Sermon Notes – Nehemiah 5 **"Debts Repaid"**

A Story About Money and Power

Our world is obsessed with gaining money and power, but the church stands as a counterculture.

"What does it profit a man if he gains the whole world, but loses his soul?" – Jesus, in Mark 8:36

A Dramatic Moment

The Breaking Point

Group 1: About to starve to death (vs. 2)
Group 2: Mortgaging their land with interest and about to fall behind (vs. 3)
Group 3: Borrowing money to pay the king's tax (vs. 4).

You know it's bad when all three groups are on the verge of selling their children! (vs. 5)

Financial wisdom

Ancient interest rates were around 20% per year, mirroring modern credit card rates.

The average American household has around $8,500 of credit card debt, a loss of perhaps $1600 per year.

Financial problems contribute to up to 40% of divorces.

Nehemiah's Solution

Anger, under control

"I was very angry when I heard their outcry and these words." (vs. 7)

"I took counsel with myself." (vs. 8)

James 1:20 – "The wrath of man does not produce the righteousness of God."

Nehemiah's argument – four points

1. We have been systematically buying back our Jewish people from the Gentiles when they have been sold into to slavery. How could we purchase our own countrymen's children? (vs. 8)
2. It's not good! (It's unlawful). You should walk in the fear of God. (vs. 9)
3. God won't defend us if we don't keep his law. We forfeit his blessing and protection. (vs. 9)
4. Nehemiah says, "I'll take care of them, they are in need. So you need to cancel the debt." (vs. 10)

Exodus 22: 25-27 "If you lend money to any of my people with you who is poor, you shall not be like a moneylender to him, and you shall not exact interest from him. [26] If ever you take your neighbor's cloak in pledge, you shall return it to him before the sun goes down, [27] for that is his only covering, and it is his cloak for his body; in what else shall he sleep? And if he cries to me, I will hear, for I am compassionate."

A Picture of Jesus

Laying aside his rights

"Moreover, from the time that I was appointed to be their governor in the land of Judah, from the twentieth year to the thirty-second year of Artaxerxes the king, twelve years, neither I nor my brothers ate the food allowance of the governor." (vs. 15)

"The former governors who were before me laid heavy burdens on the people and took from them for their daily ration forty shekels of silver. Even their servants lorded it over the people. But I did not do so, because of the fear of God." (vs. 16)

Invitation to a royal feast

"*Moreover, there were at my table 150 men, Jews and officials, besides those who came to us from the nations that were around us. [18] Now what was prepared at my expense for each day was one ox and six choice sheep and birds, and every ten days all kinds of wine in abundance." (vss. 17-18)*

"The thief comes only to steal and kill and destroy. I came that they may have life and have it abundantly." – Jesus, in John 10:10

What do you do with money and power?

Types of power: money, positional authority, government, legal, relationships and influence
Do you use it for yourself or for others?
Are you willing to endure discomfort for others?
Do you use your money for those in need?

Seeing Christ

Questions for Further Study and Application

1. Put into your own words the situation of Nehemiah, the builders, and their families during the events of ch. 5.
2. Do you have control of your finances, especially debt and interest?
3. When you get angry, do you "take counsel" or fly off the handle? What is wise in such a moment?
4. How does this passage show us the heart of God, and prefigure the Gospel of Jesus?