

JESUS MIRACULOUSLY SAVES A RICH MAN (Luke 19.1-10)

Of the four biblical gospels, the one with the most human interest material is Luke, because it teems with encounters between Jesus and all kinds of people. These interactions reveal both the glories of Jesus and the heart of His subjects, whether good or bad.

Appearing just a little before this sermon text is another confrontation between Jesus and a rich man, the rich young ruler (Luke 18.18-30). The unfolding event reveals this man as proud, self-righteous, and covetous, a “moralistic materialist” who desperately needed Jesus more than all he already had. Jesus offered Himself to this great sinner with the words, “Come, follow Me” (18.22), implying that He would be a Savior to him, forgiving His sins, and a Lord to Him, leading him to inherit eternal life, as he requested, but the rich young ruler turned away with sadness, because he counted Jesus’ offer a bad bargain. The moralistic materialist was enslaved to his wealth and pride without faith in Jesus.

In response, Jesus turned to His disciples and told them that it is quite impossible, humanly speaking, for a rich man to enter the kingdom of heaven—that is, to be saved. Wealth powerfully seduces men from God. Nevertheless, “the things which are impossible with men are possible with God” (18.27). Saving sinners takes a miracle only God can do.

God is sovereign in bestowing His grace upon the unworthy. This is one of the brightest facets of His glory, as Moses discovered when the Lord was pleased to show it to him: Moses said, “I beseech thee, show me thy glory.” And the Lord said, “I will make all my goodness pass before thee, and I will proclaim the name of the Lord before thee; and will be gracious to whom I will be gracious, and will show mercy on whom I will show mercy” (Exod 33.18-19). The Lord’s “goodness” is in no small degree His “goodness;” the word “God” may have originated as a contraction of “good.” John Gill set forth eight great related truths: 1) goodness is essential to God’s being [without goodness He would not be God]; 2) goodness belongs to God alone [only God is good, cf. Luke 18.19]; 3) God Himself is the *summum bonum* [the greatest good]; 4) there is nothing but goodness in God, and nothing but goodness comes from Him; 5) His goodness is infinite; 6) God is unchangeably and eternally good; 7) God’s goodness is communicative and diffusive [He does good to His creatures and all creation is full of His goodness]; 8) God’s goodness belongs equally to the Father, the Son, and the Holy Spirit.¹

God said He would make all His goodness pass before Moses and proclaim His name [reputation or glory] before Moses. This is the all-important context in which the Lord declares His sovereign grace and mercy. The expression, “I will . . . to whom I will” expresses in the strongest terms that God exercises total control in giving and withholding His grace and mercy. Paul clarifies this even more by asserting man’s will is null and void as a determining factor in whether

we become objects of God’s grace. Romans 9.15 cites Exodus 33.19, and Romans 9.16 explains its implications: “So then it is not of him that willeth, nor of him that runneth, but of God that showeth mercy” (alt., “So then [God’s gift] is not a question of human will and human effort, but of God’s mercy. [It depends not on one’s own willingness nor on his strenuous exertion as in running a race, but on God’s having mercy on him],” Amp.). That means that not only is it beyond the power of any sinner to save himself apart from God’s grace, but also that God’s grace is effectual in His elect to whom He gives it. God can and does save any sinners He pleases (Psa 115.3; Jonah 2.9). Therefore, anyone who denies God’s absolute sovereignty in salvation (unconditional election, predestination, and reprobation) is actually in great measure denying His goodness!

All this really is necessary to realize what is happening beneath the surface of these two passages about rich men relating to Jesus, the rich young ruler and Zacchaeus (Z). We can account for one being lost and the other saved solely on the grounds of free grace. Jesus withheld it from the rich young ruler and granted it to Z, and so only Z was saved. In this we see that . . .

Jesus can save any sinners He pleases, even rich ones

. . . and Z is proof of Jesus’ almightiness to save.

THEIR SERENDIPITOUS MEETING (19.1-4)

Z’s life would never be the same after he benefited from what seemed a chance meeting with Jesus.

Jesus Came to Jericho (19.1). Z had no control over Jesus’ itinerary, and yet He happened to come to Jericho where Z lived. Luke reports that Jesus, on His long and deliberate journey to Jerusalem where He would suffer and die for such sinners (9.51), “was come nigh Jericho” (18.35). A great crowd was gathered around Jesus, and then He heard the blind beggar’s pathetic cry for mercy (18.38). The Lord stopped and healed this blind man, and the healed man became another of Jesus’ disciples. The multitude saw it and gave praise to God (18.42-43). It seems that just after this, Jesus “entered and passed [or, was passing] through Jericho.” Jesus who healed the blind was about to transform the greedy into a man of grace.

Z Strove to See Jesus (19.2-4). First, Luke introduces us to the man himself by stating his name, position, and station in life (19.2). “Zacchaeus” is a Jewish name meaning “pure” or “righteous,” and in this case it is very ironic. Z was a despised “publican” or tax collector, hated because of a mercenary spirit towards Rome and against Israel, and because such overtaxed their fellow Jews for personal gain. Z was a “chief tax collector” (Gk. term only here in NT) and so a special object of Jewish contempt. He really was a notorious sinner, anything *but* pure and righteous! Z’s fiscally advantageous

¹ *A Body of Doctrinal Divinity*, I.16.

position and unscrupulous ways had made him “rich” (same Gk. word as in 18.25) at the expense of his neighbors.

The Romans collected tribute from all their provinces, usually through a method called tax-farming. Wealthy men in Rome (*publicani*, people engaged in public business) bought contracts giving them the right to collect taxes in an area, the amount to be equal to what they had paid the government plus interest, usually about 25 percent. This system allowed the government to collect its operating expenses each year without effort. The original contractors then subcontracted the collection rights, dividing them into smaller segments of territory. Subcontractors could collect their investment plus interest. Obviously this pyramid scheme soon becomes enormously expensive to the provinces, and it explains why Matthew and Zacchaeus were despised by their compatriots. Not only were they Jews working for the conquerors; they were extorting large sums of money, with Rome’s power to back them up.²

This story’s happy ending may tempt us to think too well of Z at this point but that would minimize God’s grace.

Second, note Z’s desire and challenge (19.3). For some unstated reason, he wanted to see Jesus. One speculates,

What had brought him? Certainly, not curiosity only. Was it the long working of conscience; or a dim, scarcely self-avowed hope of something better; or had he heard Him before; or of Him, that He was so unlike those harsh leaders and teachers of Israel, who refused all hope on earth and in heaven to such as him, that Jesus received—nay, called to Him the publicans and sinners? Or was it only the nameless, deep, irresistible inward drawing of the Holy Ghost, which may perhaps have brought us, as it has brought many, we know not why nor how, to the place and hour of eternal decision for God, and of infinite grace to our souls?³

Z’s immediate hindrance in seeing Jesus was being a short man in a crowd, and Luke would not have noted this incidental fact except that it explains the extreme measure Z had to take in the next verse. We should not make too much of it, as one commentary which calls him a midget, and the forgivable Sunday school song which goes, “Zacchaeus was a wee little man, and a wee little man was he.” Nevertheless, Luke has just portrayed the blind beggar overcoming hindrances in the way to Jesus (8.38-39), and the Lord miraculously healing his blindness and saving him (8.42). Likewise, without realizing it, Z is on the verge of a great blessing from Jesus. This should greatly encourage us to trample all obstacles in our way to Jesus.

Third, behold Z’s determination and ingenuity (19.4). Jesus was being buoyed along in the midst of this human river flowing down the street. How was this short man on the bank supposed to get a good look? Z was lacking in good character but not in ambition and resourcefulness. He ran ahead of the crowd, found a perch on the limb of a sycamore

tree,⁴ maybe even hanging over the roadway here Jesus was sure to pass, quickly climbed the tree, and sat there in expectation. Z was probably accustomed to climbing trees as a boy, but this was quite undignified behavior for a wealthy businessman, showing the strength of his resolution. All these circumstances were arranged by Providence because God planned from eternity to bless Z in just this way. The serendipitous meeting was really a date with destiny.

THEIR SIGNIFICANT MEAL (19.5-7)

Nearly all our mealtimes are routine, but now and then there are very special ones, like after a wedding. This dinner would be the most important one Z ever had, the start of his eternal fellowship with Christ.

Jesus Announces It (19.5). Luke’s account stresses the initiative of Jesus. He “came to the place” where Z was. Jesus “saw him,” perhaps first. And Jesus “said unto him, Zacchaeus, make haste, and come down; for to day I must abide at thy house.” This is very particular and very commanding talk, a direct and forceful way for a young Rabbi to address an infamous and powerful swindler. Have you ever had anyone announce like this that they were going to stay at your house, and you would play the host? It is obvious that Jesus assumes the position of a Lord over Z and gives him orders to be obeyed immediately. Jesus related to Z this way without prior arrangement with him, and something of the honor of Jesus was at stake if Z publicly refused. Did Jesus who commanded demons so effectively also have power over such sinful men, the dregs of society, to secure at His will their instant faith and obedience? We know from this account that He did.

This describes a case which, shows the freeness of divine mercy; for, although Z did not invite Christ to his house, Christ invited Himself. Though there was no asking him to be a guest, much less any pressing entreaty on the part of Z, Christ pressed Himself upon him, and said to him, “Make haste, and come, down; for today I must abide at thy house.”⁵

This was not the same approach Jesus took with the rich young ruler. In that case the ruler came to Jesus and posed a question, “What shall I do to inherit eternal life?” Jesus responded by prescribing a godly course of life with a blessed end. When the rich young ruler sadly turned away, Jesus let him go and used the event as an object lesson for His disciples (Luke 18.18 ff.). Jesus commanded the ruler less forcefully by prefacing His command with an “if” that hinged on the willingness of the ruler. “If thou wilt be perfect, go and sell that thou hast” (Matt 19.21, parallel passage). In other words, “I’ll leave it up to you; decide for yourself.” This implies that Jesus was willing to let the fool go and suffer the consequences should he make the wrong choice, a

² Exploring the NT World.

³ Eidersheim, *The Life and Times of Jesus the Messiah*, p. 490.

⁴ “A robust evergreen that grows to about 40 ft high, with branches spreading in every direction. (The sycamore of the Bible is unrelated to trees of that name in the West). . . The trees provided shade, and their many branches made them easy to climb” (ISBE).

⁵ Spurgeon, MTP #2755.

lamentable end which was nothing more than the just consequences of his arrogant, covetous depravity. But Christ loved Z in particular too much to lose him.

Z Welcomes It (19.6). Luke conveys Z's exact and enthusiastic obedience with three verbs: "he made haste, and came down, and received Him joyfully" (note well the correspondence to 19.5). It seems that at the very moment Christ commanded Z, his heart was changed. Christ changed Z with a word of power just as really as when Lazarus was commanded to rise from the dead, and nothing else but his immediate resurrection could possibly happen (John 11.43). Z's eager reception of Christ was the result of Christ's unconditional election and redemption of Z, not vice versa.

This is a critical point of theology where many go astray, because they believe in "conditional regeneration," that people are born again on the condition that they believe the gospel. A founder of the hugely influential Dallas Theological Seminary taught that "God's answer to an individual's faith in Christ is such that by the power of God he is born of God and thus becomes an actual son of His," and, "on the human side, regeneration is conditioned simply on faith."⁶ Popularly conceived, this is the notion that a sinner must believe *in order to be* born again, and that everything depends on his free will and choice whether to believe or not. While believing the gospel is a sinner's responsibility, the miracle of regeneration is God's work alone (*monergistic*, lit., "alone-work," contrasted with *synergistic*, working together) and produces the faith to receive Christ. This is both the explicit teaching of Scripture (e.g., John 1:13; Jas 1.18) and necessarily follows from other doctrines about salvation (e.g., a sinner's will in bondage, John 6.44, 65; faith and repentance as God's gifts, Phil 1.29; Acts 11.18; etc.). Sinners have no more ability to induce regeneration than corpses have to raise themselves from their graves. Both alike depend solely on the exercise of God's sovereign grace, and this cannot be frustrated.

The Crowd Criticizes It (19.7). "They" refers to "the press" (19.3), "all the people" (18.43), and "the multitude" (18.36). At first many did not hear what Jesus said to Z, but when they saw Z come down from the tree and Jesus going with Z to his house, then they realized what was happening, and their mood turned sour. Despising the chief publican, they "murmured" against Jesus (Gk. means to express discontent in an emphatic way, to complain, to grumble; same word used in Luke 15.2, of the same grace of Christ). Of all the people in Jericho, Jesus chose to stay with the least deserving!

A graceless mind likes the false notion of good people going to heaven as a reward for their devotion. The idea that God might instantly forgive and fellowship with one who has been so very wicked is offensive to the natural man, but that is part of what makes the gospel such divinely good news (cf. Isa 55.6-9). Consider a modern illustration. How do you feel about the possibility that the most worthless scum you can imagine—let us say a lifelong sexual predator, child molester,

and serial murderer all bound up in one disgusting criminal—might, in the last few seconds before his execution, find grace in the eyes of the Lord and moments later open his eyes as a redeemed saint in heaven, with all his sins forgiven, standing in the white robe of Christ's righteousness as a true son of God? Is that notion repulsive to you, or wonderful? Do you celebrate this kind of free grace, or fault it? If the latter, then take your place amidst the crowd of Jesus' critics, because that is just the kind of thing they protested.

Instead, you should glory in this sovereign free grace, because it is your only hope and because it magnifies God's compassionate heart and saving power. Zeal for showing sovereign grace is what inexorably drove Jesus to immolation on the cross as the Lamb of God for sinners slain! Believing and preaching sovereign grace tends to the praise of the great Savior, our Lord Jesus Christ.

THEIR SOLEMN MANIFESTO (19.8-10)

The climax of this wonderful ten-verse story comes with the proclamations of Z and Jesus, especially the latter. Essentially, Z speaks from what is obviously a spiritually-renewed heart—he is no longer the man he once was! Jesus on His part proclaims Himself the Savior, of Z and many other lost ones like him.

Z Affirms Faith in Jesus (19.8). The scene seems to be Z's house, because Z "went down and entertained Him" (19.6, lit.) and the crowd complained that Jesus "had gone in to be the house-guest of a man who was a notorious sinner" (19.7 Wuest). Perhaps Z and his guests were reclining for a meal, but "having stood" (lit.), he made an important spiritual announcement, addressing Jesus directly, with the apparent intention that others present would also hear. This was nothing less than a public confession of personal faith in Jesus, of open resolve to follow Him as a loyal disciple from then on, whatever the cost.

In this narrative, Luke refers to Jesus as "the Lord" (or Master), and so did Z. In this context the address was surely more than a title of polite respect comparable to "sir." It rises to an acknowledgement of the legitimacy of Jesus' claims to total lordship over Z's person and life down to his wallet! The evidence of Z's repentance is especially well-suited to him as a formerly oppressive cheat.

Z promises two things to his new Master:

1) "Behold, Lord, the half of my goods I give to the poor." Z could not possibly have returned the money to each of his countless and unknown victims, but neither could he keep the ill-gotten gain for himself. Ethically, there was no better course than to distribute a great part (Z names "half" up front) to the needy. See how Jesus has renewed a hoarder into a helper, a greedy man into a giver, a filcher into a philanthropist!

2) Z's second promise is, "if I have taken any thing from any man by false accusation, I restore him fourfold." Surely Z had done such a thing many times (the Greek grammar implies that this first class condition starting with "if" is true); this is part of how he had become so rich as a tax-

⁶ Accurate citations of Lewis Sperry Chafer from R. C. Sproul's evaluation, Willing to Believe: The Controversy over Free Will.

collector with Rome's authority behind him. The proclamation amounts to an invitation for victims to line up for their extremely generous refund! What seems to be the part of OT law most relevant to this particular situation involves a voluntary confession and only a twenty percent increase (Lev 6.1-5). Z's great zeal and sincerity to make things right is plain from his "fourfold" restitution.

In these promises Z showed that "repentance unto life," God's gift (Acts 11.18), was reigning in his heart:

Repentance unto life is an evangelical grace. . . By it a sinner, out of the sight and sense, not only of the danger, but also of the filthiness and odiousness of his sins, as contrary to the holy nature and righteous law of God, and upon the apprehension of his mercy in Christ to such as are penitent, so grieves for and hates his sins, as to turn from them all unto God, purposing and endeavoring to walk with him in all the ways of his commandments. . . . Men ought not to content themselves with a general repentance, but it is every man's duty to endeavor to repent of his particular sins particularly (WCF XV.1-2, 5).

Puritan Matthew Poole explains further:

See here the first effects of Christ's saving looks upon any soul. The soul presently begins to cry out with the prophet, Isa 6:5, Woe is me! For I am undone; because I am a man of unclean lips, and I dwell in the midst of a people of unclean lips: for mine eyes have seen the King, the Lord of hosts. Z is now made sensible of his covetousness, and hardness of heart towards the poor, of his extortion and oppression, and resolves upon an effectual reformation. Christ never looks any soul *in* the face, but He looks his scandalous sins *out* of countenance [an archaic idiom meaning He casts them down]. Acts of charity and justice are the first fruits of true repentance. The world, and the love of it, go out of the heart as soon as ever the true love of Christ comes into it; the soul knows that it *cannot serve God and mammon*. In case of wrong done to others, there can be no repentance, nor (consequently) any remission [forgiveness], without restitution and satisfaction, so far as we know it, and are able (in loc.).

This is not to deny salvation by grace at all, but to affirm salvation through a faith that works. If you still savor your sins and prefer them to Christ, and thus refuse to vomit them and to receive Christ instead, then you have never known saving faith and the twin grace of repentance. And where there is no resolve to make restitution as far as is possible, there is also no genuine repentance, no matter how bad or guilty you may feel about what you have done. When Christ renews the heart, He grants such repentance as seen here in Z.

Jesus Affirms This Salvation in Keeping with His Mission (19.9-10). Jesus makes two great statements—one about Z in particular, and the other about Himself in general.

1) Z is a true son of Abraham (19.9). First the Lord gladly announces, "This day is salvation come to this house." Whether this refers to salvation as in the abstract or in the person of Jesus Himself is debated, but are not both inextricably linked? When *Jesus* came to Z's house with a purpose to save, *salvation* was inexorably coming also! While "house" may refer to Z's household members, it is not to be

interpreted as if the faith of the household head automatically translated his family members into a state of grace.

Why to *this house*, rather than to *this person*, but because Christ knew that Zacchaeus would do the duty of a good master, and seek the salvation of his household? (Puritan William Gouge, *Works* I.666).

Second, the evidence Christ offers that salvation has come to Z's house is that Z has proven to be a true "son of Abraham," not just physically, but *spiritually*, being a sincere believer as Father Abraham was, and therefore one of his spiritual offspring (cf. John 8.39, 44; Gal 3.6-7). Like Abraham, Z's faith was counted for righteousness—that is, he was forgiven freely apart from works by the grace of God and through faith in Jesus Christ.

2) Jesus is a deliberate Savior of the lost (19.10). This is one of the greatest statements in the gospel of Luke. Jesus declares His identity, His coming, and His mission.

- "The Son of man" is a messianic title with overtures of His genuine humanity and essential deity.
- "Is come" (or, "has come") is an announcement of His arrival in this world from heaven, absolutely unique in human history.
- "To seek and to save that which was lost" is the characteristic aim of His first coming. His was a rescue mission, a mission of mercy.

This saying is so pregnant with spiritual life, the seed of a thousand gospel sermons! Jesus came "to *seek* and to *save*," not to seek and destroy (9.56). Both verbs cast light on the meaning of the term "lost."

Lost ones need to be sought. Sinners are "lost" in the sense that we have wandered far from God, like sheep from their shepherd. "All we like sheep have gone astray; we have turned every one to his own way" (Isa 53.6). Then Jesus the Good Shepherd came into the world to find His elect apostates, like wicked Z, and bring them back to Himself, as in the parable (Luke 15.4-7). God has had His elect among Jews and Gentiles, and Jesus came into the world to find every single last one of them, and gather them into His fold which is the one and only Church (John 10.11, 14-16).

Lost ones need to be saved. Wandering sheep are vulnerable sheep; it is impossible that sinners should live far from God without being spiritually ruined. This is the main sense of the word "lost" (Gk. *apollumi*, "a strengthened form of *ollumi*, signifies 'to destroy utterly'; in middle voice, 'to perish.' The idea is not extinction but ruin, loss, not of being, but of wellbeing" [Vine's]). It is related to "Apollyon" a title for the Devil meaning the Destroyer (Rev 9.11; cf. 1 Pet 5.8). This saving of wandering, ruined sinners is the very thing that Jehovah declared He would do for His chosen people (Ezek 34.11-16). Jesus is the Lord come down to us in human form fulfilling this promise He made ages ago!

You see, as God in the flesh, Jesus can save any sinners He pleases. He boasts to His own glory, "I will be gracious to whom I will be gracious, and will show mercy on whom I will show mercy." Z is proof of that! Amen.