

Life in the World.

How many of you fill in an annual income tax return?

I cannot remember when I first had to fill in an income tax return. It was certainly very early in our married life, in the days when a husband was expected to be responsible for management both of his own and his wife's financial affairs.

Many people nowadays deal with their tax return on-line, and if you still do yours on paper, as I do, you have to do it much earlier than if you do it on-line.

I always find it a stressful business. There are so many pieces of information that have to be dug out, and as it is a legal matter, one must not have omissions or mistakes.

As I worked abroad for a couple of years or so, I have a small overseas company pension and a tiny Dutch state pension, both of which are paid without deduction of tax. Then there is the UK state pension, which is also paid without deduction of tax; my company pension; on which tax is paid via PAYE; interest on savings; a small amount of share dividend income; and totting up of all the items of charitable giving that have been done under Gift Aid.

All of that before pen has been set to paper filling in the form supplied by Her Majesty's Revenue and Customs.

I am very glad to have got that all done and out of the way for another year!

If you are someone who has to fill in an annual income tax return, at least some of what I have listed will be familiar to you, and yours may be even more complicated than mine.

Dealing with an annual tax return may be time-consuming and stressful, but is it all bad news?

I think that the answer to that question is "no", and the reason for that answer is closely associated with our Gospel reading for today.

I haven't counted the Bible verses myself, but it is widely said that Jesus spoke about money not only more times than about heaven and hell, but he spoke about money more than any topic except the Kingdom of God. Eleven of the 39 parables of Jesus talk about money.

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Today's Gospel reading speaks particularly to anyone who might have inherited wealth. I certainly do not come in that category. It also speaks to anyone who makes a fortune from a business venture – no, not me either. It also speaks to anyone who has reached retirement, with enough capital and/or pension income to do

more than satisfy the basic needs of life. That is me, and I am quite sure that I am not alone here.

It also applies to anyone who is in a position to put money towards savings or a pension to cushion their future life.

Jesus' words,

"Take care! Be on your guard against all kinds of greed; for one's life does not consist in the abundance of possessions."

These words can apply to all of us. Greed may show itself in very many ways, but it is an attitude of mind. It is something to reflect on. How may we avoid it?

In Jesus' parable, the rich man's thoughts were entirely for his own pleasure. There was no thought for anyone else.

In the parable, God's response is that even what the man desires will not come to pass.

Charities rather play on this parable, and it is particularly noticeable at my age. They are forever sending letters about including them in one's will, and sometimes these letters half hide their intent by offering advice on inheritance planning.

This is not necessarily a bad thing, but there are other ways of approaching that issue.

As Christians, we should all have received some teaching and challenge about giving from our income. This may have been part of a church stewardship campaign, or it might have been in a particular sermon or Bible study session or series.

As a result, we should all have considered tithing, and how that would apply to us. The church certainly needs our regular and responsible giving, if its life, ministry and mission are to continue.

The Government encourages charitable activity and charitable giving, not least through the Gift Aid scheme.

That brings me back to the Income Tax Return. There is a box on the form to enter the total of one's Gift Aid giving. That means that the annual Tax Return exercise is a good opportunity to reflect on the balance of what has come in and what has been given to charity.

For any higher rate tax payer, there is an additional incentive. Charities reclaim tax at the basic rate, which is 20% of income. For every £80 you give out of taxed income under Gift Aid, the charity can claim £20 from the tax man. If a higher rate tax payer gives £80, the tax man gives £20 back to the charity, and, for someone who has paid tax at the 40% rate, gives £20 back to the giver. An overall cost of £60 from that person's pocket means £100 to the charity.

If you are not a higher rate tax payer, don't worry about it. If you are, and if you have not thought about it before, please do so now. The Church, at least, certainly needs everyone's giving to be as efficient and effective as possible.

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Use of money is not all about giving, however. It is about wise spending. How we spend money has an effect on others. Spending provides work. Wise spending helps to provide work that is widely useful and profitable. It provides dignity for the one whose labours are paid for.

It does this in every society, particularly when prices and wages are at just levels. We are brought face-to-face with that by the Fair Trade movement, but it should apply generally - not least to farmers in this country, for example.

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Our Christian faith should be reflected in our lives. St. Paul is passionate about that, particularly in today's Epistle reading.

In some Church circles, people used to yearn for the vibrancy of the Early Church. There are certainly things that we need to learn from the early Church, but it did not always represent a shining example.

Paul says, "Put to death, therefore, whatever in you is earthly: fornication, impurity, passion, evil desire, and greed (which is idolatry)."

He goes on to say that these were ways that his readers once followed, and he urges his readers, "But now you must get rid of all such things—anger, wrath, malice, slander, and abusive language from your mouth. ⁹Do not lie to one another, seeing that you have stripped off the old self with its practices ¹⁰and have clothed yourselves with the new self".

Clearly, members of the Church at Colossae had not (yet) adopted ways of life appropriate to Christians. If we have some way to go to reach perfection as Christian communities, we can certainly note that the New Testament Churches also had room for improvement.

Note that Paul's list of what is earthly includes greed, which he aligns with idolatry. This takes us back to Jesus' words, "Take care! Be on your guard against all kinds of greed".

Paul says that Christians "have clothed yourselves with the new self, which is being renewed in knowledge according to the image of its creator."

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He emphasises, "In that renewal there is no longer Greek and Jew, circumcised and uncircumcised, barbarian, Scythian, slave and free; but Christ is all and in all!"

There will always be temptations to turn in on ourselves. Our world often looks like an increasingly insecure and dangerous place.

An attempted coup in Turkey is narrowly thwarted. Peace and justice in much of the Middle East looks a vain hope. Terrorist activity wreaks horror in France and Germany. Some see hope in Brexit as a kind of winding up of the drawbridge.

We cannot divorce ourselves from the world. Few countries are self-sufficient any more. Ours certainly is not. Nationally we have to live in the world. As Christians, we have to work out what that means for us, and not least as individuals.

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I have digressed way beyond the particular focus of our Gospel reading, but do not forget the parable of the rich fool. Apply it to life and in prayer.

And if you fill in a Tax Return, and have not yet done it this year, do make use of the exercise in reflecting on your own use of money. Let us think outwards, and not just of ourselves.

Life in the World. Amen.