

The title of this morning's sermon is, "Does Zacchaeus Teach Restitution for Salvation?"

On Sunday mornings we are working our way verse-by-verse through Luke's Gospel, and we find ourselves at **Luke 19:1**.

—
Here's part of an email I received from someone I don't know...

"Scott,
As I reflect on my past and my many sins, I am more aware of how wretched and worthless I am. I am also convicted of sins I wonder if I need to undo?

For example, when I was 16 and I worked at Ross I stole clothes. I am pretty sure I don't own any of the clothes now, nor do I know the amount or worth of what I took. However, will I go to hell if I don't find a way to pay back what I stole?

There are so many other things I could list. I feel like my past is like Humpty dumpty, and I can't fix it."

—
Someone else sent me a message about a certificate he received after cheating on the exam. He didn't know how to handle this. He wondered if he should stop using the certificate or go back and try to be recertified...which he didn't even know if he could do because he was already certified.

—
I think messages like these capture something people commonly wonder...

"Is restitution needed for salvation? I committed all these sins before becoming a Christian. Do I need to do anything about them now?"

If there's one place in Scripture that could cause us to think restitution is needed for salvation, it is this morning's account with Zacchaeus. Let's look at it in detail to see what it does and doesn't teach.

Luke 19:1 He entered Jericho and was passing through.

In our last sermon [Jesus healed blind Bartimaeus](#) as he approached Jericho. Now he has entered Jericho.

Luke 19:2 And behold, there was a man named Zacchaeus. He was a chief tax collector and was rich.

Let me briefly remind you about [tax collectors](#)...

Eight times in the synoptic Gospels it says, "tax collectors and sinners," instead of "murderers and sinners," or "adulterers and sinners."

Why is it written as though being a tax collector is the worst sin imaginable?

Because to the Jews, it pretty much was!

- The Romans severely taxed the Jews, and the Jews who collected taxes for Rome were considered traitors to their people.
- Tax collectors were wealthy, and it was a wealth made off the backs of their already oppressed brethren.
- Tax collectors had to collect a certain amount and anything they collected over that amount they were able to keep for themselves. Because they worked for Rome they had Rome's support, which prevented Jews from resisting them.

—
The only thing worse than a tax collector is a chief tax collector...which Zacchaeus was!

[Zacchaeus's name means pure](#), which is ironic because tax collectors were anything but pure. But when we reach the end of this account, we will see Zacchaeus became pure through Christ.

Luke 19:3 And he was seeking to see who Jesus was, but on account of the crowd he could not, because he was small in stature.

I committed to going through this sermon without making any jokes about tall people in Scripture looking bad – such as Saul and Goliath – and short people – such as David and Zacchaeus – looking good.

Luke 19:4 So he ran on ahead and climbed up into a sycamore tree to see him, for he was about to pass that way.

Zacchaeus pursued Jesus and this brings us to lesson one...

Lesson One: (Part One) Zacchaeus sought Jesus.

There are commendable things about Zacchaeus that I want to draw your attention to...

First, he was curious versus indifferent. John Calvin wrote, “Curiosity and simplicity are a sort of preparation for faith.”

I would rather deal with the staunchest atheist, Mormon, or Buddhist, than an indifferent person. Indifferent people simply don't care. There's nothing to work with. Zacchaeus cared enough to try to find out about Jesus.

Second, I believe Zacchaeus was dealing with conviction because of the way he had been living. This causes some people to try to hide from the Lord. Think about Adam and Eve after they sinned...

Genesis 3:8 They heard the sound of the Lord God walking in the garden in the cool of the day, and [they] hid themselves.

Zacchaeus had been terrible. He could have acted like Adam and Eve and tried to hide, but he made every effort to see Jesus.

Third, seeing Jesus in such a large crowd would have been difficult for anyone, and especially Zacchaeus, but he didn't let that stop him.

You might wonder why Zacchaeus didn't want to remain in the crowd?

First, as a small man, he could have been trampled.

Second, tax collectors were despised, and he probably feared being found in the crowd where he could be beaten up, or worse, stabbed.

Fourth, when we were in [the parable of the prodigal son](#), the father ran toward his son when he saw him coming. I told you it was unusual in the Middle East for men to run, especially wealthy, honorable men. Instead, people ran to them.

But here we see a grown man running ahead of the crowd just to catch a glimpse of Jesus. And the unusual behavior doesn't stop there, because the only thing more unimaginable than a wealthy, honorable man running is a wealthy, honorable man climbing a tree. But Zacchaeus did just that.

He could have easily convinced himself that running and climbing up a tree was beneath him, but he didn't let that stop him.

—
Zacchaeus is a great example of someone who sought Jesus and would not let anything stand in his way.

Several verses encourage us to be like Zacchaeus and seek the Lord. Here are a few:

- **Proverbs 8:17 I love those who love me, and those who seek me diligently find me.**
- **Isaiah 55:6 Seek the Lord while he may be found.**
- **Jeremiah 29:13 You will seek me and find me, when you seek me with all your heart.**
- **Amos 5:4 The Lord [said]: “Seek me and live.”ⁱ**

—
This is a good place for us to consider if anything is holding us back from seeking Jesus...

For Zacchaeus, it could have been his guilt, the crowd, or his height.

What obstacles might we need to overcome?

- Could it be an ungodly relationship that we need to break off?
- Could it be a hobby that in and of itself isn't sinful, but it takes too much of our time.
- Could it be a job that we have turned into an idol?
- Could it be our dignity or pride? Maybe we care too much what others think. Maybe we need to humble ourselves like Zacchaeus was willing to humble himself.

—
Look what happened when Zacchaeus sought Jesus...

Luke 19:5 And when Jesus came to the place, he looked up and said to him, “Zacchaeus, hurry and come down, for I must stay at your house today.”

You might remember when [Jesus healed blind Bartimaeus](#) he stopped, called out to him, and the whole procession had to stop.

The same thing happened here. Jesus held up thousands of people in their tracks while he personally addressed Zacchaeus. I don't know who would've been more shocked: the crowds or Zacchaeus.

—
Jesus could have said, “Hey, short little hated tax collector that's up in a tree. Come down. You look silly up there.”

Everyone would've known who Jesus was addressing, but he chose to use his name.

There is something personal and considerate about using people's names. It's much different than, “Hey” or “Hi” or “What's up?”

We like to be addressed by our names. It makes us feel valued and important.

—
Before I started teaching elementary school I spent some time as a supervisor at a large distribution center for Target. I could tell everyone loved the previous president of the distribution center.

There were hundreds of employees, and many of them said that he could walk around the center, and he knew everyone's names. During large meetings, with hundreds of people present, he could always call on everyone by name.

—
In Zacchaeus's case, as a hated tax collector, he probably hadn't heard his name spoken in an affectionate way in a long time. The way his name was typically used was in a derogatory manner.

But picture this...

Now, in front of all these people, Jesus called out to him and invited himself to his house for dinner. It would have been an amazing honor, perhaps like the president calling out to you while passing through crowds.

And this is the only example in the Gospels of Jesus inviting himself to someone's home.

—
Also, notice Jesus said, “stay at your house.” This wasn't just eating with Zacchaeus. This was staying with him. Jesus pursued friendship and association with someone everyone hated.

—
Look how Zacchaeus responded...

Luke 19:6 So he hurried and came down and received him joyfully.

Zacchaeus didn't say, “I'm horrible. You don't want to be with me. I'm too much of a sinner.” Instead, he was thrilled at the opportunity.

Maybe you've done some horrible things, but Jesus still wants a relationship with you.

Luke 19:7 And when they saw it, they all grumbled, “He has gone in to be the guest of a man who is a sinner.”

These are the religious leaders and you can imagine their disdain when they said this.

When certain people come to Christ, especially those with well-known sinful pasts, there will always be people who grumble...like the religious leaders.

They think they are better, so they see separation between themselves and people like Zacchaeus.

We can have a good measure of our pride by considering how much better we think we are than others.

—
Jesus is in Zacchaeus's house now. Luke doesn't tell us what Jesus said to him but based on what we have previously read in this gospel, we can assume that Jesus preached about the kingdom of God.

Zacchaeus listened and it moved him so much, look what happened...

Luke 19:8 And Zacchaeus stood and said to the Lord, “Behold, Lord, the half of my goods I give to the poor. And if I have defrauded anyone of anything, I restore it fourfold.”

Zacchaeus looks like the opposite of the [rich young ruler](#):

- Jesus told the rich young ruler to get rid of his possessions, which he wouldn't do.
- Jesus didn't tell Zacchaeus to get rid of his possessions, which he wanted to do.

—
No commentators were able to point to one specific part of the Mosaic Law Zacchaeus was obeying. There are a few parts of the Mosaic law he might have had in mind.ⁱⁱ

But here's what I think is going on...

Notice it says Zacchaeus “stood” and said, “Behold.” He was stirred by everything: Jesus calling to him by name, inviting himself to Zacchaeus's house, and then by his preaching. All this moved him to make this declaration.

He didn't worry about the exact terms of the law. He wanted to do more than the law required because his heart had truly been changed.

—
Look how Jesus responded, which I'm sure must've been very encouraging to Zacchaeus...

Luke 19:9 And Jesus said to him, "Today salvation has come to this house, since he also is a son of Abraham.

Back in verse 7 the religious leaders referred to Zacchaeus as "a sinner." Jesus called him "a son of Abraham," which is another way to say that Zacchaeus is a believer...

Galatians 3:7 Know then that it is those of faith who are the sons of Abraham.

—
Because the religious leaders condemned Jesus for going into Zacchaeus's house, I don't think they followed him and heard Jesus say this. But if they did hear Jesus they would have been furious. Saying a chief tax collector was a son of Abraham was outrageous, because he was a man who had been spending years betraying his people, the Jews...the sons of Abraham.

—
Now we reach the part of this account that has caused people the most confusion over the years...

Jesus declared Zacchaeus was saved after Zacchaeus made a declaration about righting his wrongs. This makes it look like restitution is needed for salvation.

So, let's talk about what's going on here. I'm going to go through many parts of this quickly. And this brings us to the first part of lesson two...

Lesson Two: Restitution is not needed for salvation because (Part One) Zacchaeus's behavior is descriptive versus prescriptive.

We have talked many times before about parts of the Bible being descriptive without being prescriptive. In other words, parts of the Bible describe what happened without prescribing for us to do the same.

Jesus was comfortable commanding Zacchaeus. He commanded him to come down from the tree. But he didn't command him to give away half his possessions and restore fourfold.

Zacchaeus chose to do this on his own, but we don't have to do the same.

Lesson Two: Restitution is not needed for salvation because (Part Two) there are too many sins to count.

Do me a favor: just by a show of hands, who can remember all the sins they committed...yesterday?

Zacchaeus was a tax collector, so maybe he had thorough records that would allow him to see who he ripped off over the years. But even if he could fix the sins he committed as a tax collector, there were lots of other sins that he couldn't make right, simply because he couldn't remember all of them.

—
If restitution was needed for salvation, nobody could be saved. We can't remember all the sins we've committed, and even if we could, we wouldn't have the means to make all of them right.

People who have had [abortions often struggle with guilt for years](#). They can't make restitution for their sin.

My heart would break for any deathbed conversions. Imagine someone saying, "I want to be saved, but I don't have the time to fix these things I did."

The next part of lesson two...

Lesson Two: Restitution is not needed for salvation because (Part Three) we're saved by grace through faith.

If restitution was needed for salvation, salvation wouldn't be by grace through faith. Salvation would be by restitution through human effort.

The point of the famous hymn, "Just as I Am" is God wants us as we are...not as we would be after we make things right.

—
Instead of restitution, what is required is repentance and faith.

Repentance means change versus repayment...and that brings me to two qualifications I need to make...

Lesson Three: Restitution is not needed for salvation but (Part One) repentance produces fruit.

John the Baptist said, "[Bear fruit in keeping with repentance.](#)"

This is exactly what Zacchaeus did. He was genuinely repentant, and his repentance produced fruit. Zacchaeus did what he did, not to be saved, but because he was saved.

We have talked about this before as well. Repentance isn't just stopping something, it is also starting something, or bearing fruit.

This is the biblical principle of putting off and putting on, which is taught clearest in Ephesians 4. Listen to what Paul said and consider how much it describes Zacchaeus...

Ephesians 4:22 Put off your old self...24 and put on the new self...28 Let the thief no longer steal, but rather let him labor, doing honest work with his own hands, so that he may have something to share with anyone in need.

Zacchaeus is one of the best examples in Scripture of putting off and putting on:

- He said he would put off defrauding people.
- He would put on being generous and giving.

—
When I was a freshman in high school there was a senior who seemed to hate me, and we will say his name was Brian.

Brian was cruel and it seemed like his primary purpose in life was trying to ruin mine. If I saw him coming down one side of the hall I would try to walk on the other side...and hope he didn't see me.

The school Katie and I attended was very small. The football team had less than 20 players, so we could only scrimmage by having the junior varsity practice against the varsity. I was on the junior varsity football team and Brian was on varsity. It seemed like no matter what other players were on the field he was going to go after me.

One of the best parts of my freshman year was that when it ended Brian graduated and left the school. I am not kidding when I say that just the thought of not ever having to see him again brought me happiness.

Fast forward 14 years to my wedding day. Katie and I decided to get married in our hometown of Fall River Mills. It seemed like the entire valley came out for the wedding...whether we wanted them to or not. I didn't even think that many people lived in the area.

When Katie and I were announced husband and wife, we walked down the aisle hand-in-hand, waving to all of the people we hadn't seen in years. Out of the corner of my eye I happened to see Brian. My heart sank a little, because I thought that if there was anyone who could ruin our special day, it was him.

Brian was a big partier, so for all I knew, maybe he would get drunk or high and pick a fight with me.

He ended up coming up behind me, putting his arm around me, and I thought, "Okay, this is it. I'm going to end up in a fight or a wrestling match at my own wedding."

Instead, Brian leaned in and said, "Would it be too late to ask for your forgiveness?"

I didn't know this, but sometime after high school someone shared the gospel with Brian, he repented, and gave his life to Christ.

—
Here's my point...

When we come to Christ, we repent, and our lives are changed. We aren't saved by those changes, but the changes are evidence we are saved.

For Zacchaeus, it was returning what he had stolen.

I can't say what it looks like for each of us, but I can say that if we have genuinely repented, our repentance produces fruit.

Lesson Two: Restitution is not needed for salvation but (Part Two) God might convict us to make restitution.

We don't need to make restitution to be saved, but after we are saved, God might convict us to try to make something right. Perhaps:

- Ask for forgiveness from someone we hurt.
- Repay someone for something we stole.
- Fix the reputation of someone we slandered.
- Tell the truth after we told a lie.

—
This happened to me. During college I badly hurt a girl, and by extension, her family. My actions bothered me for years. I became a Christian, and at first I thought it was guilt, but then I became convinced God wanted me to apologize and ask for forgiveness.

Social media has made it very easy to look up people from our past, so Katie and I made a commitment to each other not to ever do so...say nothing about communicating with those people.

When I shared everything with Katie, she supported me apologizing. She sat next to me on the couch to be able to watch what I was doing while I went about the process.

I was concerned that messaging the girl might cause her more pain than comfort. So, I found her mother on Facebook, who I knew I had also hurt, and I sent her a message. I told her I had become a Christian, was convicted about my actions, and I hoped that they could forgive me. I told her she could share this with her daughter if she thought that was best.

She sent a nice message in response. I don't know if she shared the message with anyone else, but I felt better because I did what I believed God wanted me to do.

Here's the question...

If God convicts you to perform some form of restitution, but you don't, will it affect your salvation?

No.

But it could affect your sanctification and spiritual peace. So, I would encourage you to act on the conviction.

Now let's look at the last verse...

Luke 19:10 For the Son of Man came to seek and to save the lost."

And this brings us to the next part of lesson one...

Lesson One: (Part One) Zacchaeus sought Jesus (Part Two) but Jesus sought him first.

By nature, lost sinners do not seek the Lord. Consider these verses:

- **Psalm 14:2 The Lord looks down from heaven on the children of man, to see if there are any who understand, who seek after God. 3 They have all turned aside; together they have become corrupt; there is none who does good, not even one.**
- **Romans 3:11 No one seeks for God.**

This brings up the question...

If nobody seeks God, but we Zacchaeus sought Jesus, how do we explain this?

The solution is, we seek God...but only after God first draws us...

John 6:44 No one can come to me unless the Father who sent me draws him.

So, yes, Zacchaeus sought the Lord, but the Lord sought Zacchaeus first.

When I was going over the sermon Katie said, "Why is verse 10 here? It doesn't seem like it fits."

In verse 9 Jesus said, "Today salvation has come to this house." Then he said, "The Son of Man came to seek and to save the lost."

What do these two have to do with each other?

Salvation coming to Zacchaeus is a great example of Jesus seeking and saving the lost. Zacchaeus looks like he did much to seek Jesus – running ahead and climbing up the tree – but Jesus did even more to seek him. Consider this...

Verse 1 says Jesus "was passing through." He is on his way to Jerusalem to be crucified. There were other ways to Jerusalem, but Jesus went through Jericho.

There are no other recorded events in Jericho. It looks like Jesus went through Jericho for no other reason than this meeting with Zacchaeus.

Briefly look back at Jesus's words in Luke 19:5...

Luke 19:5 And when Jesus came to the place, he looked up and said to him, "Zacchaeus, hurry and come down, for I must stay at your house today."

There's so much in this verse...

First, notice it says, "when Jesus came to the place." It doesn't mean when Jesus reached the place that Zacchaeus was up in the tree. It means when Jesus reached the place that he was divinely appointed to meet Zacchaeus.

We use the phrase divine appointment, but Jesus had literal divine appointments. He was following the Father's will and it meant that he had to go to Zacchaeus's house.

That is why Jesus used the word "must." This wasn't random, chance, or coincidental. Jesus had to do this. Robert H Stein wrote, "The 'must' implies a divine necessity to do so."ⁱⁱⁱ

And this is also why Jesus used the word, "today." It had to be today. There was no putting it off.

Let me conclude with this...

The gospel is an invitation. Jesus demands an immediate response.

Just like Zacchaeus was not to put Jesus off, we are not to put Jesus off.

If you are a believer, follow Zacchaeus's example and be sensitive to the fruit God wants you to produce because of your repentance.

If you are an unbeliever, follow Zacchaeus's example and quickly and joyfully respond to Jesus's invitation, so you can hear the same words as Zacchaeus that today has become the day of salvation.

If you have any questions or I can pray for you in any way, I'll be up front after service, and it would be a privilege to speak with you.

Let's pray.

ⁱ See also Psalm 24:6, Matthew 6:33 and 7:7.

ⁱⁱ If a thief stole something he could not restore, he had to repay fourfold...

Exodus 22:1 "If a man steals an ox or a sheep, and kills it or sells it, he shall repay five oxen for an ox, and four sheep for a sheep."

If a thief was caught with the goods he stole he had to repay double...

Exodus 22:4 If the stolen beast is found alive in his possession, whether it is an ox or a donkey or a sheep, he shall pay double.

If a thief voluntarily confessed his crime he had to restore what he took, add 1/5 to it...

Leviticus 6:2 "If anyone sins and commits a breach of faith against the Lord by deceiving his neighbor in a matter of deposit or security, or through robbery, or if he has oppressed his neighbor 3 or has found something lost and lied about it, swearing falsely—in any of all the things that people do and sin thereby— 4 if he has sinned and has realized his guilt and will restore what he took by robbery or what he got by oppression or the deposit that was committed to him or the lost thing that he found 5 or anything about which he has sworn falsely, he shall restore it in full and shall add a fifth to it, and give it to him to whom it belongs on the day he realizes his guilt."

ⁱⁱⁱ Robert H Stein, *Luke: An Exegetical and Theological Exposition of Holy Scripture (The New American Commentary)*, p. 467.