

February 10, 2019

## When Interest Matters Nehemiah 5 Pastor Kirk Gambrell

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### Using This Study

#### ❶ EXAMINE His Word

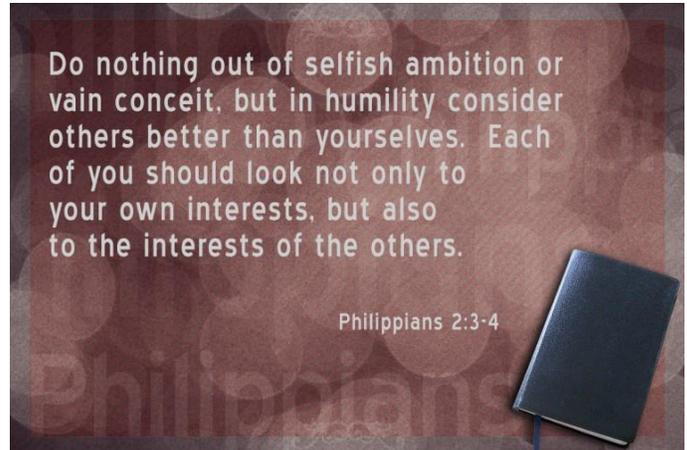
What does God SAY? Open your time with prayer. The words God uses to communicate matters, so go back and pay close attention to the details that are emphasized or repeated in the passage.

#### ❷ EXPLORE His Word

What does God MEAN? Asking questions of the text helps surface how the details relate to the message God wants to communicate.

#### ❸ EMBRACE His Word

Why does it MATTER to me? Embrace God by responding to what you discover in His word in faith and obedience.



This week in Nehemiah chapter 5 we will address the issue of usury. The people Nehemiah was working with were in a famine and could not afford to pay the taxes on their land. When they started borrowing money to pay the taxes others took advantage of the situation. They charged high interest rates so that they could make money off of their fellow Jews that were in a desperate situation. We will consider the principals associated with the concepts of lending and borrowing money. Nehemiah seems to be most concerned with stopping the people from taking advantage of others. If we are going to reflect the character of God then we need to make sure that we are looking out for others not just looking out for our own interest. Join us this week as we talk about how we can look out for the interest of others.

## Usury Abolished

**5** Now there was a great outcry of the people and of their wives against their Jewish brothers. <sup>2</sup>For there were those who said, "We, our sons and our daughters are many; therefore let us get grain that we may eat and live." <sup>3</sup>There were others who said, "We are mortgaging our fields, our vineyards and our houses that we might get grain because of the famine." <sup>4</sup>Also there were those who said, "We have borrowed money for the king's tax *on* our fields and our vineyards. <sup>5</sup>Now our flesh is like the flesh of our brothers, our children like their children. Yet behold, we are forcing our sons and our daughters to be slaves, and some of our daughters are forced into bondage *already*, and we are helpless because our fields and vineyards belong to others."

<sup>6</sup>Then I was very angry when I had heard their outcry and these words. <sup>7</sup>I consulted with myself and contended with the nobles and the rulers and said to them, "You are exacting usury, each from his brother!" Therefore, I held a great assembly against them. <sup>8</sup>I said to them, "We according to our ability have redeemed our Jewish brothers who were sold to the nations; now would you even sell your brothers that they may be sold to us?" Then they were silent and could not find a word to

say. <sup>9</sup>Again I said, "The thing which you are doing is not good; should you not walk in the fear of our God because of the reproach of the nations, our enemies? <sup>10</sup>And likewise I, my brothers and my servants are lending them money and grain. Please, let us leave off this usury. <sup>11</sup>Please, give back to them this very day their fields, their vineyards, their olive groves and their houses, also the hundredth *part* of the money and of the grain, the new wine and the oil that you are exacting from them." <sup>12</sup>Then they said, "We will give *it* back and will require nothing from them; we will do exactly as you say." So I called the priests and took an oath from them that they would do according to this promise. <sup>13</sup>I also shook out the front of my garment and said, "Thus may God shake out every man from his house and from his possessions who does not fulfill this promise; even thus may he be shaken out and emptied." And all the assembly said, "Amen!" And they praised the LORD. Then the people did according to this promise.

## Nehemiah's Example

<sup>14</sup>Moreover, from the day that I was appointed to be their governor in the land of Judah, from the twentieth year to the thirty-second year of King Artaxerxes, *for* twelve years, neither I nor my kinsmen have eaten the governor's food *allowance*. <sup>15</sup>But the former governors who were before

me laid burdens on the people and took from them bread and wine besides forty shekels of silver; even their servants domineered the people. But I did not do so because of the fear of God. <sup>16</sup>I also applied myself to the work on this wall; we did not buy any land, and all my servants were gathered there for the work. <sup>17</sup>Moreover, *there were* at my table one hundred and fifty Jews and officials, besides those who came to us from the nations that were around us. <sup>18</sup>Now that which was prepared for each day was one ox *and* six choice sheep, also birds were

prepared for me; and once in ten days all sorts of wine *were furnished* in abundance. Yet for all this I did not demand the governor's food *allowance*, because the servitude was heavy on this people.<sup>19</sup> Remember me, O my God, for good, *according to* all that I have done for this people.

**o EXAMINE His Word (Observation)** (For personal preparation)

**What does God SAY? Prayerfully note significant details and terms emphasized in the foregoing passage.**

1. Who is involved in the text? Author, audience, main characters.
2. Where and when is this taking place? Geography and timeline.
3. What actions are carried out or commanded? Look for the verbs.
4. Is there anything repeated?
5. What is emphasized?
6. Is there anything in these passages that is related to other areas of scripture?
7. Are there things to be noted that are alike or unlike such as similes and metaphors?

**② EXPLORE His Word (Interpretation)** (For Community Group discussion)  
**What does God MEAN?**

8. Why were the Jews going into debt?

9. What is usury?

10. Why did Nehemiah urge the people to return the lands that had been legally mortgaged? Was this fair?

11. Nehemiah was due compensation as governor. Why did he forgo his compensation?

12. How does this passage describe God's view of usury?

**③ EMBRACE His Word (Application)** (For Community Group discussion)  
**Why does this MATTER to me?**

13. Is it right for us to lend people money today? What about interest?

14. Is it right for us to borrow money?

15. Is there a balance between a fair interest for borrowed money and taking advantage of someone?

16. When is it a good idea and when is it not a good idea to lend someone money?

Summarize your thoughts on the passage

**Write about what God wants you to KNOW, to FEEL, and to DO...**

*Sermon Notes*