

# Stewardship Forum

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### Stewardship Tools for Leaders : Sermon Library

**Title: FOR THE LOVE OF MONEY: A letter on the mat! (Romans 13:1-7)**

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Please turn to Romans 13 as we begin.

Question: what is it that 26.2 million of us from Britain, from Her Majesty the Queen downwards, do with great regularity and almost universal lack of enthusiasm if not positive distaste? Answer: pay tax. 'In this world', says Benjamin Franklin, 'nothing can be said to be certain except death and taxes.' As Christian people we may look forward to everlasting life but there is no escaping from taxes. Somebody said that there are two kinds of people who complain about paying taxes – men... and women! The Lord giveth and the Inland Revenue taketh away!

As Noel Coward once said 'I've always paid income tax. I only object when it reaches the stage when I'm threatened with having nothing left for my old age, which is due to start next Tuesday or Wednesday.'

Ladies and Gentlemen: our theme for this morning series is Money – a subject closer to many of our hearts than we'd care to admit. Luther once said that there are three conversions for a Christian: conversion of the heart, conversion of the mind and conversion of the wallet. And for some of us, the third is a problem. We find it hard to talk about money and harder still to do what we should with it. At times money can be wonderfully liberating. It can bring us freedom and opportunity and enjoyment and at other times it can be an all-consuming, life-dominating problem. A god demanding our allegiance and submission. And you know, in all his teaching Jesus talked about money more than any other subject, than the Kingdom of God. So there's no doubting its importance.

The old preacher, W. Graham Scroggy put it well: 'There are two ways in which Christians may view their money. How much of my money shall I use for God? Or how much of God's money shall I use for myself?' And nowhere in a sense does the problem become sharper than in this area of taxation. Because that's a way in which a lot of us spend a lot of our money. And that's the way in to our discussion about money in this Money series. Now not all of us are tax payers, I know, though some of us would love to have work and to be tax payers. But many of us *are*, and here is a huge slice of our resources being anonymously and often grudgingly handed over to a faceless bureaucracy to run a Government and State about which, whatever our politics, we may have many cautions and reservations. Is there a Christian perspective on all of this? How does it tie in with Christian stewardship? How should I react in the words of my title to the "letter on the mat"?

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Well, Ladies and Gentlemen, that's our theme. When did you last hear a sermon on the theology of tax paying? So fasten your seatbelts and prepare for take-off. It's time we got to our text. It comes in an enormously important and sometimes controversial passage: Romans 13:1-7. Look at verse 6 to start.

Vs. 6. 'This is also why you pay taxes. For the authorities are God's servants, who give their full time for governing.' Vs 7 'Give everyone what you owe him. If you owe taxes, pay taxes. If revenue, then revenue; if respect, then respect; if honour, then honour.'

Ray Steadman, the Californian minister and preacher, tells a story against himself in one of his books. He says that he was rather resentful about making his first tax return to the IRS (the Internal Revenue Service) in the States, and he says that he addressed the envelope to the Infernal Revenue Service. They didn't answer but they took his taxes nonetheless. And then he says that he got to grips with these verses and later on, he started addressing the envelopes to the Eternal Revenue Service. And in some ways, strange as it may sound, that was rather nearer the mark.

Vs. 6 looks back deliberately to Paul's argument in the first five verses where we have perhaps the single most important statement in all Paul's theology on the State. And its role and its responsibility. But the statement needs to be seen in context. This passage is not just dropped at random into the argument of the letter. No, here is the ethical outworking of the great salvation themes of this letter to the Romans. The dominant theme of chapters 12 and 13 is love: Love worked out in relationships in the church and in society. Love sandwiches this passage on either side.

Chapter 12:21 'Do not be overcome by evil, but overcome evil with good.' And then at the other end, chapter 13:8 'Let no debt remain outstanding except the continuing debt to love one another.' But, we need a right view of the State if we're to live in love, for the State affects so many areas of our lives and certainly it affects our pockets. And if, as chapter 12 has argued, at verse 17, we're not personally free to repay evil for evil, how is order to be maintained, justice upheld and the guilty punished without the State?

The answer is that the State does it, and it does it on our behalf and on God's behalf. This important passage doesn't bring us the entirety of the New Testament teaching about the State but it does bring us some principles of enormous importance, so let's look at the subject in three dimensions:

1. The Principle of Authority
2. The Purpose of Authority
3. Problems of Authority

1. The Principle of Authority

Paul is writing to Christians in the empire's capital, Rome. And by this time, the Roman world had passed through several forms of government: it had been a monarchy, it had been a republic, it had been a principality, and now it was an empire. Nero had just begun his reign

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as Rome's fifth emperor. Among the converts there were undoubtedly Jews who took exception to acknowledging any heathen king and who, to put it mildly, were reluctant to pay tax to support any heathen state. And there were probably Zealots there as well, who wanted to recognise no king but God and to pay no taxes to anyone but God. And there was probably a large rank-and-file of Christian people in Rome, living uneasily under the arrogance of imperial power, wondering if its taxes and its demands were really the best destination for their meagre Christian resources – all the more so now, as they knew (12:13) that what they had, had to be shared with God's people who are in need. Might not that be a better thing to do than to put it in the proverbial brown envelope?

To all these, Paul establishes and clarifies a principle that had already been highlighted in Jesus' own teaching when, in Mark 12:17, he had taught his followers to give to Caesar the things that are Caesar's and to God the things that are God's. So Paul begins with a clear command of universal application: vs. 1. 'Everyone must submit himself to the governing authorities.' And he goes on to give the reasons for this. It is that the State's authority is derived from God. He affirms this three times: vs. 1 'there is no authority except that which God has established.' Then, the end of the verse – 'the authorities that exist have been established by God' and then vs. 2 'consequently, he who rebels against the authority is rebelling against what God has instituted.'

So, says Paul, the State is a divine institution, with divine authority. But, it's a delegated authority. Now I'm sure that Paul is not arguing that all the Calligulas, Herods, Neros and Domitians of the New Testament times, any more than the Hitlers or the Stalins or the Amins or the Saddams of our time were personally appointed by God, that God is directly responsible for their behaviour, or that their authority is under no circumstances to be resisted. We'll come back to resistance in a moment. No, his point is surely this: that all human authority is derived from God's authority so that we can say to rulers what Jesus said to Pilate in John 19: "You would have no authority over me if it were not given you by God." You see, Pilate had used his authority to condemn Jesus but nevertheless, the authority he used had been given to him by God. This is the principle of authority. So vs. 1, we're to submit to it. And vs. 2 we're not to rebel against it. Why? Because God has established it.

One of the most common misconceptions in western political thought today is that the role of government is determined solely by the will of the people. It's not – it's an ordinance of God. And that applies just as much to modern secular even atheistic states, as it did to 1<sup>st</sup> century Rome. Every state has its faults. And 1<sup>st</sup> century Rome was no exception. And yet here is Paul teaching clearly that it is to be treated and respected as the ruling authority. Every politician or minister has their faults and even if perhaps we can't always respect the individuals in office, we must respect the office. For government is ordained by God. That's the principle of authority.

### 2. The purpose of authority.

See verses 3-7. Modern life in community is absolutely impossible without the rule of law and the maintenance of order and justice. No nation or people can know peace, or prosperity or well-being without those things, and a government's function is traditionally the negative one of restraining evil and the positive one of promoting a just social order so that people can

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live harmoniously, in community. Don't make the mistake of thinking that the state itself is the community. It's not. Ask anyone who's spent the morning at the DSS office trying to sort out their benefits. And however good the staff, they're unlikely to come away with a warm glow about bureaucracy's caring qualities. What the state does is to provide the context that shapes the community. It makes sure that the weak or powerless aren't exploited or crushed. It guarantees liberty. It provides security, it sustains a settled environment in which people can live, producing music and art and literature. Raising children, enjoying family life, enjoying religious liberty, being here on a Sunday to worship. As C.S. Lewis once put it,

'It enables us to partake of one of the primary benefits of democracy, the simple freedom to enjoy a cup of tea by the fire with one's family.'

All these things are here in Paul's account but what is particularly remarkable is the language he uses to underline his argument. Just as he has affirmed three times that the state has 'authority from God' so now he affirms three times that the state has 'a ministry from God'. It's staggering when we stop to think about it and to see the language that he uses.

Vs 4 'he' (a ruler) 'is God's servant to do you good.' Secondly, 'he is God's servant, an agent of wrath, to bring punishment'. Thirdly, vs. 6, our tax verse, 'the authorities are God's servants to collect tax and to govern.' And in vs. 4 the word that he uses twice is *diakonos* a deacon. It's a religious word, it's a Christian service word, and here's Paul applying it to the State. He goes even further in vs. 6 and the word in vs. 6 is *lykturgos* – a priest. Could public service be described in any higher terms than these? In chapter 15:8, Paul speaks of Christ as a servant of the Jews. It's the same word that he applies to a government's relationship with God. The ruler is God's servant. No less but no more: He is not God. Even if a string of rulers down the centuries have found themselves thinking otherwise! And the church has had an honourable tradition of reminding the State that God alone is God, that however powerful the emperor on his throne, or the petty bureaucrat behind her desk may think they are, they are first and foremost God's servants and it is to Him that they will one day give account for their work.

What are God's servants in government to do? Firstly, their service is to bring about good (vs.4). The political system doesn't exist for individual self-aggrandisement or for self-advancement. It exists for the positive good of the community. It exists to make things better. The State is to act responsibly. But then, secondly, the State is to act judicially. The State exercises God's wrath (end of vs. 4) punishing wrong-doers. Chapter 12:19 forbids private vengeance. 'Vengeance belongs to the Lord.' But it's not all left piling up to wait the day of judgement. God's agent, in the State, is working now authorised to express and execute his wrath now, in the form of punishment, even in some cases, capital punishment. And the sword of vs. 4 is perhaps a symbol of that, although it's by no means limited to that. The State is literally to be vs. 3 'a terror to evil'. But not only is the State to act responsibly, not only is it to act judicially, but the State is to act fiscally, raising revenue, to make some of these other things happen. Governments are, vs. 6, 'God's servants' for the specific purpose of raising revenue. They impose and collect taxes as God's *lyktergoi* – priests. It's from God that they derive their authority to do so, but it's also to God that they are responsible. Revenues are raised, not for their own advantage, not even in the last analysis for the public

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good, but ultimately for the glory of God. It's extraordinary, isn't it? I tell you, fixing in your tax form will never be the same again! That's the purpose of authority.

Then, thirdly, we need to look at the problems of authority.

Someone may say then, this all sounds rather unbelievable. Aren't politicians sometimes slightly dodgy people, applying slightly dubious principles? And what about evil or corrupt regimes, someone asks. Isn't the State in Revelation 13 portrayed there not as the servant of God but as the ally of Satan? And of course there's another side to it. I don't suggest for a moment that Romans 13 can't be misused. Michael Cassidy the South African evangelist tells the story in his book 'The Passing Summer' of a meeting he had with President P. W. Botha in Pretoria in 1985. Cassidy hoped that it would be a time for constructive discussion and exploration of the processes of reconciliation and so on, but he was disappointed. This is what he says,

'I was immediately aware on entry to the room that this was not to be the sort of encounter for which I had prayed. The President began by standing to read me part of Romans 13.'

It's as if saying these verses, merely stating the purpose of authority, is enough by itself to clinch any argument. Of course it's not. The authority of the State is legitimate but limited. A State can go so far from its divinely defined tasks of acting responsibly, judicially and fiscally, that it no longer warrants our submission. That's implied in these verses but it's not spelt out expressly. But in a democratic society, that will be something of absolutely last resort.

Richard Neuhaus puts it well when he says, 'The Church can and should subject to moral questioning every political agenda or course, thus keeping the entirety of human politics under the transcendent judgement of God.'

I can't begin to do justice to this difficult debate about civil disobedience for the Christian, but the basic principle seems to be clear. The civil authorities are to be obeyed unless they set themselves up in opposition to divine law. We submit right up to the point where obedience to the State would entail disobedience to God. John Stott puts it very well, as always.

'If the State commands what God forbids, or forbids what God commands, then our plain Christian duty is to resist, not to submit; to disobey the State in order to obey God.'

As Peter and the Apostles announced to the Sanhedrin, 'We must obey God rather than men.'

But in a parliamentary democracy where we can argue and protest and reason and vote and elect people and demonstrate and advertise and pressurise and all those other things, there will be few if any situations where disobedience will be right. There are very few biblical precedents in this area and all the biblical precedents deal with laws which were themselves unjust. Chuck Colson is helpful on this. He says,

'In our day breaking laws to make a dramatic point is the ultimate logic of terrorism not civil disobedience.'

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So, where have we got to in our theology of taxation? We pay tax to the authorities who are God's servants, there to do us good, under his ultimate authority. It's no arbitrary decision which lays such a demand on us. This is God's prescribed way of maintaining order and wellbeing in society.

So what's your least favourite tax? Income tax, inheritance tax, VAT, National Insurance? Rest assured it is disliked not half as much as the Tribute (vs. 6) which is translated in the NIV as 'taxes' – a poll tax paid to a subject nation, or to the revenue (vs. 7) levied in support of the imperial machine. Pay it, says Paul. Pay it as a mark of your submission to authority. Pay it as a recognition that you live in two worlds, the kingdom of heaven and this world, and that you have responsibilities in both. There's no political agenda here. This is not a point about the right or the left. There's no prescription here of the rates of tax, or about how we should frame our revenue law. These are matters where Christian people will genuinely disagree. But tax will need to be paid as long as society exists. Tax will exist. Perhaps we need to get a more positive attitude to its payment. Perhaps we need to have a more honouring attitude to the people who collect it. But along with a positive attitude, we ought to take a more practical approach, because I'm convinced that Christians need have not conscience about arranging their affairs legally to avoid the effects of taxation. Tax avoidance is both legitimate and sensible. The Christian responsibility is to pay what is due, not more or less. Tax is not giving. Giving is different. We do both in our lives and service in the world. The right to pay no more than the law demands is well established in the Case Law. Listen to Lord Clyde, Lord President of the Court of Sessions in Scotland, in a decided case:

'No man in this country is under the smallest obligation, moral or other, so as to arrange the legal relations of his business or his property as to enable the Inland Revenue to put the largest possible shovel into his stores. The Inland Revenue is not slow, and rightly so, to take every advantage which is open to it under the taxing statutes for the purpose of depleting the tax payer's pocket. And the tax payer is in like manner entitled to be astute to prevent, so far as he honestly can, the depletion of his means by the Inland Revenue.'

So tax avoidance need not be an issue for the Christian. That's why we take full advantage of the Charity Law and Trust Law. That's why we use Gift Aid, Charity Accounts and other forms of tax effective giving. Because making gifts out of taxed income when the recipient could benefit from a repayment of tax as well is not only bad sense, it's bad stewardship. But equally our responsibility for what governments do with tax is limited. I've heard of some Christians who've been against, for example, nuclear weapons. Or others who've been against the transport programme, or the road building programme, and they go to enormous lengths to work out what proportion the defence budget is of the overall public spending, and then to try to hold back that tiny proportion of their tax bill, as if that was making some kind of statement. I think honestly, that sort of thinking misses the point. Our responsibility is to argue, and to persuade and to vote, yes, all those things, but the government's responsibility is to decide and to levy. Their taxes are our debts and we pay our debts. Even if at times we feel uneasy about the moral consequences of what's happening. I think the Lord understands our difficulties. Certainly it's inconceivable that Paul didn't understand the hesitations of those Roman Christians to whom he writes these remarkable verses.

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Robert Halliday, the 19<sup>th</sup> century commentator puts it well. 'Christians have much reason to be thankful that they are thus, by the authority of God, freed from all responsibility respecting the application of every tax and that this responsibility rests entirely with the government. Were it otherwise they would be in constant perplexity on the subject and almost in every case unable to determine whether it was their duty to pay or to withhold payment.'

So, there *are* grey areas. There *will* be aspects of government policy about which we feel hesitant, but our responsibility under God is to pay. If tax avoidance is legitimate, tax evasion isn't and we all know that, any of us who think seriously about it. Yet, it is alarmingly widespread, even among Christian people. So you see, the Christian will be utterly opposed to inflated allowance claims, to misleading business expenses, massaged figures, to all those jobs paid for in cash and brown envelopes, where it's perfectly clear that the clear idea is to avoid VAT and all the other little wrinkles that we get up to from time to time. It may be dishonest, it may be against the law, but it also deliberately thwarts the purposes of God for society and in a sense that is perhaps where it's most serious of all.

There are three practical things that we need to do for government, any government.

0. We need to respect it. Public service is a high calling. We need to respect public servants. If we are a public servant, rejoice in our Christian responsibility, rejoice that we're collaborators in God's work. But let's respect our public servants. Though we may disagree with policies, we may not care for individuals, we may deplore their private lives. But that doesn't exempt us from showing respect. The man or the woman is a mere mortal, but the office that they hold is ordained by God for the good of society. So we need to be careful how we express our disapproval or voice our dissent, or give vent to our criticism. We will be, by and large, encouragers rather than destroyers. Christians should be the best citizens of all.
0. We'll pray for it – not in this passage, but it's clear from 1 Tim 2 that we're to pray regularly for all in authority.
3. Thirdly, we're to pay for it. Now we're back where we started with taxation. That brown envelope dropping on the mat need not be a source of gloom and discouragement. It can, with God's help, be an opportunity for loving obedience and cooperation with His plans in the world.

May God make that so for each one of us.