siege). Spurgeon: “Jesus is here a king by general acclamation, but king of grief by personal lamentation.” Guzik: “Even when God’s judgment is perfectly just and righteous, His heart weeps.” I hold that this judgment is not God’s last word to Israel: Jesus Himself says the city will see Him again when it says, “BLESSED IS HE WHO COMES IN THE NAME OF THE LORD!” (13:35), and Jerusalem is trampled only “until the times of the Gentiles are fulfilled” (21:24; Romans 11:25–26).

The temple cleansing. Jesus joins Isaiah 56:7 (a house of prayer “for all the peoples”) to Jeremiah 7:11 (a den of robbers). Guzik: the market filled the court where Gentiles came to pray. Sproul: Jesus “saw the pilgrims being defrauded,” and “His mood changed from sorrow into fury.” The same Lord who wept over the city cleans His Father’s house.

Word study (Greek):

- **chief tax collector — *architelōnēs* (G754):** only here in the New Testament (v2).
- **to seek — *zēteō* (G2212); to save — *sōzō* (G4982); lost — *apollymi* (G622):** the Luke 15 words (v10).
- **salvation — *sōtēria* (G4991):** “Today salvation has come to this house” (v9).
- **mina — *mna* (G3414):** about a hundred days’ wages; nine times in vv13–25.
- **do business — *pragmateuomai* (G4231):** only v13; *diapragmateuomai* (G1281), gained by trading, only v15.
- **exacting — *austēros* (G840):** harsh, severe; only vv21–22.

- **colt — *pōlos* (G4454):** the unridden foal (vv30–35; Zech 9:9).
- **will cry out — *krazō* (G2896):** to scream aloud (v40).
- **wept — *klaiō* (G2799):** loud weeping, sobbing (v41).
- **visitation — *episkopē* (G1984):** God's coming to inspect and deliver (v44; 1:68, 78).
- **robbers — *lēstēs* (G3027):** bandits (v46; Jer 7:11).

Key insights to carry (from the Deep Dive):

1. **The camel goes through the needle** — a rich chief tax collector saved (18:24–27).
2. **He was seeking; Jesus was seeking him** — "must" (v5), "to seek and to save" (v10).
3. **Restitution is fruit, not price** — fourfold, after grace (Sproul).
4. **"Lost" is a Luke 15 word** — *apolōlos*.
5. **The kingdom comes after a journey** — the King goes and returns (vv11–15).
6. **The reward for faithfulness is more work** (Guzik).
7. **Fear is not an excuse** — the third slave (Sproul).
8. **A King on a colt** — Zechariah 9:9.
9. **God weeps over the judgment He sends** — *klaiō* (v41).
10. **A house of prayer for all the peoples** — Isaiah 56:7 and Jeremiah 7:11.

Cross-references: Exod 22:1; Num 19:2; 1 Kings 1:33; Ps 118:22–26; Isa 56:7; Jer 7:11; Ezek 34:16; Hab 2:11; Zech 9:9; 14:4; Matt 25:14–30; Luke 1:68, 78; 13:34–35; 15:1–32; 18:18–43; 21:20–24; John 12:12–19; Acts 1:11; Rom 4:11–12; 11:25–26; 1 Cor 4:2; Rev 19:11–16.

03 Application

HOW DOES IT CHANGE ME?

KEY VERSE · LUKE 19:17

"And he said to him, '☆ Well done, good slave, because you have been faithful in a very little thing, you are to be in authority over ten cities.'"

FIGURE · THE MINAS AND THE CITIZENS

THE KING RETURNS AND SETTLES ACCOUNTS · LUKE 19:15–27

FIRST SLAVE vv16–17	1 mina → 10 more	"Well done, good slave" · over ten cities
SECOND SLAVE vv18–19	1 mina → 5 more	"you are to be over five cities"
"ANOTHER" vv20–26	1 mina → hidden in a cloth	"worthless slave" · the mina taken away
THE CITIZENS vv14, 27	"We do not want this man to reign"	"bring them here and slay them"

Each slave got the same mina (v13); what differed was what he did with it while the master was away (v26).

Read across each row: same mina, different use, different outcome — and the citizens who refused the King face a harder end than the lazy slave.

Example to follow — Zaccheus came down quickly. He did not care how foolish he looked in a tree, and when Jesus called him he "hurried and came down and received Him gladly" (v6). Spurgeon: "Hardly had he said, "Come down," when down he came." Some of the men I sit with have spent years being called "a man who is a sinner" (v7). Jesus calls them by name. This week I will stop putting off what He has already told me to do.

Command to obey — make it right. Zaccheus went straight to the people he had cheated (v8). Grace did not make him careless about his past; it made him honest about it. If there is a man I have wronged — money, a lie, a broken promise — I will write his name down and take one step toward making it right. Not to earn anything. Because salvation has come to my house.

Sin to confess — burying my mina. I have sometimes done nothing with what Christ gave me because I was afraid — of failing, of looking foolish, of a God I pictured as harsh (v21). That is not humility; it is unbelief. I confess it and ask Him to show me what He has put in my hands to use until He comes back.

Promise to trust — "Well done, good slave." The King is coming back (vv12, 15), and He notices faithfulness "in a very little thing" (v17). The small, unseen work — the phone call to a man who is struggling, the Bible study with three guys at the facility, being honest at work — is not little to Him.

Warning to heed — do not miss the day. Jerusalem cheered and still missed Him (vv37, 42, 44). It is possible to be in the crowd and not know "the things which make for peace." Today is a day of visitation for me. I will not treat it as ordinary.

Questions for the table (from the Deep Dive):

1. Zaccheus climbed a tree and did not care who laughed. What has it cost me — pride, reputation, comfort — to get close enough to see Jesus? (19:3–4) *I wish there were more of us who did not mind being laughed at (Maclaren, in Guzik).*
2. Jesus called a man everyone hated by name and went to his house. Who is the "sinner" I would grumble about if Jesus went home with him? (19:5–7; 15:1–2) *Jesus is joyful to receive sinners (Guzik).*
3. Zaccheus made things right with the people he had cheated. Is there someone I need to pay back or make amends to? (19:8–9; Exod 22:1) *Restitution is the fruit of salvation, not its price (Sproul).*
4. The King has given me a mina and gone away for a while. What has He put in my hands, and what am I doing with it until He comes back? (19:13, 17; 1 Cor 4:2) *The reward for faithful service is not rest, but more service (Guzik).*
5. The third slave hid his mina because he thought his master was harsh. Where has a wrong picture of God made me afraid to act? (19:20–23) *Out of your fear, you didn't produce anything (Sproul).*
6. Jesus wept because Jerusalem did not recognize the day God visited it. Where is God visiting me right now, and am I missing it? (19:41–44; 2 Cor 6:2) *He looks with weeping eyes upon lost souls (Henry).*

Worship. The Son of Man came looking for me. He looked up into a tree and called a thief by name; He rode into His city on a borrowed colt as the humble King Zechariah promised; He wept over the people who would kill Him; and He will come again to the Mount of Olives to reign. Blessed is the King who comes in the name of the Lord.

Prayer. Lord Jesus, You came to seek and to save that which was lost, and You found me. Thank You for calling me down and coming to my house. Give me a heart that makes things right with the people I have wronged. Forgive me for burying what You gave me out of fear; make me faithful in very little things until You return. Open my eyes to the day of Your visitation, and let me be one who praises You when others are silent. 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-19-Deep-Dive-Four-Voices.pdf for sources. · Importable: the companion .md carries the berean-study block.