

Christ Reformation Church

Tillamook, Oregon

“Let’s not fall into the fallacy of thinking that unless we are big, we are going to be ineffective. One with God is a majority. So often God has done some of the most amazing things in the whole history of the church through remnants.” (Lloyd Jones)

www.sermonaudio.com/crc

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The Lord Saves a Lost Man

February 8, 2026

Sermon Text: Luke 19:1-10

Scripture Reading: John 6:22-59

The conversion of that “wee little man” Zacchaeus is our subject this morning, the scripture account being found in this 19th chapter of Luke’s Gospel:

Luk 19:1-10 He entered Jericho and was passing through. (2) And there was a man called by the name of Zacchaeus; 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."

When we consider the miracles Jesus' performed, we tend to recall His healings of the blind, deaf, or lame. His walking on the water and calming a raging storm or raising the dead. But here we have the account of an even greater miracle – the salvation of a sinner who would have been the very last person in his town to be reconciled to God.

Let's first consider the context –

In the preceding chapter we have the parable of the Pharisee and another tax-collector, followed by the account of the rich young ruler

who clung to his riches rather than give them up and follow Christ. In contrast, Peter reminds Jesus that he and his comrades had left even their homes and followed Him, and Jesus responded –

Luk 18:29-30 And He said to them, "Truly I say to you, there is no one who has left house or wife or brothers or parents or children, for the sake of the kingdom of God, (30) who will not receive many times as much at this time and in the age to come, eternal life."

The chapter ends with blind Bartimaeus given sight by Jesus, then glorifying God and even the people who saw it praising God.

These accounts are surprises. Jesus is absolutely unpredictable. A tax-collector – the sinner – finds salvation while the fasting, tithing Pharisee is rejected. That rich young ruler who had worked hard at keeping the commandments and who even comes to Jesus asking about salvation, departs in disappointment still lost. A blind beggar, in contrast, is given not

only physical sight, but eyes to see the kingdom of God.

And now we come to this account of a chief tax-collector named Zacchaeus which once again is contrary to what the crowds expected and desired.

Jesus Enters Jericho

By this time, word about Jesus had spread widely and crowds followed Him. You see it here:

Luk 18:35-37 As Jesus was approaching Jericho, a blind man was sitting by the road begging. (36) Now hearing a crowd going by, he began to inquire what this was. (37) They told him that Jesus of Nazareth was passing by.

NOTE: We can expect to see “crowds” of people “following” Jesus, but the vast majority of them soon fall away. As Jesus told the crowds before – “you are just here for the bread.” But when they hear His Word, they stumble and go back home. That is what we have today. Wherever you see a large

crowd allegedly following Jesus, you can be sure that almost all of them are there for some kind of temporal reward – health, wealth, emotional highs, seducing words of a charismatic person, the glitz of big buildings going up. But it is all a sham. Expect it. These crowds are fickle and when they are confronted with the real Jesus, with His true Word, they choke and despise and leave.

Listen to William Hendriksen give us some information on this city of Jericho [New Testament Commentary] -

“Even before the reign of Herod I Jericho was already ‘a little paradise,’ with its palm trees and rose gardens. Herod the Great and his son Archelaus had made it even more beautiful. A grand winter palace had been built there, also a theater and a hippodrome. Some of the streets were lined with sycamore trees. The climate was delightful. Mark Antony had given the city to Cleopatra as a token of his affection.

Jericho was famous for the balm derived from the balsalm tree. Josephus calls the balsam ‘the most precious thing there is.’ It was fragrant, soothing, and highly regarded for its healing qualities.

And, still more pertinent to our text here on Zacchaeus –

“The trade in balsam and in other commodities which abounded in the region, yielded high taxes for the Roman government. And Jericho was at the heart and center of a vast trade route network. The city had trade connections with Damascus, Tyre, Sidon, Caesarea, and other countries in every direction.” [Ibid]

And then there was Zacchaeus in the middle of all of this. He was not only a tax-collector, he was a CHIEF tax-collector. He was a very prominent person heading up the entire tax district of Jericho and its surroundings.

Tax-collectors in his day were, as you no doubt know, notoriously dishonest. I have read that they

were permitted to keep money they extorted from the people which was over and above the amount required to be given to Rome. And it surely must have been the case that a chief tax-collector like Zacchaeus got a cut of all the “action” from his subordinates. Similar to a mafia type system. Underlings had to pay the guy above them.

And so it is not surprising when we read Luke’s words –

Luk 19:2 And there was a man called by the name of Zaccheus; he was a chief tax collector and he was rich.

“...and he was rich.” Rich men do not leave their money and follow Christ – as we learned in the previous chapter, It is easier for a camel to go through the eye of a needle..... You would not put your bet on Zacchaeus if you were trying to predict who would be saved in Jericho.

**The Doctrine of Divine Election –
Salvation is of the Lord**

As we continue through this passage, we do not want to miss one of its chief doctrinal truths – *Effectual Calling*. Here it is in the London Baptist Confession:

Those whom God hath predestinated unto life, He is pleased in His appointed, and accepted time, effectually to call,¹ by His Word and Spirit, out of that state of sin and death in which they are by nature, to grace and salvation by Jesus Christ;² enlightening their minds spiritually and savingly to understand the things of God;³ taking away their heart of stone, and giving to them a heart of flesh;⁴ renewing their wills, and by His almighty power determining them to that which is good, and effectually drawing them to Jesus Christ;⁵ yet so as they come most freely, being made willing by His grace.⁶

This is really the heart of this miracle at Jericho. And it begins right here:

Luk 19:3-4 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.

This is not mere human curiosity. Not something like “Oh, I heard this fellow who is creating quite a stir in coming to town. I guess I will go watch.” No. There is urgency in the words Luke uses here-

- He was *trying to see who Jesus was*
- *So he ran on ahead*
- *He climbed up into a tree in order to see Him*

NOTE: The sinner left to himself does not do what Zacchaeus was doing. He is RUNNING and getting AHEAD of the crowd. This is a man who is impelled – who is being driven. And it is the Holy Spirit who is driving him. This wealthy, corrupt man is doing everything necessary to see Jesus –

even climbing a tree. He cared not about his dignity.

If you are a Christian, there was a time like this in your life, when – even unknown to you what was happening – something rose up in you so that your complacency, your boredom with church and the Bible, and Sundays – was turned into an interest which grew and grew in you. You wanted to see Jesus. You wanted to hear His Word. Your prior religion, if any, which was merely a “going through the motions because...” ended. And if you were in a church which was an outright cult or a church where God’s Word was not faithfully and really proclaimed – you knew that this was not Christ. And you overcame obstacles to find Christ – if you were short, you climbed a tree! If you were mocked – no matter. If family and friends tried to hinder you – you pressed on.

AND when you found Him, you recognized the Shepherd’s voice, you recognized His Word, and you followed Him.

This is effectual calling. Do you know anything of this? Can you look back and realize it now?

My sheep hear my voice, and come at my call...

Jesus Comes to ‘the place’

Luk 19:5-6 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.

When Jesus came to *the place*. I find that statement very amazing. *The place*. This would mean that Jesus *stopped*. He had been *passing through* Jericho. But here, at this exact place, He stopped. He came to that tree. That specific tree. Its seed had been sown how many years before? It grew and grew. I just googled this:

Ficus sycomorus (sycamore fig) is a long-lived, robust tree that typically lives for 50 to 150 years. However, in ideal, historic

conditions, they can live for centuries, with some ancient specimens in Israel documented to be over 1,000 to 2,000 years old.

Consider then – most likely *centuries* before Zacchaeus time, the exact spot of this tree was ordained by God, placed there by Him for Zacchaeus to climb. *The place.*

But that is not all –

“When Jesus came to the place, He looked up and said to him, ‘Zacchaeus....’”.

Christ knew his name. He knew he was in the tree. In fact, it turns out that Zacchaeus was the very reason why Jesus had come to Jericho –

“Zacchaeus, hurry and come down, for today I must stay at your house.”

“Zacchaeus was seeking to see Jesus, but in fact it was Jesus who came to seek him.”

Christian, before you were born, ages before you existed, the Lord knew your name and He set a divine appointment time and place where He would meet you and call you to Himself.

I think one of the most amazing phrases in this account is this:

“...for today I must stay at your house.”

Emphasis upon “*today*” and “*I must.*” The exact DAY of his salvation has been set from eternity past. Zacchaeus got up that morning no doubt thinking this would be just another day in his privileged life. And yet it was the most important and vital day of his entire life – the day when the Son of God would come to his house. The day which, well Jesus said it –

Luk 19:9 And Jesus said to him, “Today salvation has come to this house, because he, too, is a son of Abraham.

And it was the Day when Jesus MUST come to his house.

Ordained by the Father. Salvation, you see, is not so much a matter of a man inviting Christ, but of Christ inviting Himself into the sinner's house.

Consider the sinfulness of man. Think of the President pulling up to a man's house in his motorcade, coming to the door, and saying "I must stay in your house today." What a great evil it would be to refuse him (though man such wicked people do this very thing today). We would be thrilled to have him stay.

But the sinner consistently refuses to permit Christ to come in. Left to himself, the sinner will always perish in hell because he will not gladly receive the Son of God.

In contrast -

Zacchaeus' Response

The response?

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

Can you not see the Lord's saving hand in this? This is not of man. Absolute contrast to the outcome with the rich young ruler.

Luk 18:23 But when he had heard these things, he became very sad, for he was extremely rich.

Furthermore, in the case of Zacchaeus, Jesus did not even mention giving away his money – Zacchaeus is the one who said it –

Luk 19:8 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."

We will come back to that in a moment, but right now let's look at -

The response of the crowd –

Luk 19:7 When they saw it, they all began to grumble, saying, "He has gone to be the guest of a man who is a sinner."

These people were wicked. They despised Zacchaeus and hated him – and he certainly was a great sinner – BUT in fact what they are not facing up to is that THEY are as much sinners as he! They are just like the Pharisee we met earlier –

Luk 18:11-12 "The Pharisee stood and was praying this to himself: 'God, I thank You that I am not like other people: swindlers, unjust, adulterers, or even like this tax collector. (12) 'I fast twice a week; I pay tithes of all that I get.'

Matthew Henry comments on this:

"...and were not they themselves sinful men? Was it not Christ's errand into the world to seek and save *men* that are *sinners*? But Zaccheus they think to be a sinner above all men that dwelt in Jericho, such a sinner as was not fit to be conversed with. Now this was very unjust to blame Christ for going to *his house*; for, 1. Though he was a *publican*, and many of the publicans were *bad men*, it did not therefore follow that they were *all*

so. We must take heed of condemning men in the lump, or by common fame, for at God's bar every man will be judged as he is. 2. Though he *had been a sinner*, it did not therefore follow that he was now as bad as he had been; though they knew his past life to be bad, Christ might know his present frame to be good. God allows room for repentance, and so must we. 3. Though he was *now a sinner*, they ought not to blame Christ for going to him, because he was in *no danger* of getting hurt by a sinner, but in *great hopes* of doing good to a sinner; whither should the physician go but to the sick? Yet see how that which is *well done* may be *ill construed*."

When you were saved, especially if you were saved in later life, how many people grumbled that you were changed? This is a great evil – instead of praising God for a wonderful work of salvation, the wicked grumble and accuse.

What hope is there for a lost person, having gone off the path in the middle of the wilderness, to be

saved? None *and especially if he refuses to acknowledge that he is lost.*

The Proof and Fruits of His Salvation

Luk 19:8-9 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.

When Christ saves a person, there will always be fruits of that salvation. The person has been born again, a new creation and therefore cannot help but bring forth good fruit. We see this quite plainly here in Zacchaeus. He gladly acknowledges that he has defrauded people and promises to repay even in excess of what the Old Testament Law required. This is real repentance and it always evidences itself when a sinner is born again.

Consider this matter of repentance. It is a Godly sorrow over one's sin and a determination to right wrongs committed as much as is possible and to cease from those sins.

Repentance is RARE. Where it is absent there is no salvation. It is not just saying "I am sorry," but it goes further. Zacchaeus restores in excess what he has wrongfully taken. This would require him to go back through his accounts and remedy each wrong. He probably would have ordered an end to defrauding people on the part of those tax-collectors working under him.

Salvation Has Come to this House

We do not know how many persons were in Zacchaeus' family or how many servants he had. Jesus' words here do not mean that everyone in the household was saved, but the Lord does mean that HE had come to that house. And that Zacchaeus, now saved, dwelt in that house for the others to see.

NOTE: If salvation is going to come to YOUR house, to YOUR family, if Christ is going to come into your home, then most typically He comes through Godly parents whom He has called to Himself.

Come to Seek and to Save

The story ends with this core statement of Jesus' mission:

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

The Lord by His election and effectual calling of Zacchaeus, saved him. Jesus came to Jericho seeking that which was lost. He found him and saved him.

Have you been found? Have you ever admitted that you came into this world lost? The vast majority of people in the world today refuse to admit they are lost, headed for eternal death in hell. Such were we. WE were Zacchaeus and so we would have remained if it were not true that the Son of Man came seeking and saving – coming to that “place” on that very day,

calling us by name and saying “Today I must stay at your house.”

Examine yourself. See that these things be true and if not, do not cease to pray, “Lord, be merciful to me a sinner. Seek me and save me and come into my heart and house, else I will perish forever.”