

Sermon outline and notes © Dr. Stephen Felker, Pastor
Swift Creek Baptist Church (swiftcreekbaptistchurch.com)
18510 Branders Bridge Rd., Colonial Heights, VA 23834
Sunday, September 27, 2020

Matthew 17:24-27 “What a Fish Story!” (But this one’s true)

Intro. Only Matthew records this incident of this temple tax payment. The fact that he was a former tax collector may be one reason for his interest in this story. Jesus and The Twelve had been absent from Capernaum for a long time, traveling from place to place, including Caesarea Philippi, north of Galilee. But now they were back in the place where Jesus had His headquarters and where Peter also lived. So, the temple tax-collectors arrive! A verbal exchange occurred over the payment of a tax, which ultimately led to yet another miracle involving a fish. Do you remember a previous miracle involving fish? Peter and the others fished all night and caught nothing. The next morning Jesus told them to go back out and cast their nets on the other side of the boat, and this time they caught so many fish they could hardly land the catch!

Now I’m sure you’ve heard some fish stories in your day. What’s the strangest or biggest fish tale you’ve ever heard or experienced? I heard one about a fish jumping right into a fishing boat! Have you ever caught a fish, and found something strange inside the fish?

Well, Peter went fishing one day, and came away with another great fish story. But *this* fish story really happened. I have no doubt but that it was another miracle of our Lord. But Jesus did not perform miracles just for the fun of it. All of our Lord’s miracles are “signs” as well as “wonders.” They have a meaning. So this miracle is a parable of spiritual truth, as well as a miracle. My task today is to help you see the meaning of this miracle. So this morning we are going to see what this fish story teaches us about Jesus, and what He can do for us. And we will learn a few other lessons as well.

Now the first lesson I see in our text is this:

I. WE HAVE OBLIGATIONS TO FULFILL

Our text today gives an example of a religious obligation. In v.24 we read, “When they had come to Capernaum, those who received the *temple* tax came to Peter and said, ‘Does your Teacher not pay the *temple* tax?’” Many assume that the tax collectors were somewhat hostile toward Jesus, but that was not necessarily the case. Their question was more like, “He does pay the temple tax, doesn’t He?”¹ They knew that Christ had not paid the tax yet, and perhaps He just needed a reminder. After all, He had been away from Capernaum for quite some time. Surely He was not deliberately avoiding payment of the tax. And notice that they did not dare speak to Him directly about the tax (cf. 9:11). They probably spoke to Peter because Jesus was such a great man, and because Jesus was most likely staying at Peter’s house.

Now this was an annual Jewish tax, though it was backed by Roman authority. Julius Caesar required all Jews throughout the Roman Empire to pay this tax.² It was levied against all male Jews over 20 years of age, rich and poor alike. The tax was first commanded in Exodus 30:12-16. It had two purposes. First, each man paid it as “a ransom for his soul” (v.12). They had been redeemed from Egyptian slavery, and it was a symbolic gesture in recognition of what they owed God for their redemption. And the fact that they were all sinners meant they it was also to

¹ *Ou* (not), used here, expects a positive answer, whereas *me* expects a negative answer.

² <https://www.thebiblejourney.org/the-bible-journey/5-jesus-journeys-beyond-galilee/jesus-pays-the-temple-tax/>

be used “to make an atonement for your souls” (v.15). That would not have applied to Jesus. Secondly, the tax was used “for the service of the tabernacle” (v.16). Later, it was used for the maintenance of the temple and its services. The Jerusalem temple was very large and costly to maintain, so the temple officials used their authority to levy this tax. I’m sure most Jews were willing to pay this particular tax due to their love of the temple.

The tax that was due amounted to half a shekel, equal in value to the double-drachma (Gk. *didrachmon*) which is actually the word used for the “temple tax” in the original Greek.³ The drachma, a Greek silver coin, was about equal in value to a Roman denarius, which was often used to pay this tax. It amounted to a workman’s average daily wage. Consequently, the double-drachma was the amount a man would generally earn for two day’s work. That would be equivalent to at least \$125 today by American standards. The same tax was required regardless of your income. It was considered a basic obligation for all. This tax was collected in the cities and country sides in March of each year and due by Passover. If payment was made at Passover, it was paid directly to the temple in Jerusalem.

Now with that background, let’s get back to the original question. They asked, “Does your Teacher not pay the *temple* tax?” Peter quickly answered “yes” to the tax collector’s question and walked away. Peter’s quick answer seems to be prompted by zeal for his Master’s honor. He knew that the Lord kept the Mosaic law, and he may have been present on previous occasions when the Lord paid the tax. He was quite sure that the Lord always met His obligations.

Do you meet *your* obligations? There are many claims and demands made upon each of us, and we are to fulfill our duty. You have obligations to God, to your family, to your church, to your employer and to society. These are duties to fulfill. Are you meeting all of your obligations? Are you obeying God? Are you fulfilling your financial obligations? Rom. 13:8 says, “Owe no one anything....” In other words, discharge your financial obligations. That command follows the command to pay your taxes. Rom. 13:7 says, “Render therefore to all their due: taxes to whom taxes are due, ...fear to whom fear, honor to whom honor.” By the way, police officers are to be respected and honored. Likewise, Jesus said in Mt. 22:21, “Render therefore to Caesar the things that are Caesar’s, and to God the things that are God’s.” Are you paying your bills? Psa. 37:21 says, “The wicked borrows and does not repay....” We have more than just financial obligations (cf. 2 Cor. 12:14), but other kinds of obligations as well.⁴ Are you meeting the needs of your family? Are you fulfilling your parental obligations? Husbands and wives have obligations to each other. 1 Cor. 7:3 says, “Let the husband render to his wife the affection due her, and likewise also the wife to her husband.” Eph. 5:28 says, “So husbands ought to love their own wives as their own bodies....” Are you meeting your obligations? Are you fulfilling your church obligations, such as turning in your offerings and fulfilling your service obligations? Students, when your teacher gives you an assignment, are you doing what is expected of you? Christians should fulfill your obligations.

II. BE CONSIDERATE OF OTHERS AS WE MEET OUR OBLIGATIONS

Often people try to deny the obligations that are placed upon us. They say, “I don’t have to do that.” Or, “I don’t have to pay that.” Or, “That’s not my problem.”

³ This is the only verse in the New Testament that uses this particular word.

⁴ See also Mt. 23:16, 18; Luke 17:10; John 13:14; Rom. 15:1, 27; 1 Cor. 11:7, 10; 2 Th. 1:3; 2:13; Heb. 5:3, 12; 1 John 2:6; 3:16; 4:11; 3 John 1:8.

But Jesus is our great example. He was always thinking of others. So He took advantage of this incident to make a point which would emphasize the fact that He would actually do more than was required for the sake of others. He had already talked in the sermon on the Mount, “And whoever compels you to go one mile, go with him two” (Mt. 5:41).

Now to make His point that He was willing to do more than actually required, He used an illustration to demonstrate that He was actually not technically obligated to pay the temple tax. So in v.25 He asked Peter a question, “What do you think, Simon? From whom do the kings of the earth take customs or taxes, from their sons or from strangers?” Well in v.26 Peter gave the right answer, “From strangers.” “Strangers” here does not necessarily refer to foreigners. The Greek word (*allogenes*) can simply mean “belonging to another; not of one’s own family.” So in v.26 Jesus stated the obvious conclusion, “Then the sons are free.” The members of the king’s family are not taxed but are maintained by the taxes paid by others. At times in history, kings did not even tax their own citizens, but would gather tribute from conquered nations.

Do you see the great claim that Jesus is making? In this illustration the kings of the earth are compared to the King of Heaven. And just as earthly kings do not tax their own sons, even so the King of Heaven does not tax His own Son, Jesus Christ. So Christ is claiming to be the Son of God. He is claiming divine prerogatives. So technically, Jesus was not obligated to pay the temple tax.⁵ The King’s Son is exempt.

Furthermore, the purposes of the tax did not apply to Him. Was not the temple “his Father’s house” (Luke 2:49; John 2:16)? He claimed to be greater than the temple, and He fulfilled the very purpose of the temple. He was both the ultimate Priest and the final sacrifice (Heb. 7:26-28). And His body was more fully the temple of God than any building. In Him men meet with God.

There was another reason why he was exempt from this tax. His soul did not need to be ransomed; it did not need atonement. Never one word dropped from His lips which indicated the smallest consciousness of flaw or failure, still less of actual transgression. He takes His position outside the circle of sinful men. He even challenged His enemies by saying, “Which of you convicts me of sin?” There was silence.

So Jesus could have insisted on His rights, and refused to pay. That’s what many of us would have done. But He said in v.27, “Nevertheless, lest we offend them...” He did not just think of Himself. He thought of others. He was considerate of others. Most people did not understand and believe that He was the sinless Son of God, and thus exempt from the tax. And so had He and Peter not paid this tax, it would have increased the people’s prejudice against Him and His doctrine, and alienated their affections from Him. It would have been interpreted as lack of esteem for the temple; perhaps even as irreverence. He does not wish to create the impression that He and the disciples despised the temple and its worship. Christ did not want someone to reject Him or His teaching over such a trivial matter as paying a fairly modest tax. So Christ resolved to pay the tax. He did not insist on His rights, and demand exemption for the tax. He was willing to humbly accept the obligations and hardships of His brethren. He was mindful of the importance of setting a good example for others. If He had not paid the tax, other Jews may have refused to pay the taxes well, which would have been a sin for them.

⁵ Matthew Henry: “These immunities of the children are to be extended no further than our Lord Jesus himself. God’s children are freed by grace and adoption from the slavery of sin and Satan, but not from their subjection to civil magistrates in civil things; here the law of Christ is express; Let every soul (sanctified souls not excepted) be subject to the higher powers. Render to Caesar the things that are Caesar’s.”

There are other times when Christ did things that were not really required of Him. He submitted Himself for baptism, not because He had sins to repent of, but to partake of baptism with us, and to set an example. And though He was the King's Son, He went among His Father's subjects, experienced their poverty, and hardened His hands by laboring like them to put food on the table. Furthermore, He was free from the necessity of death, even after He had taken our flesh upon Him. But though free from the necessity, He submitted to it, and laid down His life to save and help each of us. His own loving will brought Him to the Cross. What held Him to that cross was not the Roman nails but His love for us. Again, He did not demand His selfish rights. He could have said, "I'm not going to pay. I'm not going to stay. That's not my debt." But instead, He thought of others, and died for you and for me!

Christian prudence and humility teach us, in many cases, to not insist on our rights, lest we give offence to others by insisting upon them (cf. 1 Cor. 8:13-9:1, 12, 22). Paul said in Rom. 14:13, "resolve this, not to put a stumbling block or a cause to fall in our brother's way." Paul said in 2 Cor. 6:3, "We give no offense in anything, that our ministry may not be blamed." Have you ever made a big fuss over someone who claimed that you still owed them a few dollars? Isn't it better to go ahead and pay a few dollars than to lose your Christian testimony? Or what if a teacher says you didn't turn in your homework, but you're sure that you did. Are you going to make a big fuss over it, and insist that you are free from that obligation? Or are you going to just go ahead and redo it? Or you may say, "You can't show me a scripture verse that forbids the moderate consumption of alcohol. So I will insist on my legal right to consume alcohol moderately." Yet in doing so you are inconsiderate of those who will stumble over your public consumption of alcohol, especially if you are a leader of the church. Some alcoholics who are trying to stop drinking may follow your example and rekindle their alcohol addiction. Paul said in Romans 14:21, "It is good neither to ... drink wine nor do anything by which your brother stumbles or is offended or is made weak." I believe that we should follow the example of Jesus, and be careful about selfishly insisting upon our rights, but instead go the extra mile to keep from hurting our Christian witness, or causing someone to stumble. We should be concerned about causing others to stumble in their minds due to something we have said or done, or left undone. We ought to be like Jesus and always think of others.

Now so far I have talked about meeting our obligations, even the ones that we are not technically required to fulfill. At times the demands of life can overwhelm us. We can become very tired going that extra mile. We may worry how we can pay all of our bills, and fulfill all our other obligations. You may feel like you are drowning in a sea of obligations. Well I have some good news, and that is my third point today:

III. JESUS CAN ENABLE US TO MEET OUR OBLIGATIONS

We know that is true because He is the Son of God. How do we know? He had recently demonstrated that He is the Son of God on the Mount of Transfiguration. And in this story today we see two more evidences of the fact that He is the Son of God. We know He is God's Son:

A. Because of His Omniscience – Notice in v.25 that Jesus "anticipated" what Peter was going to say, and spoke up before Peter had a chance to ask Him about paying the temple tax. He made it clear that He knew about the conversation between Peter and the tax collectors. Peter may have been surprised by the knowledge of Jesus, though by now he shouldn't have been, based on past experience. The Gospel accounts give at least five other examples of the fact that

Jesus even knew what people were thinking (9:4; 12:25; Mark 2:8; Luke 6:8; John 2:24-25). Surely such omniscience is an attribute of God, and a clear indication that Jesus is the Son of God.

The omniscience of God is a concern for the sinner, and a comfort for the saint. God knows the problems you face. He knows the mounting obligations you face. Nothing takes Him by surprise.

Now we also know that Jesus is the Son of God:

B. Because of His Miraculous Provision – Jesus did not reach into a pouch and pull out the silver coin needed to pay the tax; nor did Peter. Perhaps they did not have any money at the time. 2 Cor. 8:9 says that Christ became poor on our behalf. Nor did He order Judas to pay this out of the bag which he carried. That money was for their daily provisions. Nevertheless, God will provide. In v.27 Jesus told Peter to “cast in a hook, and take the fish that comes up first. And when you have opened its mouth, you will find a piece of money; take that and give it to them for Me and you.” Now remember, this was ransom money. So the original Greek says that the money was to be given “instead (*anti*)⁶ of Me and you.” Out of the Father’s vast resources Jesus is going to take what is needed to pay the temple-tax for Himself and for Peter. But He chose to take it out of a fish’s mouth, when he could have taken it out of an angel’s hand. So Simon must go to the sea. Capernaum was located on the shore of the Sea of Galilee, so Peter would not have to go far. He did not have to cast any net; a mere hook would suffice.⁷ The first fish that comes up will have a “piece of money” in its mouth. Actually, the Greek word used refers to a stater, that is, a four-drachma coin. That coin, amounting to a shekel, would be *exactly* sufficient for Jesus and Peter to pay the temple tax!⁸

Notice there is not a v.28. Matthew does not record the outcome of what happened. Nevertheless, I’m sure it happened exactly the way Jesus said. Otherwise, Matthew would not have included this story. So after the many miracles he had witnessed in the presence of Jesus, it did not seem strange to him that he should follow such instructions. He did exactly what Jesus commanded, and personally experienced a great miracle. We must commend him for his faith. Humanly speaking, the chances of catching a fish with a coin in its mouth would be greatly increased by casting a net. But when God is involved, only one hook will do!

Now think of what would have to happen for the tax money to be collected this way. First, probably some fisherman had to lose a valuable coin in the water, a coin that would be the exact amount of tax that Jesus and Peter would pay. Then, a fish had to take that coin in its mouth and retain it. Perhaps the fish was attracted to the shiny coin as it tumbled through the water to the depths below, and the fish ate it before it reached bottom. Has anyone ever caught a fish with a coin in its mouth? Then, out of all the fish in the sea that could have taken the bait, that same fish had to bite on Peter’s hook—with an impediment in its mouth—and be caught, and not get away! It is too complex to be just a coincidence, especially when you factor in that Jesus predicted what would happen. What a display of the lordship of Christ over creation and circumstances! When God is involved only one hook was needed.

⁶ Robertson says “Common use of *anti* in commercial transactions, “in exchange for.”

⁷ This is the only place in the New Testament where this kind of fishing is mentioned.

⁸ Satan had tempted Christ to use His divine powers for Himself (Matt. 4:3-4), but He had refused. However, in this case, He did not use His power selfishly, for paying the tax did not ultimately bring benefit to Himself, but God’s temple. Furthermore, He worked this miracle to benefit Peter.

Do you believe with Peter that Jesus is the Christ, the Son of the living God? If so, then He can help you fulfill your obligations, though they seem great.

Let me give you three examples of obligations that Jesus can help you pay. First, He will help you fulfill your financial obligations to the Lord's Work. Remember, Peter was liable for paying this temple tax. Jesus knew Peter's need. He had forsaken all to follow Him and he probably did not have the money to pay the tax. So Jesus demonstrated that He was able to meet that need.⁹ Even so I believe we should give to help pay for the upkeep of our building, and support the ministry of our church. The Bible says that if we reap spiritual things, it is fitting that we should return carnal things. By the way, Jesus paid the temple tax even though the temple service was far from perfect. Don't withhold your tithes and offerings from God's house just because you can find fault with His Church. And the good news is that God will help us meet this obligation. In a context of thanking the Philippians for their generous missionary support, Paul said in Phil. 4:19, "And my God shall supply all your need according to His riches in glory by Christ Jesus." You can't outgive God. When you give to support the work of the Lord, He will more than make up for it both by increasing your income and/or decreasing your losses (Mal. 3:10-11).

Secondly, He can help you meet the obligation of providing for your family. But notice that Peter had to work for God's provision of his tax money. Jesus didn't just create the money out of thin air and hand it to Peter. So let us be ready to work for what He provides. By the way, what do you think Peter did with the fish? If it was big enough to swallow a good-sized coin, it was big enough to eat. So I think he had it for supper! So the Lord may have provided a meal for Peter as well.

Third, and this is most important of all: He has paid your sin debt. Law and duty demand fulfillment without fail. In the model prayer Jesus compared sin to a debt. And like the parable that Jesus told, this obligation takes us by the throat, and says, "Pay what you owe." Friend! How are you going to meet your obligations? You owe God all your love, all your heart, will, strength, service. You owe Him your total obedience, and yet we have all sinned and fallen short. On our own we are morally bankrupt, for Romans 6:23 says, "The wages of sin is death." And there is a Judgment Day before all of us. What do you have to pay? That's a debt you can't pay with good works, religious rituals, or charitable gifts (Isa 64:6; Tit. 3:5). The only way you can satisfy the debt on your own is by eternal death in hell, and you don't want to pay the debt that way! Is there any other way the debt can be paid?

Think of some bankrupt man sitting in his house with a balance sheet before him that shows that he is hopelessly insolvent. He sits and broods, and broods, and does not know what in the world he is going to do. The door opens—a messenger enters and gives him an envelope. He tears it open, and there flutters out a check that more than pays it all. All he has to do is believe that someone of great wealth cared enough to pay his debt for him, and just cash the check.

Even so, you are spiritually bankrupt on your own, but there is hope. Though death was not a debt He owed, Jesus paid the debt for you and for me! As He was about to die He cried out, "It is finished," a phrase that can mean, "Paid in full." He can satisfy your sin debt, and give you His righteousness in its place. Oh sinner, trust in Him and all the debt will be paid, and you will be set free. Therefore, trust in Jesus!

Conclusion: Have you trusted in Jesus as your Savior? Have you accepted the debt He paid on your behalf? If not, why not do so today?

⁹ How the other disciples paid their taxes, we are not told.

Sources: Ronald A. Beers, Ed., *Life Application Study Bible* (Tyndale House & Zondervan, 1991); Stephen Felker, *Devotional & Explanatory Notes on the Entire Bible* (Col. Hghts, VA: Published by Author), 2020; Oliver B. Greene, *The Gospel According to Matthew*, Vol. 4, (Greenville, SC: The Gospel Hour, Inc., 1971); William Hendriksen, *New Testament Commentary: Matthew* (Grand Rapids: Baker Book House, 1973); Matthew Henry, *Commentary on the Whole Bible* (Grand Rapids: Zondervan, 1961 reprint); Alexander Maclaren, *Expositions of Holy Scripture, Vol 6* (Grand Rapids: Baker Book House); Larry Pierce, *Online Bible* [Ver. 5:30] (Ontario: onlinebible.net, 2017); John Phillips, *Exploring The Gospel of Matthew: An Expository Commentary* (Grand Rapids: Kregel Publications, 1999); A.T. Robertson, *New Testament Word Pictures*, Vol. I (Nashville: Broadman Press, 1931, accessed through Online Bible); Warren W. Wiersbe, *Be Loyal: Matthew* (Wheaton: Victor Books, 1980); Michael J. Wilkins, *The NIV Application Commentary: Matthew* Grand Rapids: Zondervan, 2004). Unless otherwise indicated, all Scripture quotations are from *The New King James Version* (Nashville: Thomas Nelson Publishers, 1982).

ABOUT THESE SERMON NOTES

© Dr. Stephen Felker. These notes may be used and even shared for personal study or ministry, but not for commercial purposes. The author credits the sources listed above and footnotes for much of the content. The “live” recording of this sermon will be more completely in the author’s own words. To obtain an audio or video recording of this message, go to www.sermonaudio.com/pastorFelker, or go to www.SwiftCreekBaptistChurch.com/Resources. Dr. Felker’s email address is S+Felker&2@aol.com (remove signs).