

“Coin of the Realm”

Sermon – October 18, 2026 Stone Presbyterian Church

What am I holding? ***[Hold up a penny and flip a slide]***

Yes, I am holding a U.S. penny. How much is it worth? Yes, the face value is one cent. 200 years ago it could buy a biscuit or candle or a single nail, but today the value is so inconsequential that the U.S. stopped minting them one year ago next month. ***[Slide]***

Technically, the penny is still legal tender, though I doubt many of us would even bother to pick one off the ground if we saw one—except maybe to melt it down for the copper if it were from mid-20th century. Up until 1982 the penny was composed of 95% copper, but copper prices rose such that the intrinsic metal value exceeded their face value so that the composition was changed to 97.5% zinc core with 2.5% copper plating.

But really, what is any coin or currency worth? ***[Slide]***

Coins were invented in the 7th century BCE. They were convenient useful tokens to keep track of credits and debits with each other. They represented the value of goods.

They were made from precious metals, like gold and silver, for several reasons. One gold and silver were rare and therefore valuable. They are also stable and dense. Their density allowed them to be small and portable. They are also malleable, so can be stamped with images, making it easy to distinguish them.

Yet coins were never the money. They only stand in for the money. They were always tokens. Tokens of trustworthiness, that a debt will be repaid. And tokens are only tokens, however rare and valuable the metal they contain.

And these days it is not even that. In 1971 we went off the gold standard so that U.S. currency (as well as virtually all countries) is now fiat currency.

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That is, it is worth what it says only because the government says that it is. And we accept that. It has gotten to a point where we barely have any physical currency anymore. It is all just electrons in some computer system.

Somewhat as a result of those technology advances, there is now cryptocurrency, which is a digital-only form of money that uses encryption techniques to create and control new units and transactions completely in cyberspace. A key characteristic is that crypto-currencies are not backed by any government or financial institution. It's hard to wrap your head around it.

One of the consequences of the development of coins and currency is the change in mindset. When the idea about the measuring unit of value—that is, money—was turned into something actually valuable—like gold coins—they became to be seen as the actual commodity, rather than an intermediate measuring device.

Thus, people started seeing that the token for money—the coin itself—was the actual wealth. It no longer stood for the value of a goat or sack of wheat, but was valued in and of itself. Rather than thinking of the valuation **by** money, people started thinking about the value **of** money. Take people on Wall Street, for example, whose only job is to make money for money's sake; no goods or services are produced.

As a result, money became power, particularly when you got a lot of it. If his personal net worth of nearly 1 trillion dollars were a nation's annual economic output, Elon Musk would rank as the 21st largest economy in the world—about comparable to Switzerland. His personal net worth is

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greater than the combined wealth of the bottom 46% of humanity—3.8 billion people.

Though you can't really make apples to apples comparison, Tiberius Caesar, the emperor referenced into today's gospel lesson, was the richest and most powerful person in the world at that time.

Yet managing an empire wasn't cheap. Hence, taxes on people. In today's lectionary story from Matthew 22:15-22 that Donna told so well, the tax they are referring to was the Roman poll tax.

It was a direct tax levied on individuals simply for being alive and registered in a province. Unlike a modern tax, it was not used to build local schools, hospitals, or social safety nets. Instead, the money gathered from Judea was used to fund the mechanisms of the Roman Empire's military machine, regional administration, and imperial coffers.

The fact that the poll tax was used to fund a foreign, pagan superpower made it a massive flashpoint for religious and political rebellion. Jewish opposition was deeply ideological; the tax required paying a fixed fee to a man (Caesar) who claimed divine status, using a coin stamped with his face, was viewed by many as a direct violation of Jewish law against idolatry.

Now, the poll tax was a flat, fixed rate of 1 denarius per year for every person of working age. You'll recall that a denarius was the typical wage for one day's work, so at first blush it doesn't sound like that much of a burden.

But the poll tax was just one small piece of a much larger, overlapping tax system. When you combined the Roman land tax, which took 10% to

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25% of agricultural crops, regional road tolls, market customs duties, and religious obligations (such as the annual half-shekel Temple tax and a 10% Levitical tithe), the total financial burden on a Judean family was a staggering 30% to 60% of everything they produced. For a subsistence farmer living on the edge of survival, giving up even one extra day's wage could trigger debt or starvation. Plus, it was the principle of thing, somewhat like tea tax that Britain put on the American colonies in 1773. The other aspect is that poll tax had to be paid specifically in Roman silver denarii, meaning average citizens were forced to acquire and hand these coins over to tax collectors and were charged for that by money lenders. For further context we have the Pharisees who are scrupulous followers of the letter of the Law. They were incensed at Jesus promulgating the spirit of the law and, worse, that the crowds loved it. We also have the Herodians, who were a political party that supported the Herodian dynasty, perhaps somewhat like French people who supported Vichy France with the Germans in the Second World War. The Herodians didn't like how Jesus was stirring up the people threatening the political dynamic. Thus, though the Pharisees and Herodians were on opposite sides politically and ideologically they shared disdain for this rabble rouser from Nazareth. The enemy of my enemy is my friend. So together they go to put Jesus on the horns of a dilemma by asking what they thought was a yes/no question, “Is it lawful to pay taxes to Caesar or not?” If Jesus says “yes”, he alienates the people who hate the Roman occupation and its Caesar. If he says “no”, the people will be pleased, but Jesus will then be liable for arrest by the Romans.

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Jesus, however, flips the question back on them. First, he says, “Show me the coin used for the tax.” (that is, a silver denarius coin). Jesus doesn’t have one and the average Judean wouldn’t have one on them, but the Pharisees (or Herodians) apparently do—standing in the Temple, no less.

When they produce the coin of the realm, Jesus asks, ““Whose head is this, and whose title?”

By highlighting the physical features of the denarius used to pay the tax, Jesus gives us a number of things to think about.

In the first place, the image of the emperor stamped into the coin’s surface, along with the blasphemous inscription of his claim to divinity, call to mind the prohibition against graven images in the Ten Commandments.

By pointing out that his opponents possess and display such an object within the Temple grounds, Jesus seems to raise, not lower, the stakes of the conversation about money and human loyalty. The issue at stake here is nothing less than idolatry.

Jesus then gives the ambiguous answer, “Give therefore to Caesar the things that are the Caesar’s, and to God the things that are God’s.”

At first blush it seems clear, but upon reflection exactly what things are Caesar’s and what things are God’s? By throwing it back to them, Jesus exposes the irony of the Pharisees and Herodians’ religious activities; they are more concerned with their own power and control than they are with honoring God. This also give us pause for reflection.

Jesus pushes people to think for themselves and determine what is best for them when they engage in the world because ultimately, theological or ethical stances must be determined by each person.

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Sermon – October 18, 2026 Stone Presbyterian Church

So, what does it mean to live in an imperial world that God is supposed to rule?

The key might be to find a way to proclaim the good news of God’s love for us while also calling people to think about what God’s good news and justice might look like in the world with fearless determination and conscientious engagement in the world.

In other words, we must bear the fruits of the kingdom of God in actions as well as words.

Within the context of Matthew’s Gospel, the goal of life is not merely to defeat the empire or adopt an “all-or-nothing” policy but to love people, including enemies, strive after his kingdom and righteousness, and live in hope between now and the future. Until the end, we must continue to pursue the way of God progressively and radically.

The Beatitudes, for example, suggest that whatever brings wholeness, transformation, and healing to communities is a form of resistance to the imperial worldview and ethos, and thus perhaps the form of coinage required of disciples, especially in divisive times.

Whatever we give to Caesar, or to our retirement fund, or to our Stewardship campaign, we can never afford to forget this: we belong entirely to God. We may divide our budget, but we must never divide our allegiance. The coin of our realm bears the image of dead presidents, but as the coin of Christ’s realm, each of us bears another. We must never forget to give to God the things that are God’s. And all things are God’s.

In the name of God the Creator, God the Redeemer, and God the Sustainer.
Amen.

Sermon



He's holding a penny!



Penny for Your Thoughts



Sermon

