

**The Joy of the Lord**  
**A Study in the Book of Nehemiah**  
**#6 Money Problems**

## **Introduction**

### **Situation #1 (5:1-13)**

- A. They halted the work due to a financial crisis
  - 1. The Jews had large families to feed (vs. 2)
  - 2. A famine had forced many to mortgage their homes (vs. 3)
  - 3. The tax required by the King forced the people into debt (vs. 4-5)
  - 4. The debt forced some into slavery (vs. 5-6)
- B. The Conditions:
  - 1. A major famine (75 years before the prophet Haggai referred to a time of massive drought-see Haggai 1:5-11)
  - 2. The taxes were formidable-The equivalent of 20-35 million dollars a year was collected from the Jews
  - 3. Taxes: fixed amounts expected from each province
  - 4. Tribute: A duty charged on merchandise
  - 5. Duty: A kind of feudal services to the King
- C. Nehemiah's response

Spiritual leaders must hear the cry of oppressed people. See Ex. 3:7, 22:22-23

- 1. He got angry (Righteous indignation is not a sin: See Eph. 4:26 and remember Jesus whipping the money changers outside the temple)

His angry was rooted in his conviction that the Jews were not living according to the law. They were ignoring the truth that they were to live DIFFERENTLY than all the other nations.

II Cor. 6:17: Come out from among them and be separate says the Lord..."

See Ex. 22:25 and Deut. 23:19-20: Lend without interest

See Lev. 25:35-40: Do not enslave another Jew

2. He "consulted with himself" (vs. 7)

Literally, he gave himself some self-advise.

I Samuel 30:6 "...But David found strength in the Lord his God."

3. He called all the people together in one large meeting (vs. 7)

He laid out a two-step plan to address the issue:

- a. Stop it!
  - b. Make restitution (See Ex. 22:1, 3-6, 14, Lev. 6:2-5 and Luke 19)
4. He held the leaders to a higher standard (vs. 12)

Nehemiah had the priests, nobles and officials take an oath to do what they promised. And he reminded them how serious God takes vows.

## **Situation #2 (5:14-19)**

- A. Nehemiah got a promotion

He was appointed to be the governor of Judah. He served two terms as governor, this one for 12 years.

- B. He purposed to rule differently than his predecessors (vs. 15)

-He chose to forgo the 40-shekel burden that had been placed on the people for the care and feeding of the governor.

-He remained focused on his job-rebuilding the wall (vs. 16)

-He did not take advantage of his position to buy up land

-He was generous with his supplies and fed many at his table, at his expense

-He was concerned about the burden of the people.

-He spoke with the Lord about his efforts.

**So what?** Nehemiah dealt with two major issues in this passage.

## The First Problem: Dealing with money

Wealth is not intrinsically evil; neither is poverty a means of blessing. A leader can't have their primary devotion focused on the gathering of wealth (Prov. 23:4-5). That is incompatible with devotion to the Lord. A leader should not be a "lover of money." (II Tim. 3:3)

1. **Principle #1 God is the source of all resources** (money, health, mental and physical abilities, time and opportunities. Recognize Him as the source; take no credit for what He has provided. Use it wisely.

Deut. 8:17-18 *"You may say to yourself, 'My power and the strength of my hands have produced this wealth for me.' But remember the LORD your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your ancestors, as it is today."*

2. **Principle #2 God expects us to have a strong work ethic.** We need to recognize that "to whom much is given, much is required." (Luke 12:48)

II Thess. 3:10 *"For even when we were with you, we gave you this rule: 'The one who is unwilling to work shall not eat.'"*

3. **Principle #3 Learn to be content with what you have.** A contented believer is a steady believer.

Heb. 13:5 *"Keep your lives free from the love of money and be content with what you have, because God has said, never will I leave you; never will I forsake you."*

4. **Principle #4 It is assumed that the believer gives generously.** We should set a high example for others.

Luke 6:38 *"Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you."*

5. **Principle #5 Lend graciously, do not charge interest.** The purpose of lending is to help, not earn extra income at the expenses of another.

Ex. 22:25 *"If you lend money to one of my people among you who is needy, do not treat it like a business deal; charge no interest."*

6. **Principle #6 We must avoid even a hint of dishonesty.** Integrity is critical, especially in the realm of finances.

Prov. 11:1 *"The LORD detests dishonest scales, but accurate weights find favor with him."*

Lev. 19:13 *"Do not defraud or rob your neighbor. Do not hold back the wages of a hired worker overnight."*

### **The Second Problem: Dealing with his reputation**

Nehemiah got a promotion (5:14-19)

1. He needed to be humble: He did not "lord it over the people" (vs. 15)  
"I did not act like that!"
2. He needed to be transparent. He did not take the food allotted to his office. He stayed focused on his work. He did not tax the people to supplement his table. He generously served others at his own expense. (vs. 15-18)

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## Discussion Questions

1. Discuss the "poverty cycle:" A family has a lack of funds, funds are borrowed, funds cannot be repaid, borrower is held accountable, borrower loses their job, the family has a lack of funds. In Nehemiah's day, how was the borrower held accountable? How are they held accountable today?

2. What was Nehemiah's reaction to the financial conditions of his day? Where was his focus? As we deal with issues surrounding poverty, where is our focus?

3. What kinds of things go into "consulting yourself? What advantage do you have when you take time for that self-talk?

4. What is God's view of work? Please cite some scripture to support your opinion.

5. How does being content effect a believer's walk? How does money effect in your contentment?

6. How do humility and accountability play a part in the heart of a believer?

## Personal Reflections

1. What is your first reaction to seeing a homeless encampment? What assumptions (if any) do you make about those people?

2. If you revealed the details of your checking account, what would those notations say about you and your family? What is important to you?

3. How generous are you? Why or why not?

4. Why didn't Nehemiah eat from the food allotted to the governor? Why did he feed the poor from his own table?

5. Are you content? Why or why not?