

# BUILD-A-BELIEVER WORKSHOPS

## Ezra Nehemiah Esther

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*People say to me, "How do you build a church?" You don't build a church, you build a believer. As a result, the church will build itself. (John MacArthur).*

### Text

Nehemiah 5:1-19

### Topic

Nehemiah confronts the noblemen who are exploiting their fellow Jews by loaning them money at interest

### Title

*The Loan Arrangers*

Nehemiah 5:1 And there was a great outcry of the people and their wives against their Jewish brethren.

Nehemiah 5:2 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."

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

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

Nehemiah 5:5 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 5:6 And I became very angry when I heard their outcry and these words.

Nehemiah 5:7 After serious thought, I rebuked the nobles and rulers, and said to them, "Each of you is exacting usury from his brother." So I called a great assembly against them.

Nehemiah 5:8 And I said to them, "According to our ability we have redeemed our Jewish brethren who were sold to the nations. Now indeed, will you even sell your brethren? Or should they be sold to us?" Then they were silenced and found nothing *to say*.

Nehemiah 5:9 Then I said, "What 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?"

Nehemiah 5:10 I also, *with* my brethren and my servants, am lending them money and grain. Please, let us stop this usury!

Nehemiah 5:11 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."

Nehemiah 5:12 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.

Nehemiah 5:13 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.

Nehemiah 5:14 Moreover, from the time that I was appointed to be their governor in the land of Judah, from the twentieth year until the thirty-second year of King Artaxerxes, twelve years, neither I nor my brothers ate the governor’s provisions.

Nehemiah 5:15 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. Yes, even their servants bore rule over the people, but I did not do so, because of the fear of God.

Nehemiah 5:16 Indeed, I also continued the work on this wall, and we did not buy any land. All my servants *were* gathered there for the work.

Nehemiah 5:17 And at my table *were* one hundred and fifty Jews and rulers, besides those who came to us from the nations around us.

Nehemiah 5:18 Now *that* which was prepared daily *was* one ox *and* six choice sheep. Also fowl were prepared for me, and once every ten days an abundance of all kinds of wine. Yet in spite of this I did not demand the governor’s provisions, because the bondage was heavy on this people.

Nehemiah 5:19 Remember me, my God, for good, *according to* all that I have done for this people.

## Introduction

- being changed to bring change -

One way of applying the Bible to our lives is to put ourselves into the text. Who would we be if we put ourselves into Nehemiah chapter five?

We might initially identify with the Jews being exploited by poor economic conditions, over-mortgaged property, and ever higher taxes. Although there are some similarities, that viewpoint is too narrow; it’s too selfish. We need to expand our understanding of just who we are in the larger context.

You and I, as Christians in America, would be considered **nobles** and **rulers** to the majority of the believers in most of the rest of the world. We are the haves; they are the have-nots.

Since **we** are the **nobles** and **rulers**, we want to follow the example of Nehemiah and not the exploitation of those he had to sharply rebuke.

We'll organize our thoughts around two points: #1 Take Or Make Every Opportunity To Rescue Your Redeemed Brothers And Sisters, and #2 Take Or Make Every Opportunity To Refresh Your Redeemed Brothers And Sisters.

#1 Take Or Make Every Opportunity  
To Rescue Your Redeemed Brothers And Sisters  
(v1-13)

In those days, a person could sell themselves or their children into slavery in order to pay a debt. You would remain an indentured servant until someone could redeem you by paying-off your debt.

Many Jews were indentured servants to foreigners from other nations. During the time the Temple and the wall of Jerusalem were being repaired and rebuilt, the nobles and rulers of Israel had **redeemed** their fellow Jews from out of **other nations** (v8). It was a good thing; except that now these same nobles and rulers were either ignoring or exploiting their less-fortunate brethren.

Around the world, Jesus Christ has redeemed multiplied millions of individuals who were slaves to sin. He purchased them with His precious blood. They've been set free – but mostly struggle and suffer in conditions that are appalling by our standards. We in the West can ignore, or even exploit, them; or we can act to rescue them.

Of course we want to rescue them – so let's see how we might as we work through these verses.

Nehemiah 5:1 And there was a great outcry of the people and their wives against their Jewish brethren.

Nehemiah 5:2 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."

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

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

The wall was repaired and rebuilt in only fifty-two days. It was amazing from a construction standpoint. But it was devastating from a personal standpoint:

1. The hired laborers had missed the harvest and had no wages with which to purchase grain for their families.
2. The farmers who owned the land had no crop to be harvested and were forced to mortgage their properties.
3. All of the people were being crushed economically by the exorbitant taxes being levied against them by the Persian government.

As bad as this was, there was something far worse:

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

Nehemiah 5:5 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."

The thing that was far worse was the way the nobles and rulers of Israel were treating them:

1. True, they were helping them by lending money; but in a moment you read that they were lending money at interest. The Law of Moses forbid charging interest on a loan to a fellow Jew.
2. In other cases, the nobles and rulers were requiring that their brothers and sisters sell themselves or their kids as indentured servants.

Nehemiah was mad!

Nehemiah 5:6 And I became very angry when I heard their outcry and these words.

You and I ought to be touched emotionally when we are made aware of the needs of our brothers and sisters around the globe. We should be **angry** if Christians are the ones exploiting them. The usual reaction will be compassion that seeks to come to their aid.

Nehemiah 5:7 After serious thought...

Stop right there for a moment. Before we see some practical advice about how to help, Nehemiah gives us an important principle. We do not just act upon our emotions – be it anger or compassion. We must give the matter **serious thought**. For us, that means seeking the Lord in prayer for His specific leading and guiding.

Once we have the Lord's leading and guiding, here are some practical things we should do.

First, we should explain the situation:

Nehemiah 5:7 After serious thought, I rebuked the nobles and rulers, and said to them, "Each of you is exacting usury from his brother." So I called a great assembly against them.

Nehemiah 5:8 And I said to them, "According to our ability we have redeemed our Jewish brethren who were sold to the nations. Now indeed, will you even sell your brethren? Or should they be sold to us?" Then they were silenced and found nothing to say.

Nehemiah gave them a concise but accurate assessment of the situation. In our case, we are not usually exploiting other believers, just ignoring them. Or I should say we are ignorant of them – until we know their true situation. So the first thing we do is tell our congregation of the needs that the Lord has made us aware of.

- being changed to bring change -

Then we appeal:

Nehemiah 5:9 Then I said, "What 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?"

We are connected to every other believer around the globe. Because we **fear** and reverence God, we will want to come to the aid of our struggling, suffering brethren.

Notice the emphasis is upon how the Jews were seen by the unbelieving nations. When we come to the aid of our struggling, suffering brethren, it is to strengthen them for witness and service. It is to help them to spread the Gospel. We must not lose sight of the spreading of the Gospel and deteriorate into mere social help.

We explain... We appeal... Then we get into details:

Nehemiah 5:10 I also, *with* my brethren and my servants, am lending them money and grain. Please, let us stop this usury!

Nehemiah 5:11 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.”

Nehemiah was lending money, but without interest. He called upon the nobles and rulers to do the same.

He went further. He insisted they free all debts and release all indentured servants.

He went even further! The **hundredth of the money** was the interest they had already received – about 12% per year. **They were to return the interest they had unlawfully charged.**

It always comes down to money. It costs money to send missionaries; or to sponsor missionaries. At some point, we must be generous and sacrificial with our finances.

The final thing Nehemiah did was hold them accountable:

Nehemiah 5:12 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.

Nehemiah 5:13 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.

Nehemiah had them swear an oath before the priests. He knew that a purely emotional response might later be forgotten. The oath would hold them accountable.

Then he gave them a visual reference. Shaking out the **fold** of your **garment** was like taking a rug outside to shake off the dust and dirt.

Should we, then, allow extremely strong rebukes to pressure folks into giving towards missions and the poor?

No. We just need to be honest. The picture I get from the shaking out of the garment is that a person is only given resources in order to generously share them. If you don't, then you don't deserve them. They may as well be shaken off like dust and dirt, because you will receive no reward for them when you stand before the Lord. They won't be like precious jewels woven into your robe.

As nobles and rulers in the greater global body of Christ, we must be giving; and our giving must be generous. Gauge yourself.

How? Nehemiah gives us some pointers in the remaining verses.

## #2 Take Or Make Every Opportunity To Refresh Your Redeemed Brothers And Sisters (v14-19)

In the remaining verses, Nehemiah describes his lifestyle as a nobleman and a ruler. It is our gauge for giving and generosity.

The first measure on the gauge is your standard of living:

Nehemiah 5:14 Moreover, from the time that I was appointed to be their governor in the land of Judah, from the twentieth year until the thirty-second year of King Artaxerxes, twelve years, neither I nor my brothers ate the governor's provisions.

Nehemiah 5:15 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. Yes, even their servants bore rule over the people, but I did not do so, because of the fear of God.

Simply put, Nehemiah lived below his standard of living. He didn't spend all his resources on himself. He lived in a much different manner than other governors before him, so that he could give generously to others.

The next measure on the gauge is your involvement in the Lord's work:

Nehemiah 5:16 Indeed, I also continued the work on this wall...



Nehemiah did not think that his giving cancelled out his serving. He rolled up his sleeves and was involved in the daily activities of the congregation.

The next measure on the gauge is your investment in the Lord's work:

*Nehemiah 5:16* Indeed, I also continued the work on this wall, and we did not buy any land. All my servants *were* gathered there for the work.

This is a companion to what we just said. Giving doesn't relieve you from serving; but neither does serving relieve you from giving! Sooner or later you are going to have to talk to the Lord about your wallet.

For example: We talk of tithing – of giving 10% of our income to the Lord. Very few Christians tithe. It's just a fact of Church life, revealed in every poll George Barna takes on the subject.

Even those who tithe need to consider this: We are stewards of all that God gives us, not just what we give Him. For some, 10% may not be the amount God would lay on your heart.

The next measure on the gauge is your hospitality:

*Nehemiah 5:17* And at my table *were* one hundred and fifty Jews and rulers, besides those who came to us from the nations around us.  
*Nehemiah 5:18* Now *that* which was prepared daily *was* one ox *and* six choice sheep. Also fowl were prepared for me, and once every ten days an abundance of all kinds of wine. Yet in spite of this I did not demand the governor's provisions, because the bondage was heavy on this people.

By hospitality, we don't mean how often you entertain other Christians. That's important – but it is not our context. Our context is reaching those who are disadvantaged. One possible application of the actions of Nehemiah might be the support of missionaries. We support them so they can reach others.

By the way, since we are on the subject, let me tell you our basic missions philosophy. It is to support local, native missionaries rather



than sending missionaries; and it is sponsoring short-term mission trips to encourage them and us as a fellowship.

The last thing Nehemiah says, his prayer, is not a gauge; it's the goal:

Nehemiah 5:19 Remember me, my God, for good, *according to* all that I have done for this people.

Nehemiah was not being arrogant or selfish. He was looking forward to his reward. His motive in all of these things was to please his Lord; it was to hear, at the Judgment, **“Well done, good and faithful servant.”**



