

Nehemiah 5 “A Model of Christian Charity”  
Psalm 15  
Luke 19:1-27

March 3, 2019

When you hear the word “charity” what do you hear?

We talk about “charitable contributions” –  
when we give to “charity.”

And particularly, we think of “charity” is something “optional.”

You could either give to charitable causes or not –  
it's entirely up to you!

But *charity* is simply the old English word for *love*.

It comes from the Latin *caritas* –

which was the standard translation of the Greek word *agape*.

Love is certainly *not* optional.

And we need to remember that *love* is not just a feeling.

Love includes *action*.

If we say that we love our neighbor, but we ignore his physical needs,  
then we don't *really* love our neighbor!

And we can see here in Nehemiah 5 that it's not just a matter of *individual, personal* charity.

Christian charity means using our influence, our position in society,  
as well as our resources,  
for the sake of those in need.

What Nehemiah sees when he comes to Jerusalem

is that Jerusalem is *very much* in danger of falling back into the sins of their fathers!

The Prophet Ezekiel had said in Ezekiel 34 –

“Ah, shepherds of Israel who have been feeding yourselves!

Should not shepherds feed the sheep?

You eat the fat, you clothe yourselves with the wool, you slaughter the fatlings;  
but you do not feed the sheep.

The weak you have not strengthened,

the sick you have not healed,

the crippled you have not bound up,

the strayed you have not brought back,

the lost you have not sought” (Ezek 34:2-4)

Ezekiel had spoken of the shepherds of Israel –

the leaders – the nobles and the officials –

those who were *supposed* to protect and care for the people of God!

And now, Nehemiah sees that “it is the wealthy among their fellow Jews who are taking their money and their lands and enslaving them. In short, despite Nehemiah’s effort to unite them in the political and covenantal mission of rebuilding the holy land, the people are not holy but instead oppress each other, with resulting *great outcry of the people and of their wives against their Jewish brethren.*” (Levering 155).

As one commentator puts it:

“What is the use of a rebuilt Jerusalem without a holy people to dwell with God?” (Levering 156)

Our Psalm of response (Psalm 15) deals with some similar themes:

“O LORD, who shall sojourn in your tent? Who shall dwell on your holy hill?”

What sort of person should I be?

One who walks blamelessly and does what is right and speaks truth in the heart...  
who does not put out money at interest  
and does not take a bribe against the innocent.

Sing Psalm 15 (TPH 15A)

Read Luke 19:1-27

Nehemiah objects to charging interest –

but Jesus says the wicked servant should have invested his money in the bank,  
so that it could collect interest!

So... what should we think about charging interest?!

It helps to know exactly what God forbade:

In the Book of the Covenant (Exodus 22:25) God said

“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.”

In Dt 23:19-20, God went a step further to say

“You shall not charge interest on loans to your brother,  
interest on money, interest on food, interest on anything that is lent for interest.  
You may charge a foreigner interest, but you may not charge your brother interest,  
that the LORD your God may bless you in all that you undertake in the land...”

Notice that God does *not* say that charging interest is inherently sinful!

After all, on things that are sinful, God forbids doing it to brothers *or* to foreigners!  
No, charging interest in the ancient world was generally about enriching yourself  
based on the ill-fortune of others.  
And God's point is that you don't do this to your brothers!

The reason why you can charge interest to foreigners  
is because foreigners are distant  
(these are not sojourners – but *foreigners* – people who live far away).  
In modern lingo, these are more “commercial loans” than “personal loans.”

But the basic point is that you should not enrich yourself *at the expense* of others.  
I want you to think about that.  
If you can figure out how to build your wealth in a way that *builds others wealth* as well,  
then you have a great business strategy!  
If your model requires doing *harm* to others – destroying their business,  
that is not so good.

There are all sorts of situations in our day that have echoes of the ancient problem:  
predatory lending is perhaps the most obvious example –  
payday lenders charging exorbitant interest.

The payday lender will often point out that given the default rate on high-risk loans,  
they *need* to charge a higher interest rate in order to make a profit!  
Nehemiah does not question their premises – nor their conclusion.  
If your goal is to make a profit,  
then yes, you should follow sound business practices!

But Nehemiah argues that the people of God should have a different aim.  
Our goal is not to make a profit.  
Our goal is to make disciples.

And, to go one step back – our goal is to *love God with all our heart* –  
and to love our neighbor as ourselves.

If we are loving God and neighbor well, then we will be making disciples.  
Now, I also want you to think about what will happen to the Jerusalem community  
if they care for one another the way that Nehemiah says that they should!

No, the wealthiest members of the community probably will *not* become *more wealthy*.  
But neither will they become impoverished.  
They'll do fine.

But when wealthier members of the community are looking out  
for the well-being of the poorer members of the community,

and helping them to build up their wealth,  
so that they are at least able to provide for their own households –  
what will be the effect?

You will have a sustainable community!

The problem with our modern way of thinking  
is that we tend to rely on *self-interest* –  
they idea that if everyone pursues their own self-interest,  
the result will be good for the community.

As we have seen in our Wednesday night discussions on sexual ethics,  
the result of everyone pursuing their own sexual self-interest  
has been catastrophic!

But neither sexual ethics *nor* economics should be driven by self-interest.  
Our sexuality should be driven by the love of God and neighbor –  
just like our economics!

This is why Nehemiah is such a great example of Christian charity –  
the way that he uses his wealth – his position – his influence –  
is not designed to *increase* his own wealth, position, or influence –  
but to love and serve those who are under his care.

And you see from the start of chapter 5 (read verse 1):

### **1. Usury and Slavery – the Evil of Predatory Lending (v1-5)**

*Now there arose a great outcry of the people and of their wives against their Jewish brothers.  
<sup>2</sup> For there were those who said, “With our sons and our daughters, we are many. So let us get  
grain, that we may eat and keep alive.” <sup>3</sup> There were also those who said, “We are mortgaging  
our fields, our vineyards, and our houses to get grain because of the famine.” <sup>4</sup> And 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 as the flesh of our brothers, our children are as their children. Yet we are  
forcing our sons and our daughters to be slaves, and some of our daughters have already been  
enslaved, but it is not in our power to help it, for other men have our fields and our vineyards.”*

There are three voices in this outcry.

First, in verse 2, are those who said:

*“With our sons and our daughters, we are many.  
So let us get grain, that we may eat and keep alive.”*

These are the landless poor –  
they have no land, and since they have been working on the wall,  
they have no income!

We saw last time that they are building the wall in the middle of the summer,

while the wheat is growing in the fields.  
So the first problem is: hunger for the laborers.

Second, in verse 3, are those who said:

*“We are mortgaging our fields, our vineyards, and our houses  
to get grain because of the famine.”*

These are small landowners who have mortgaged everything to survive –  
and now it looks like the harvest is poor – famine has arrived.  
And they are about to lose everything!

And hey, don't waste a crisis!

If people are hungry they'll be willing to sell anything –  
you can make a killing taking advantage of desperate people!

That's why the third complaint comes.

These are those who have *already* lost their fields and vineyards –  
and now even their children!!

*“We have borrowed money for the king's tax on our fields and our vineyards.  
<sup>5</sup> Now our flesh is as the flesh of our brothers, our children are as their children.  
Yet we are forcing our sons and our daughters to be slaves,  
and some of our daughters have already been enslaved,  
but it is not in our power to help it,  
for other men have our fields and our vineyards.”*

Think about how this works:

the King's tax is due.

You have no money.

What do you do?

If you don't pay the king's tax, your fields and your vineyards will be confiscated.

So you go to the nearest wealthy person  
and you ask him for a loan.

Then you use that money to pay the king's tax.

*But* in exchange for the money,  
the lender has control of your land!

This is a particularly egregious sort of loan,  
since it has the effect of destroying your income.

How do you get your land back?

This is where the story gets nasty.

You can feed your family as a day laborer –  
but you'll never make enough to redeem your land!

So you're left with a dilemma.

The only way to redeem your land is to sell your child into slavery.

Which do we choose?

Land or Seed?

I know – in the modern world we like to think, “I’d never do that!” –  
but we’re not talking about just any old piece of property.

This is the Promised Land!

This is about your family’s heritage in the Holy Land!

The Land and the Seed go together!

By this time you have nearly a thousand years of family history!

After hundreds of years in the land –

after the Exile to Babylon –

after the Restoration, this New Exodus –

are *you* going to be the one whose failure causes your family  
to drop out of God’s promises for Israel?

Further, don’t think about this in terms of racial slavery.

When you sold your child into slavery in Judea,

you were generally selling your child to someone you knew.

In the ancient world, slavery was often temporary.

You could easily convince yourself that something could come up –

I’ll figure things out and redeem her and bring her home!

It’ll only be for a little while...

And besides, I’ll be selling her to my wife’s second cousin –

he's not that bad – most of the time...

But then, he went and sold my daughter to a Persian!

All because he could get twice as much money for her –

since we would just pay the redemption price!

And since the Persian wanted her as a ‘second wife’ (a concubine),

we'll never see her again...

Does that get you mad?

Yeah?

Well, Nehemiah gets a little steamed as well!

## 2. “You Even Sell Your Brothers” – Nehemiah’s Rebuke (v6-8)

<sup>6</sup>*I was very angry when I heard their outcry and these words.*

This is a useful example of godly anger!

Nehemiah is *furiosus* –  
but he uses his anger to bring godly *change*.  
He doesn't just lash out and smash heads –  
he “took counsel with himself” –  
it might also be translated, “I mastered my heart” –  
I exercised self-control!  
(I didn't kill them all!)

Nehemiah brings legal charges against the nobles and officials.

There are two parts to this.

First, in verse 7, you have the formal charge:

“You are exacting interest, each from his brother.”

Second, in verse 7-8, you have the great assembly  
where Nehemiah presents his charge publicly.

*<sup>7</sup> I took counsel with myself, and I brought charges against the nobles and the officials. I said to them, “You are exacting interest, each from his brother.” And I held a great assembly against them <sup>8</sup> and said to them, “We, as far as we are able, have bought back our Jewish brothers who have been sold to the nations, but you even sell your brothers that they may be sold to us!” They were silent and could not find a word to say.*

Notice that Nehemiah has been buying back “our Jewish brothers” –  
remember that “brothers” (plural) will include both “brothers and sisters” –  
although once a woman was sold as a concubine (a slave wife) to a foreigner,  
Persian law did not allow her to be redeemed.

But Nehemiah and those with him have been buying back Jews who had been sold to foreigners.

Apparently some of the Jewish leaders had figured this out

and so used that as an excuse to maximize their own profits!

(Nehemiah and his buddies will redeem them anyway,

so we don't have to feel guilty about selling them into slavery!

More money for us – everyone wins!)

Well, except for Nehemiah and his buddies!

Profiteering off of someone else's 501c3!

Nehemiah is trying to rebuild the holy *land* – and reestablish a holy *people*.

Because Land and Seed *do* go together!!

A Holy Land needs a Holy Seed – a Holy People –

but that means that the people need to *be holy*!

And when you look back through Israel's history –

this is something that hasn't really happened much!

Now in our day – at least in our part of the world – there are very few people who are thinking about literally selling their children into slavery in order to pay their debts.

But we frequently see people racking up debts that have the same effect.

It has become a common story in middle-class settings:  
parents who are trying to give their kids everything –  
so they keep going deeper and deeper into debt –  
or, on the flip side, parents who want to live selfishly,  
so they end up getting divorced,  
and spend their whole estate on maintaining two households.

It's not *quite* the same as selling your children into slavery –  
but whether it's the selfishness of *my own personal happiness*  
or it's the selfishness of *my children's happiness* –  
if we are living above our means,  
going into debt to mortgage our children's future –  
then we are functionally *enslaving them* to that debt.

And credit card companies are always happy to charge you 20% interest or more  
to finance all your dreams and wishes!

So how do the nobles respond to Nehemiah's charge?

They are *silent*.  
Some have interpreted this as a lack of repentance,  
but I think that Nehemiah portrays it as an admission of guilt.  
They are silent – namely, they do not try to defend themselves.  
They have nothing to say in their own defense –  
they realize that what they have been doing is *wrong*.

### 3. “Walk in the Fear of Our God” – The Repentance of the Nobles (v9-13)

<sup>9</sup> So I said, “The thing that you are doing is not good. Ought you not to walk in the fear of our God to prevent the taunts of the nations our enemies? <sup>10</sup> Moreover, I and my brothers and my servants are lending them money and grain. Let us abandon this exacting of interest.

In verse 9, Nehemiah holds up the fear of God as the thing that *should* motivate them.

You should *walk in the fear of our God!*  
You should be more concerned with what *God thinks of you* –  
than with what anyone else thinks of you!  
And that will *prevent the taunts of the nations our enemies*.

And then in verse 10, Nehemiah holds himself up – with his brothers and his servants –  
as an example:

*we are lending them money and grain* –



join us in doing this *the right way!*  
And let us “abandon this exacting of interest” –  
this lending in a manner that eats up and destroys our brothers.

*<sup>11</sup> Return to them this very day their fields, their vineyards, their olive orchards, and their houses, and the percentage of money, grain, wine, and oil that you have been exacting from them.” <sup>12</sup> Then they said, “We will restore these and require nothing from them. We will do as you say.”*

Now, those of you who know something about economics and business  
will immediately think, “uh oh – the nobles are now in trouble!  
Some of them are about to go under!”  
Because their whole business model was built on this predatory lending.

That probably true.  
Some of the nobles probably lost their livelihood.  
Just like we saw at the end of Ezra –  
where around 100 men were forced to send away their wives and children,  
because they were foreigners who refused to follow the LORD!

Following Jesus can be costly!  
What matters more to you?  
Jesus? – or your family?  
Jesus? – or your stuff? your wealth, your home, your car, your job?

It’s why we included the story of Zacchaeus in our NT reading!  
The coming of Jesus *ruined* Zacchaeus financially!  
“Behold, Lord, the half of my goods I give to the poor.  
And if I have defrauded anyone of anything, I restored it fourfold.”

Yeah, that’s going to put a real dent in Zacchaeus’s fortune!  
But it was a fortune acquired unjustly! (He was a tax collector –  
and Roman tax collectors were infamous in those parts....)  
Therefore, when Zacchaeus repented, he put his faith into action –  
and his repentance bore fruit!

Nehemiah is faced with the challenge of implementing a new system that will be just and fair.

*And I called the priests and made them swear to do as they had promised. <sup>13</sup> I also shook out the fold<sup>[a]</sup> of my garment and said, “So may God shake out every man from his house and from his labor who does not keep this promise. So may he be shaken out and emptied.” And all the assembly said “Amen” and praised the LORD. And the people did as they had promised.*

By swearing an oath, effectively, the nobles are saying,  
“May I be cut off from God’s people if I do not keep my word.”  
And Nehemiah’s symbolic action has the same meaning:  
He shakes the folds of his robe and says,  
“So may God shake out every man from his house and from his labor  
who does not keep this promise.”

The one who persists in taking advantage of the poor and profiting at their expense  
will be shaken out of Christ’s kingdom.

Prior to the 1840s, economic sins used to be dealt with by the church.  
You often find in old church records that they dealt with business matters –  
withholding wages, cheating customers, and the like,  
but after the 1850s, churches stopped dealing with these things.

It was easier to deal with these things when there was one church –  
or only a few churches that all more or less got along.  
It’s a lot harder today, with all the diversity of churches.

But whether the church gets around to it or not –  
the one who persists in taking advantage of the poor and profiting at their expense  
will be shaken out of Christ’s kingdom.

This is why we also read the story of Zacchaeus.  
Because there is still hope for the guilty.  
If you have been guilty of taking advantage of the poor,  
you can still repent!  
Yes, it will cost you!  
But it will only cost you money.  
And in return you will have something better!  
You will have *Jesus!*  
And a clean conscience before God!

Verses 14-19 then shows how all of this played out  
in an overview of Nehemiah’s approach to serving as governor.

#### **4. “Because of the Fear of God” – Nehemiah as a Model of Christian Charity (v14-19)**

*<sup>14</sup> 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. <sup>15</sup> The former governors who were before me laid heavy burdens on the people and took from them for their daily ration<sup>[b]</sup> forty shekels<sup>[c]</sup> of silver. Even their servants lorded it over the people. But I did not do so, because of the fear of*

God.

“Not only is Nehemiah rebuilding the fortifications of Jerusalem...  
but he is also rebuilding the covenantal piety that makes for a holy people,  
united by justice, fit for God’s indwelling.” (Levering 158)

We know of a few governors from this time period  
from Persian records and archeological digs around Jerusalem.  
The governors had the right to impose taxes for their own use.  
Nehemiah says that he refrained from collecting even the food allowance of the governor.

It would have been expected of Nehemiah that he acquire land and wealth –  
that is what governors did!

I could say it would be like a President or Governor refusing to accept compensation –  
but in our day, you don’t become a president or governor (in the US)  
in order to make money.

In our day, if you want to make real money, you would become a CEO!  
So, this is like a CEO saying that he would accept no compensation for his services!

But no, even that won’t do!  
Because at the end of the day, the CEO goes home to his wife and 2.3 kids.  
He only has to provide a comfortable life for 4.3 people.

But Nehemiah provides food for 150 *plus foreigners*.

*<sup>16</sup> I also persevered in the work on this wall, and we acquired no land, and all my servants were gathered there for the work. <sup>17</sup> Moreover, there were at my table 150 men, Jews and officials, besides those who came to us from the nations that were around us. <sup>18</sup> Now what was prepared at my expense<sup>[d]</sup> for each day was one ox and six choice sheep and birds, and every ten days all kinds of wine in abundance. Yet for all this I did not demand the food allowance of the governor, because the service was too heavy on this people. <sup>19</sup> Remember for my good, O my God, all that I have done for this people.*

So Nehemiah would be a CEO who says that he will refuse all compensation  
*and* will feed all his employees out of his own pocket –  
along with running a hotel for visitors.

By the way, this pretty well describes what the early Christian bishop did.  
The pastor was not just a preacher.  
He was also expected to show *charity* to the poor and *hospitality* to strangers.

It was common for the bishop to be feeding dozens or hundreds of people every day!  
(I kinda feel like a slacker...)

But this was why bishops generally lived in big houses –  
because the bishop's house – the pastor's house –  
would function like a hotel and a boarding house and a college and a seminary...

(I see some of these celebrity pastors' houses  
and I say *that's exactly what a pastor's house should look like!*  
But wait – how come there's only 4.3 people living there?  
If you've got 5,000 square feet, you should have at least 20 people living there!)

Now Nehemiah seems to have been independently wealthy  
(he was, after all, cupbearer to the King of Persia –  
which means he was wealthy, powerful figure in the Persian court).  
He recognized that the work of rebuilding the wall was a huge drain on the population,  
so he didn't demand the food allowance of the governor,  
but paid for all his responsibilities as governor out of his own pocket.

But if you think about it,

What Nehemiah describes in verses 14-19  
is very much like what the book of Acts describes in chapters 2-5,  
when it talks about how the early Christians devoted themselves  
to the apostles teaching and fellowship,  
to the breaking of bread, and to the prayers.

And how they used their worldly goods for the sake of one another:  
even selling their property in order to provide for one another's needs.

“And all who believed were together and had all things in common;  
and they sold their possessions and goods and distributed them to all, as any had need.  
And day by day, attending the temple together and breaking bread in their homes,  
they partook of food with glad and generous hearts,  
praising God and having favor with all the people” (Acts 2:44-47)

What Nehemiah began in his day  
is what took root in the book of Acts and by the outpouring of the Holy Spirit  
has continued to grow and flourish for the last 2,000 years!

It's what needs to characterize *us* as we seek to walk in love and charity with one another.