Love, Loans . . . and the Money Crunch *Nehemiah 5:1–13*



LET'S BEGIN HERE

Every worthy task contains its share of challenges, and Nehemiah's Godgiven work was no exception. The first thirteen verses of Nehemiah 5 shine a spotlight on a dismal financial fiasco involving the workers. This problem caused the project to grind to a temporary halt while their leader guided them to a godly solution. Though our own tasks today are different, problems and difficulties will surely find us, and wise leaders will need to know how to handle them.



LET'S DIG DEEPER

1. The Historical Situation (Nehemiah 5:1–5)

For many years the Jews of Nehemiah's time had been gradually returning from exile to live again in Jerusalem. But, though her people were free, Jerusalem's economy had not recovered since being destroyed by the Babylonians in 606 BC. All business, trade, and farming had been either ruined or disrupted by that catastrophe. Now, the struggling economy opened a fragile fault line that ran right through the center of Israel's economic structure into the people's pocketbooks. Such a fissure could easily split open if the wrong kinds of pressures were applied. And as those pressures began to build, Israel's families began to crumble. Their cooperative will was breaking apart, and people began to blame one another in a potentially disastrous upheaval.

In Nehemiah's day, financial issues caused a fault line to form, causing the Jewish people to separate from each other. The complaints of Nehemiah's people reveal three seismic slips that caused Israel's economy to quake, the people to grumble, and the wall-building project to teeter.

The first slip was famine (Nehemiah 5:3). Lack of food forced the people to mortgage their property in order to eat. The second slip was the heavy tax exacted by King Artaxerxes (5:4). The people had to borrow money just to meet the brutal tax burden. The third slip is implied: some of the wealthier Jews were charging exorbitant interest rates (5:5). The problem was compounded when a borrower couldn't repay because the lender then began repossessing the land and crops, even taking people's children as slaves in lieu of payment.



Let's be willing
to seek God's
forgiveness—and
the release that
comes when we
know we have it.

— Charles R. Swindoll



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The pressure of these three slips put an unbearable strain on the people's finances as well as their emotions. Their groaning represented the rumblings of an entire society about to break apart. Nehemiah had to act quickly to avert a disaster.

2. The Leader's Reaction (Nehemiah 5:6–7)

How did Nehemiah respond when he heard about Israel's pernicious financial problems? The people's complaints sparked an angry response in Nehemiah that, according to the Hebrew word *charah*, "burned down inside him." He sizzled with anger. That isn't the compassionate response we might expect from Nehemiah or any other leader! But in this situation, it was both appropriate and effective. To understand why, consider Israel's legal guide and practical policy manual for running a building project: the Law of Moses, found primarily in the books of Exodus, Leviticus, and Deuteronomy.

An examination of the Old Testament Law reveals that though it was not wrong to lend money or charge interest to non-Jews, Jews were not to charge interest when lending money to each other. Also, it was acceptable for a Jew to render services to a lender in payment of a debt, but slavery was absolutely prohibited between Jews. And even if a Jew sold himself to another Jew as a hired worker, the Law of Moses declared that workers must be released in the Year of Jubilee.

Failure to follow these simple rules would result in economic and social consequences such as the problems detailed in Nehemiah 5. Given this background, we can understand why Nehemiah responded with righteous anger. If the people would have followed the Law of Moses in the area of finances, these problems would never have erupted. After all, God established those rules and regulations to set apart the Israelites as a witness of Himself.

Nehemiah didn't react by spewing out his anger indiscriminately. Nehemiah 5:7 says he first consulted with himself. He sorted out the issues and channeled the flow of his red-hot convictions directly at the problems.



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3. The Practical Solution and People's Response (Nehemiah 5:7–13)

In Nehemiah 5:7–13, Nehemiah chose to address the people's financial pressures by skillfully realigning their practices to conform to the Law of Moses.

Nehemiah leveled three accusations at the nobles and the rulers—those responsible for taking financial advantage of the people. First, he indicted them for charging outrageous interest to fellow Jews (Nehemiah 5:7). Next, he charged them with allowing permanent slavery of Jewish debtors (5:8). Finally, he accused them of losing their distinction in the eyes of the surrounding nations (5:9). Their willful disobedience brought reproach on the Lord from the pagan world around them. Nehemiah brought their illegal practices before the standard of God's Law, and the accused were convicted on all three counts. Their reaction indicates that Nehemiah presented an airtight case: "They were silent and could not find a word to say" (5:8).

As a godly leader, Nehemiah didn't simply hurl a few rebukes and then walk away. He also proposed constructive changes that apply to all situations in which wrong has been done.

- 1. Determine to stop the wrong (5:10).
- 2. Make specific plans to correct the wrong immediately, regardless of the sacrifice involved (5:11).
- 3. Declare your plans for correction in a promise before God as the nobles and the rulers did before the priests (5:12).
- 4. Realize the seriousness of your promise (5:13).

In Nehemiah 5:13 the people responded with a resounding "Amen" to Nehemiah's proposals and began walking on the firm ground of God's Word.



A CLOSER LOOK

The Importance of Integrity

At the core of the crisis that Nehemiah faced was the issue of integrity. The leaders in Jerusalem took advantage of the people in order to get rich. The psalmist's prayer in Proverbs 30:7-9 can help us understand how to maintain personal character when it comes to money. The psalmist asked God to give him the right amount of financial provision that would not tempt him to dishonor the Lord through either vanity or robbery. Many of us today pray that God would give us prosperity. But the psalmist's humble petition models the necessity of praying with our frailty in mind, asking that if riches would ever cause us to abandon God, He might be gracious enough to withhold them from us.



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LET'S LIVE IT

Finances cause tremors in many people's lives. Consider these four solid insights as you build a financial foundation that won't buckle under pressure.

- 1. God is pleased with our wise handling of money.
- 2. Prolonged, personal sin takes a heavy toll on the public work of God.
- 3. Correcting wrong in our lives begins with facing it head on.
- 4. Correction is carried out most effectively when a promise is made to God.

Are you allowing any sinful attitudes about money to go unchecked? What systems of financial accountability do you have in place to protect yourself from making unwise decisions?

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