

## Sermon for the Eighteenth Sunday after Pentecost

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**M**atthew gives a subtle clue in describing that the Pharisees and Herodians came to question Jesus. The Pharisees opposed paying taxes to Rome with idolatrous coins depicting the face of the Emperor who called himself a god. The Herodians made their livings off the taxes, holding local power through a partnership with the Emperor. One party or the other would win this trick, the Pharisees by showing Jesus accepted idolatry, the Herodians by showing that Jesus was an enemy of the state. "Who owns this coin?" Jesus asked, and so cut between them both.

If you look at all the tools you use to be part of the financial economy, you will find the owner's name written somewhere on each one of them. The coins and currency will have a bold headline, The United States of America; the checks and credit cards will have the name of the bank who provides them to you. Who ultimately owns your money? Your checks? Your credit cards? Remember it is Caesar that owns what belongs to him.

Over the past two weeks we've seeing growing crowds of people gathering for protests, angry at a system that seems increasingly rigged in favor of the very wealthy and against the average citizen. And why not? Since the 1960's the cost to live has increased sixteen times. Average household incomes have risen ten times, falling 35% behind. Further, the only reason household incomes have risen by that much is that the majority of households now depend on two full time incomes instead of the single wage-earner income common in 1965.

In the midst of falling behind, sudden opportunity seemed to present itself. Loosened rules around borrowing, cheap credit, and escalating house prices provided an apparent fix. We could suddenly borrow our way back into the middle class or near upper class. Between 2002 and 2008 average households borrowed their way to spending 20 to 30% more than the paycheck would cover. As of this year Californians, on average, make \$43,000 a year and owe \$78,000, not counting mortgages.

Among the nations and financial institutions the condition is far worse. The larger banks have so much debt on their books that they have become unofficial branches of the US government. Too big to fail is not just some kind of cute slogan; in reality the governments of the world

owe so many trillions of dollars to a handful of banks that all debt has become public debt, a debt which you and I personally guarantee. The governments with decent incomes and strong credit will have to bail out the banks every time they come up short to pay their commitments, because the ripple effects of collapse would create anarchy across the globe.

We have been satisfying needs of today with a bet that we will be able to figure it out in the future, but the bets are all depending on very rosy optimism. Families bet that some day soon paychecks will rise by 40%. Governments bet that an economic recovery will be so astoundingly strong that unprecedented levels of revenue will begin pouring into the coffers. Banks bet that they will never need to cover obligations so far in excess of their holdings that they are, like Lehman Brothers, only a few bad quarters from bankruptcy.

Michael Lewis, author of *Moneyball* and a new book, *Boomerang: Travels in the New Third World*, looks at formerly prosperous nations that are on the edge of total melt down. Iceland, formerly the richest nation in the world per capita, decided to bet everything on surging stock markets and now is in debt for eight and half times its gross annual income. One of three Icelanders says they are thinking about emigrating. Ireland and Greece have debts that they can never afford to repay. California, his final chapter, is described as a state headed toward third world status because we have made it clear we do not want to pay for the government services we demand. He forecasts that many of our cities and towns will soon go bankrupt, unable to provide basic services to citizens. He exaggerates to make a point, but he offers a picture of communities in California where the last public employee will spend the workday producing pension checks for retired civil servants.

Small wonder that people are angry and worried, whether in a Tea Party or an Occupy Anything protest. Neither group presents a coherent vision for the future, but both grow from frustration and a sense of having no power to put things right.

Render to Caesar what is Caesar's.

Throughout history the practices of credit have simultaneously produced great wealth and great poverty. Jesus told many parables about

debt and prisons, and you must remember that the prisoners of Jesus' day were not burglars or murderers or rapists. That class of criminal was dealt with by cutting off a hand or by execution or banishment. No, the prisons of Jesus day were full of people who had borrowed and could not repay. And the wealthy of Jesus day were those who would loan and then reap the profits of interest or foreclosure. The debtor's land was taken and owned or sold; the debtor's family was taken as slave labor; the debtor worked in a prison factory or farm, sending all the wages to the lender. When Jesus said, "I have come to set the captives free," he was talking about people who could not repay their debts.

There are two biblical principles to consider. I've done a lot to offer a gloomy picture of the situation we are in, and books by Michael Lewis and Thomas Friedman provide the details I share. But the Bible speaks to our situation in ways that are worth wondering about, praying about, perhaps even acting upon.

The first biblical principle is forgiveness. Ever since national churches took charge of Christian worship we have turned forgiveness into an emotional exercise to overcome the results of personal wrong-doing; but biblical forgiveness is significantly about the economic lubricant that is the forgiveness of debt. Friends, I'll repeat this until I die: The Presbyterians got it right. What Jesus taught the disciples to pray was, "Forgive us our debts, as we forgive our debtors." Jesus taught the disciples a prayer about the economy as well as a prayer about the spirituality of discipleship.

The entire body of the prophetic books in the Hebrew scriptures focus on the same God-centered economy as the Lord's prayer. The year of the jubilee, the year of the Lord's favor was, without any equivocation, the year in which all debt was forgiven. If I had foreclosed on a neighbor's property because they had not paid their debt to me, in the year of the jubilee I had to give it back to my neighbor. It didn't matter if I had built a new barn or planted fig trees, the covenant required me to give the keys back to my neighbor. If I had taken a neighbor's children as indentured workers, they were set free. If I was

still holding a promise note for repayment, I had to tear it up and call the account settled.

Somewhere in our current, massive mix-up of debt, the answer that will come to pass is a divine answer at the center of the Bible, thousands of years old and still true: forgiving debt is going to come. It will come either because wise and reflective people figure out how to accomplish it with the least amount of pain, or it will come because of bloodshed and anarchy. In any case we have all but committed ourselves to a path leading to forgiveness. The faithful will see the hand of God in the process, and a divine "I told you so" is on the horizon.

The second biblical principle is to be very careful with any entry into debt. There is no lesson I believe more fully in than that faithful Christian stewardship involves limiting personal debt. Some debt like home mortgages and small payment plan borrowing makes sense, but betting that the future will provide an answer for the things I want today is never a good bet. The house always wins that kind of bet, and that house knows nothing of the Lord's prayer. Again, Jesus taught us to pray, "Give us today our daily bread," and might well have added, "and make that sufficient for our wants." His audience knew that he was talking about the manna in the desert, the miracle bread that was enough, but which turned to compost if hoarded or saved. Give us what we need today, and make our hearts thankful enough to find that sufficient.

**R**ender unto Caesar what is Caesar's, to God what is God's. All Caesars are essentially idols, asking us to trust them, asking us to let them provide for us. Our trust in them will always be trust in a false god.

We render to Caesar the coin and the allegiance of citizenship. We render to God faith and love and trusting hearts. The true God offers us wisdom if we can hear it. The true God offers us assurance in the midst of forgiveness. The true God gives us a way, a way of Christ, in which we shall be sheltered from the storms of the world if we will stand together, if we will let the church become a kingdom of God, if we will trust that God has brought us together to be a new ark of rescue, a new community of hope.