

18th Sunday after Pentecost 16th October 2011

Isaiah 45: 1-7; Psalm 99; 1 Thess 1: 1-10; Matthew 22: 15-33

1

‘Show me a coin’, said Jesus.

This stuff, money, is very much in the news these days. Not that money’s ever out of the news, and not that the money we’re hearing about appears in anything so crude as a coin. We see money in balance sheets, money in meetings of anxious world leaders and rioters in Southern Europe, money in the strained faces of stockbrokers, money in graphs of share prices (which are supposed to keep going up and up for ever) now once again soaring and plunging in lurid colours across the front pages of our newspapers.

As we watch all this, and wonder what’s going on, and what it’s going to mean for our savings, our superannuation, our house prices, we might also wonder whether, as Christians, we have access to any insight about this world economy plunging apparently out of control, and whether we (not as Australians but as Christians) can have a different quality of hope that might help us to deal with it.

What would Jesus say about the global financial crisis? The clue is given in what he said about that coin, in answer to the question: ‘should we pay taxes to Caesar, or not?’ This was one of those challenges that Jesus’ enemies put to him during his ministry in Jerusalem, in the short last week of his life. While the crowds flocked around him to hear his words of grace, his enemies circled him with a different intent.

In this case it was the Herodians who asked the question, supporters of the Herod family who were puppet kings under the Roman overlords – and therefore with a vested interest in Roman rule. It was a trick

question, obviously, designed to discredit him. If he said, ‘Yes, pay taxes to Caesar’ it would alienate the radicals who wanted to throw out the Romans in the name of the God of Israel; if he said ‘No’ he could be charged with sedition, promoting revolution.

What did he say? ‘Show me a coin’. And they held up a coin, a silver *denarius* with the Emperor’s head on it, an idolatrous object to many Jews, a ‘graven image’ (Ex 20: 4) of one who claimed, in some sense, to be divine – and especially idolatrous when held up here, in the courts of the Temple of the Lord. Jesus in effect said, ‘This is the Emperor’s, so give it to him, AND [and here’s the real issue] give to God what is due to God’.

Whether they liked the Emperor or not (whether we like our rulers or not), there are benefits that flow from their rule – peace, stability, justice, prosperity, roads, everything the Romans called the Pax Romana.

There is no idolatry in paying taxes to the Emperor, or the state, who provide all this, IF we know that all rulers are creatures of God, as we are, and that to God we owe all things, even life itself.

2

But money – with or without the Emperor’s head on it, or the head of the Queen – money has a great power to become an idol, a rival to God. On another occasion, Jesus said: ‘You cannot serve God and Mammon’ (Matt 6:24) – meaning by ‘Mammon’, wealth worshipped like a pagan god. It becomes a kind of blasphemy. We recall also that St Paul said: ‘The *love* of money is the root of all kinds of evil’ (1 Tim 6:10). That’s the sin of avarice.

So wealth is not necessarily evil, but it becomes evil if we worship it, if we love it, if we let it take over our life. There’s another sin connected with the love of money, and that’s the sin of *usury*. It’s a sin much debated by the Jewish rabbis, much discussed by medieval theologians, much preached against in the Reformation period, but today hardly mentioned. The word itself has a quaint, antique ring about it. I wonder

when you last heard a sermon preached on the subject of usury? (This could be your chance.)

What is *usury*? It is the sin of lending money at interest. But, you say, that's something that happens all the time: banks do it every day; and so do we, every time we buy a share or put money in a deposit account or a trust fund in the hope of making more. Yes, that's true, but the law is laid down in Exodus 22: 25:

If you lend money to my people, to the poor among you, you shall not deal with them as a creditor: you shall not exact interest from them.

And likewise Leviticus 25: 36-7:

If any of your kin fall into difficulty and become dependent on you, you shall support them; they shall live with you as though resident aliens. Do not take interest in advance or otherwise make a profit from them, but fear your God; let them live with you.

The practice of lending money at interest goes as far back as human history. Among the earliest written documents from Egypt and Babylon are bankers' credit notes, legal pleas from people whose house or child has been seized to pay off a loan, and also laws limiting the amount of interest that can be charged.

It happens all the time. People get into financial difficulties and need help. Note that the Old Testament *praises* those who lend money to their neighbour in time of need, but to expect *interest* on the loan is exploiting them in their time of weakness (see Proverbs 14: 31). That's the point: to help your neighbour is an act of charity, and binds you to them in love; but to demand interest puts you in a place of power over them and destroys the bonds of community. Money has this power for both good and evil.

Deut 23: 19 says: ‘You shall not charge interest on loans to another Israelite’. That’s about preserving the bonds of community. But then it goes on, in the next verse: ‘On loans to a *foreigner* you *may* charge interest’ (23: 20). Foreigners are not part of your community, so a different rule applies. So the Jews had a prohibition against lending at interest to fellow Jews; and Christians, taking these laws over, kept for centuries a rule about not lending to Christians. But it was all right for a Jew to lend to a Christian....

It’s on the basis of this verse that the Jews in the Middle Ages became the bankers and moneylenders of Christian Europe, supplying loans to kings and merchants and ordinary citizens. The Christians needed their money and hated them for it, and the more they needed their money the more the fires of Christian anti-Semitism were stoked.

And Christians too have lent money at interest when they’ve had the chance, even at risk of being hated by their neighbours. Here’s an example in a legal deposition from Elizabethan England:

Thomas Wilcoxe is excommunicated, and disquieteth the parish in the time of divine service. He is a horrible usurer, taking a penny and sometime two pence for a shilling by the week [that’s 8-15% interest per week! – don’t tell that to the credit card companies]. He has been cursed by his own father and mother. For the space of two years he hath not received the Holy Communion, but every Sunday, when the priest is ready to go to the Communion, then he departeth the church for the receiving of his weekly usury.

In other words, he showed his contempt for God and the Christian community by staying in church as short a time as possible, slipping out after Morning Prayer and then standing in the churchyard screwing people for their debts as they came out. It makes you wonder what Thomas Wilcoxe was praying about during the service?

But you might ask: how do we square this prohibition of usury with the fact that lending money at interest is something we do all the time, what our capitalist economy turns on: mortgages, share markets, pension funds? It's a question that troubled people a lot in the 16th century especially, when Columbus had discovered the New World and Vasco da Gama had opened up a sea route to India. Trade was expanding but how was it to be financed, to enable it to grow?

The solution was this: the Bible says you can't take interest from the poor; it doesn't say you can't take interest from the rich. So it's okay, if you have money, to lend some to a merchant who wants to build a ship to sail to India to trade, and it's reasonable to get a reward for your investment. On this assumption, loans and speculative investment have been the basis of our economy ever since, the source of the wealth we revel in.

Of course, any scheme can go wrong, and a wealthy merchant can find himself suddenly bankrupt and in the power of those that lent him money (that's the plot of Shakespeare's *Merchant of Venice*, with Shylock the moneylender demanding from Antonio the merchant his very physical 'pound of flesh'). Borrowing money *can* also provide the means for the poor to get out of their poverty. But there's risk here, if people are offered loans they can't afford, loans granted too easily and enforced too strictly, which bind them further into distress. A whole life can be eaten up in what we now so blandly call 'servicing a loan'. We have to acknowledge that capitalism is better at helping the rich to become richer than even noticing the distress of the needy.

That's why, though it may not break the letter of the Biblical law, Christians have to remember the wisdom of Jesus and St Paul:

'You cannot serve God and Mammon'

'The love of money is the root of all kinds of evil'.

We have to ask what is the purpose of all this frenetic financial activity, this multiplying of credit cards. Does it help us to grow in love for God

and our neighbour, or imprison us in selfish striving? Does it enrich our awareness of the life God gives us, or shrink our lives into slavery of Mammon? Does it give us a wider sense of responsibility for our world, or teach us that whatever I want and can grasp is okay?

The global financial system has been fuelling our prosperity –

and we like that, we like it a lot – and so long as it works it creates the illusion that there can be growth without cost. It's when it over-reaches itself, as it has these last few years, and now again in the debt crisis in Europe, then the down side will appear: For us, this may be in the form of reduced superannuation, but for others, here and around the world, in houses and land repossessed by creditors, crops that no one will buy, jobs lost, families made homeless, anxiety, alcoholism, suicide.

And when people suffer, neither you nor I nor anyone else in particular will be responsible: we can all blame 'the system'. But 'the system' has no morality and no care.

It turns out that the law against usury is not just a quaint relic of a vanished age, it expresses something permanently true: that a society which places the desires of the rich above the needs of the poor will always be putting itself in opposition to the GOD who is infinite compassion.

What would Jesus say? Will you imagine with me another scene from the Gospel?

One day, as Jesus was walking in the Temple, there came to him the moneylenders, with the stockbrokers and the captains of industry, and the Director of the International Monetary Fund.

And they said to Jesus: 'Teacher, is it lawful to lend money at interest? Should we do this, or not?'

And Jesus said: 'Show me a coin'. So they held up a \$2 coin, and he said: 'What do you see on it?'

And they said: 'We see the Queen's head on one side; and on the other we see an Aboriginal elder, and the Southern Cross, and grass trees growing out of dry ground.'

Jesus said: 'What do these things mean?' and they said: 'They are the symbols of our nation, and our heritage, and our land'.

And Jesus said: 'Can you make yourself rich without making these poorer?'

The world is still waiting to hear their answer.