

Thomas Merton:

"To consider persons and events and situations only in the light of their effect upon myself is to live on the doorstep of hell."

Three reasons for the financial pressure:

1. There was a famine.

Nehemiah 5:3 (NKJV) There were also some who said, "We have mortgaged our lands and vineyards and houses, that we might buy grain because of the famine."

2. There were too many taxes.

Nehemiah 5:4 (NKJV) There were also those who said, "We have borrowed money for the king's tax on our lands and vineyards.

3. The interest rate was too high.

Nehemiah 5:5 (NKJV) Yet now our flesh is as the flesh of our brethren, our children as their children; and indeed we are forcing our sons and our daughters to be slaves, and some of our daughters have been brought into slavery. It is not in our power to redeem them, for other men have our lands and vineyards.

Nehemiah taught the people four principles from the law:

- 1. It is not wrong to lend money to a non-Jew for interest.
- 2. It is not wrong to lend money to a Jew.
- 3. It is wrong to demand interest on a loan to a Jew.
- 4. It is wrong to enslave a Jewish brother or sister concerning money.

Nehemiah made three accusations against the people:

- 1. They were charging interest to fellow Jews.
- 2. They were enforcing the permanent slavery of the Jews.
- 3. They were losing their distinction in the eyes of the Lord.

Nehemiah took the following steps to correct the problem:

1. Determine to stop the cycle of sin.

Nehemiah 5:10 (NKJV) I also, with my brethren and my servants, am lending them money and grain. Please, let us stop this usury! You cannot gradually stop sinning. It must be stopped immediately!

2. Make intentional plans to correct the situation as quickly as possible.

Nehemiah 5:11 (NKJV) Restore now to them, even this day, their lands, their vineyards, their olive groves, and their houses, also a hundredth of the money and the grain, the new wine and the oil, that you have charged them.

3. Announce your plans for correction in a promise before God.

Nehemiah 5:12 (NKJV) So they said, "We will restore it, and will require nothing from them; we will do as you say." Then I called the priests, and required an oath from them that they would do according to this promise.

4. Understand the seriousness of your new vow to God.

Nehemiah 5:13 (NKJV) Then I shook out the fold of my garment and said, "So may God shake out each man from his house, and from his property, who does not perform this promise. Even thus may he be shaken out and emptied." And all the assembly said, "Amen!" and praised the LORD. Then the people did according to this promise.

Application for today:

- 1. Christian's prove their authenticity when they properly steward their money.
- 2. Continued personal sins take a heavy toll on God's work in your life.
- 3. Correcting any problem begins by facing it head-on.
- 4. Confession and correction of sin is best dealt with in the context of accountability.