

Studies for families in Belonging, Becoming, and going Beyond

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BUILD MY LIFE

"COURAGEOUS COMPASSION" NEHEMIAH 5:1-19

When it comes to group life and group ministry, pervasive disunity naturally leads to crippling disfunction. No wonder Paul tells us: "Make every effort to keep the unity of the Spirit through the bond of peace" (Eph 4:3). When things are right between members of the Christian community, God, others, and themselves, the community experiences peace, which functions like glue to maintain the unity of the Spirit. When the community is rife with conflict, the opposite is true. And "there are few issues so divisive of a harmonious community as extreme disparity in personal wealth and income" (H. G. M. Williamson, Word Biblical Commentary, vol. 16, Ezra, Nehemiah, 245)-especially in the face of discrimination against the poor and indifference to the needy at the heart of the problem. Nehemiah faced such a situation and successfully addressed it.

This Week's Core Competency

Compassion – I believe God calls all Christians to show compassion to those in need.

When Jesus is asked to identify the greatest commandment in the Law (Mt 22:36), he answers: "'Love the Lord your God with all your heart and with all your soul and with all your mind.' This is the first and greatest commandment. And the second is like it: 'Love your neighbor as yourself.' All the Law and the Prophets hang on these two commandments" (Mt 22:37-40). Jews typically understood "neighbor"

Sometimes members of the Christian community are insensitive to the needs of other members of the same community.

- H. G. M. Williamson

in the second command (Lev 19:18) to mean other Jews, but Jesus has already explained that "neighbor" includes one's enemies (Mt 5:44)—Jews and Gentiles alike. To his disciples Jesus gives a "new command." He tells them: "Love one another. As I have loved you, so you must love one another" (Jn 13:34). Later, Paul alludes to both the second command and the new command when he tells Christians: "Therefore, as we have opportunity, let us do good to all people, especially to those who belong to the family of believers" (Gal 6:10). Jesus' commands preclude injustice, enslavement, and the exploitation of others, and they require God's people, in Micah's words, "To act justly and to love mercy and to walk humbly with your God" (6:8).

The returnees from the Babylonian exile know what the Law requires-what it demands and forbids-and yet they exploit their poor Jewish brothers and sisters, capitalizing on their misfortune to enrich themselves. One commentator writes: "The loaning of money on pledge and the practice of debt-slavery were not illegal as such. The laws, however, are concerned to protect the minimal rights of the very poor" (Williamson, 236)-which is not being done in Nehemiah's day. Quite the opposite is true. The irony of what is happening is not lost on the governor. The same commentator writes: "Nehemiah points out the moral absurdity of what has been going on. In line with the procedure envisaged in Lev 25:47-48, the Jewish community had been rescuing by payment of a redemption price as many of their fellows who had had to sell themselves to the Gentiles as their limited resources allowed. It was considered quite unacceptable that Jews should be sold to foreigners if it could possibly be avoided. But now, Nehemiah observes, these creditors are, in effect, undoing with one hand the work they were seeking to establish with the other!" (Williamson, 239).

cont. pg. 2

Such injustice inevitably leads to a desperate socioeconomic outcry from its victims. Poor families in the community of returnees protested: "We are mortgaging our fields, our vineyards and our homes to get grain during the famine . . . We have had to borrow money to pay the king's tax on our fields and vineyards. Although we are of the same flesh and blood as our fellow Jews and though our children are as good as theirs, yet we have to subject our sons and daughters to slavery. Some of our daughters have already been enslaved, but we are powerless, because our fields and our vineyards belong to others" (Ne 5:3-5).

Such injustice is intolerable; in fact, any injustice is inexcusable in a community of "brothers and sisters." This is especially true in a New Covenant community (1Jn 3:17). James makes this perfectly clear. In chapter 2 of his epistle, regarding discriminating against the poor, he writes: "If you really keep the royal law found in Scripture, 'Love your neighbor as yourself,' you are doing right. But if you show favoritism, you sin and are convicted by the law as lawbreakers" (vv. 8-9). In the same chapter, regarding indifference toward the needy, he writes: "Suppose a brother or a sister is without clothes and daily food. If one of you says to them, 'Go in peace; keep warm and well fed,' but does nothing about their physical needs, what good is it? In the same way, faith by itself, if it is not accompanied by action, is dead" (vv. 15-17).

day 🌓

ENCOUNTER – read God's word to put yourself in touch with him.

Nehemiah 5:1-19

1 Now the men and their wives raised a great outcry against their fellow Jews. 2 Some were saying, "We and our sons and daughters are numerous; in order for us to eat and stay alive, we must get grain."

3 Others were saying, "We are mortgaging our fields, our vineyards and our homes to get grain during the famine."

4 Still others were saying, "We have had to borrow money to pay the king's tax on our fields and vineyards. 5 Although we are of the same flesh and blood as our fellow Jews and though our children are as good as theirs, yet we have to subject our sons and daughters to slavery. Some of our daughters have already been enslaved, but we are powerless, because our fields and our vineyards belong to others."

6 When I heard their outcry and these charges, I was very angry. 7 I pondered them in my mind and then accused the nobles and officials. I told them, "You are charging your own people interest!" So I called together a large meeting to deal with them 8 and said: "As far as possible, we have bought back our fellow Jews who were sold to the Gentiles. Now you are selling your own people, only for them to be sold back to us!" They kept quiet, because they could find nothing to say.

9 So I continued, "What you are doing is not right. Shouldn't you walk in the fear of our God to avoid the reproach of our Gentile enemies? 10 I and my brothers and my men are also lending the people money and grain. But let us stop charging interest! 11 Give back to them immediately their fields, vineyards, olive groves and houses, and also the interest you are charging themone percent of the money, grain, new wine and olive oil."

12 "We will give it back," they said. "And we will not demand anything more from them. We will do as you say."

Then I summoned the priests and made the nobles and officials take an oath to do what they had promised. 13 I also shook out the folds of my robe and said, "In this way may God shake out of their house and possessions anyone who does not keep this promise. So may such a person be shaken out and emptied!"

At this the whole assembly said, "Amen," and praised the LORD. And the people did as they had promised.

14 Moreover, from the twentieth year of King Artaxerxes, when I was appointed to be their governor in the land of Judah, until his thirty-second year-twelve years-neither I nor my brothers ate the food allotted to the governor. 15 But the earlier governors-those preceding me-placed a heavy burden on the people and took forty shekels of silver from them in addition to food and wine. Their assistants also lorded it over the people. But out of reverence for God I did not act like that. 16 Instead, I devoted myself to the work on this wall. All my men were assembled there for the work; we did not acquire any land.

17 Furthermore, a hundred and fifty Jews and officials ate at my table, as well as those who came to us from the surrounding nations. 18 Each day one ox, six choice sheep and some poultry were prepared for me, and every ten days an abundant supply of wine of all kinds. In spite of all this, I never demanded the food allotted to the governor, because the demands were heavy on these people.

19 Remember me with favor, my God, for all I have done for these people.

EXAMINE – what the passage says before you decide what it means.

- * Bracket "and their wives" in v. 1.
- * Circle "king's tax" in v. 4.
- * Circle "slavery" and "enslaved" in v. 5.
- * Circle "accused" in v. 7.
- * Circle "interest" in vv. 7, 10.
- * Bracket "sold back to us" in v. 8.

- * Box "but" indicating contrast in vv. 10, 15, 15.
- * Box "also" meaning in addition in v. 11.
- * Underline "give back" in v. 11.
- * Circle "one percent" in v. 11.
- * Bracket "shook out the folds in my robe" in v. 13.
- * Highlight vv. 17-18.



day **EXPLORE** – the answer to these questions to better understand what the passage means.

Consult the explanation of the message and the notes to follow if you need help.	
1. What does the inclusion of "wives" in the workers' protest indicate to you?	
2. Three groups of <i>protestors</i> are identified in verses 2-4. Identify them.	
3. Put the <i>injustice</i> described in verse 5 in your own words.	
4. Some daughters already been enslaved (v. 5). To whom (cf., v. 8)?	
5. Of what exactly did Nehemiah accuse Judea's nobles and officials?	
6. Explain the <i>irony</i> in verse 8.	
7. What exactly did Nehemiah demand creditors give back to debtors?	

- 8. Explain the significance of what Nehemiah did in verse 13.
- 9. What have verses 14-18 got to do with the narrative?
- 10. **Discussion:** Nehemiah's Jewish community got in its own way of finishing the wall. Describe how the Christian community can do the same kind of thing.

day 3

EXAMINE – an explanation of the message to better understand the meaning of the passage.

In chapter four and chapter six of his book, Nehemiah faces external opposition to God's rebuilding project. In chapter five, he faces internal obstacles to the same. "The inequality and injustice that transpired during the building of the wall developed over a period of time. But the wall building and external opposition put more strain on the economic substructure of the community. The culmination of these problems may have occurred shortly before the wall was finished in August-September. This would have been near the end of the harvest, and the creditors would have required payment of capital and interest on loans. According to 4:22, Nehemiah had asked the workers to stay in Jerusalem and not return to their villages. This must have caused a shortage of workers for the harvest. The extra labor on the wall no doubt affected the efficiency of the harvest and the income many families normally would have received from working in the harvest. In short, the economic situation was more critical because the people dedicated so much labor to the wall" (Mervin Breneman, Ezra, Nehemiah, Esther, NAC, 199-200). In a nutshell, community inequality, in the form of food scarcity for some and economic exploitation for others, threatened the completion of the wall. But as he has done and will do, Nehemiah faces the threat and successfully neutralizes it (vv. 1-13), before describing measures he has personally taken to lighten the government's burden on the people (vv. 14-19).

Outrage at their economic circumstances comes from three sectors of the population introduced by "some were saying" (v. 2), "others were saying" (v. 3), and "still others were saying" (v. 4). The three

sectors include: (1) landless wage earners, (2) landowners compelled to mortgage their property, and (3) families forced to resort to debt slavery. The gravity of their situations is underscored by the fact that "wives" have joined in the protest against their economic conditions—which leave the first group without enough food to feed their families, the second group without enough money to buy food, and the third group deeply in debt and enslaved to their creditors. The people are unhappy with their poverty, their high taxes, and their lenders.

Loans, mortgages, interest, collateral, etc., are all terms familiar to modern readers; debt slavery is not. One commentator describes it this way: "This practice was common in the ancient Near East, and in the laws of the Pentateuch it was controlled but not prohibited (Exod 21:1-11). The son or daughter had to work for the creditor until the debt was paid (cf. 2 Kgs 4:1). In many cases the daughter was taken as wife by the creditor or for one of his sons. The law of the Sabbatical year required that debt slaves be released in the seventh year (Lev 25:39-43). One of the curses for disobedience to God was that the people's sons and daughters would be given 'to another nation,' and they would be 'powerless to lift a hand' (Deut 28:32); but here it was happening between those of the same Jewish community (cf. 2 Chr 28:10-11) . . . There will always be some ready to capitalize on the misfortune of others" (Breneman, 201-202).

Nehemiah is outraged by the serious charges brought by the people. After deliberating with himself, he decides to call a quasi-legal meeting to level them against the nobles and officials, the people's creditors. He accuses them of charging interest and seizing collateral pledged as security for repayment of loans. What's more, in cases where debtors are unable to pay, creditors are selling them into slavery. How ironic is that! At the same time Jews are being redeemed from their Gentile owners, other Jews are being sold into slavery to Jewish owners. And how wrong is that! Instead, Jews are to stop charging interest on the loans they make and are to start giving back the "fields, vineyards, olive groves and houses" they have taken as collateral, as well as the "interest" they have charged (v. 11). This the nobles and officials agree to do. But just to make sure, Nehemiah demands they take an oath that comes with a curse. He "empties his pockets" in front of them and says in so many words, "may God empty the pockets of anyone who does not keep this promise" (v. 13). "At this the whole assembly said, 'Amen,' and praised the Lord, And the people did as they had promised" (v. 13b).

In a closing *postscript* of sorts (vv. 14-19), Nehemiah exonerates himself and his "administration." Neither he nor any of his men contributed to the circumstances, which resulted in the economic hardships the people faced. He has not contributed to the problem; he has only contributed to the solution. Earlier governors have been a burden. One commentator explains: "The governor, under Persian policy, had the right to receive taxes from the people to support his own household, servants, and diplomatic expenses. But Nehemiah did not use this prerogative; he forfeited his 'rights' in order to help the people (cf. 1 Cor 9)" (Breneman, 207). What's more, "Their assistants [officials who owed personal allegiance to the governor] also lorded it over the people" (v. 15). But not Nehemiah. He acted "out of reverence for God," and in his own words says: "Instead, I devoted myself to the work on this wall . . . and did not acquire any land" (v. 16). Not only does he sacrifice what a governor is entitled to, but he also underwrites government expenses from his own personal account, routinely hosting "a hundred and fifty Jews and officials" at his table, as well as diplomats who came from surrounding nations. For all that, he asks God to reward him for all he has done for God's people (v. 19).



EMBRACE – how God spoke to you in his word.

The Message of the Passage

Disunity, fueled by inequity and injustice, must be addressed because it always leads to disfunction, which will inevitably threaten "completion of the wall."

Our desire is to not be merely hearers of the word, but doers of the word as James teaches in James 1:22.

Describe the internal opposition to a "wall-building" experience of your own.

Describe how it affected progress on the project.

If you had it to do over again, explain what you would do differently in light of this passage.

notes STUDY – the commentaries to answer the questions.

- "The economic pressure created by the rebuilding program may have brought to v. 1 wives light problems long simmering that had to be solved before the work could proceed . . . The gravity of the situation is underscored in that the wives joined in the protest as the people ran short of funds and supplies to feed their families" (Edwin M. Yamauchi, "Ezra and Nehemiah," in The Expositor's Bible Commentary, rev. ed. 494-95).
- "The Babylonians had taxed real estate, and the Persians continued the same v. 4 king's tax practice. Darius had instituted a tax on the past harvest plus the present yield. In the time of Artaxerxes taxation was heavy throughout the Persian Empire; many landowners fell into the hands of 'loan sharks' who make enormous profits" (Breneman, 201). "It is estimated that the Persian king collected the equivalent of twenty million darics a year in taxes. [1 daric coin = 8.5 grams of gold worth about \$365.] It was the custom to melt down the gold and to pour it into jars which were then broken and the bullion stored. At Susa alone, Alexander found nine thousand talents of coined gold (about two hundred seventy tons) and forty thousand talents of silver (about twelve hundred tons) stored up as bullion" (Yamauchi, 495-96).
- v. 5 slavery Daughters "could be taken into the service of the creditor as a second wife of the household. Some of our daughters have already been submitted-this may refer to a position where a daughter was taken as a second wife. In such a case the repetition of the plight of the daughter is not a mere repetition, but wants to convey the idea that the daughters were submitted to another kind of humiliation" (F. Charles Fensham, The Books of Ezra and Nehemiah, NICOT, 192). "It is thus probable that they were having to gratify the creditors' lusts as payment for delaying foreclosure on the loans" (Williamson, 238).
- "The [Hebrew] term can refer to making loans as in v. 10 (cf. Deut 24:10). It can also refer to loaning at interest (Exod 22:25), a practice that was forbidden to a fellow Israelite since it would mean profiting from the misfortune of one's brother (Deut 23:19). The verb phrase 'exacting usury' ["charging interest" NIV] in Neh 5:7, however, and the noun maööa' in v. 10, translated 'exacting of usury' ["charging interest" NIV], may refer in this context not just to lending or lending at interest but to lending against a pledge (Deut 24:10). Taking pledges to assure repayment was allowed in the law but was regulated. One could not accept a millstone as collateral since that was a necessary tool for a family's daily bread (Deut 24:6). Nor could a creditor enter a borrower's house to seize anything in pledge (Deut 24:10-11) nor keep a cloak as pledge overnight, thus depriving one of protection from the cold (Exod 22:26-27; Deut 24:12-13). The principle involved in these rules, which Nehemiah was applying, is the importance of generosity and kindness toward those in need" (Breneman, 203-204).
- v. 7 accused "Nehemiah enters into a quasi-legal dispute with those who were acting as creditors" (Williamson, 239). "He confronted them with his charges and came with a lawsuit against them. We derive this from the verb rÓ?. But it could not be brought before an ordinary court in which the important citizens and leaders were the judges. They were the accused. He summoned a great assembly of all the people, even those who suffered under the leaders" (Fensham, 193).
- v. 8 **sold back . . .** "Apparently the returned exiles had made a special effort to redeem their fellow Jews who had been in debt slavery to the surrounding people. Nehemiah was incensed that now the rich Jewish landowners were not only causing them to go back into debt slavery but also selling them as slaves to others (cf. Ezek 27:13; Joel 3:3-8; Amos 1:9). One's legal rights can cause oppression and be morally wrong in God's sight" (Breneman, 204).
- v. 11 give back "Nehemiah demands the return of property taken in pledge (or more probably seized in lieu of loan repayment) and the interest due on the original loan. It appears, therefore, that nothing is said about the repayment or cancellation of the original loan itself" (Williamson, 240-42). "It is clear at least that Nehemiah was enjoying property and proceeds (and certainly persons, although they are not mentioned) to be returned" (Breneman, 205).
 - v. 11 one percent I.e., 12 percent annually
- v. 13 folds of my robe "Small personal items were carried in a fold of the long, flowing garments, and kept secure by a belt or girdle" (Williamson, 241). Nehemiah "shook out the folds" of his robe to signify that God would "empty the pockets" of any who would violate the oath just taken.



Connect the **FAMILY**. Kids Kindergarten thru 6th grade receive Kid Pix tokens for discipleship activities completed during the week.

Family Talk

Encouragement from one parent's heart to another

There have been more than a few times in my parenting when I had an immediate emotional reaction to my kids and their behavior. I can't say these are my proudest moments or fondest memories. I may or may not have stomped my foot and yelled and cried at least a few times during my parenting career. The study of Nehemiah has been rich in teaching us not only how to recognize and answer God's call, but it has provided valuable insight into solid Biblical leadership principles. In this week's passage there is one lesson that stands out as a neon sign whether you're leading in the business world or leading your home. Nehemiah 5:7 says, "I pondered them in my mind..." Nehemiah was extremely angry and took a little time out to ponder and cool his head before addressing the assembly. Cooler heads prevail. Some of the soundest advice came to me when I was pregnant. My dear friend told me to head outside and touch the mailbox when I started to lose it. I had no idea how many times I would step outside to "check the mail" as a parent. Do you react in anger when your kids misbehave? Do the other adults in their life? Yellers produce yellers. Now is the time to learn from Nehemiah to step away and think about things before you react. We are praying cooler heads prevail in your home as you grow rich in God's Word.

What Does The Bible Say

Weekly Verse: Read Nehemiah 5

- 1. List the reasons the Jewish people were upset.
- 2. How did Nehemiah react to the outcry of the people?
- 3. How did the people respond to Nehemiah's firm request?

What Do You Think

Why do you think Nehemiah shook out the folds of his robe?

What R U Going To Do

This week when you catch yourself becoming angry, stop for one full minute and think of your favorite Bible verse.

Core Comp

Compassion – I believe God wants me to help others in need.

Memory Verse

Psalm 105:2 – Sing to Him, sing praise to Him; tell of all His wonderful acts.

KIDPIX COUPON		
I memorized my verse, completed Scrolls	, brought Bible, brought a friend	
Series Discipleship Challenge located in KidPix Store.		
Child's name Grade _ Earn 1 token by completing the PantegoKids Bible st Questions: Kid	Parent's signature udy and another token by reciting the memory verse. s@pantego.org	

CORE COMPETENCIES

10 CORE BELIEFS

Trinity 2 Corinthians 13:14 I believe the God of the Bible is the only true God - Father, Son, and Holy Spirit.

Salvation By Grace *Ephesians* 2:8-9 I believe a person comes into a right relationship with God by His grace, through faith in Jesus Christ.

Authority of the Bible 2 *Timothy* 3:16-17

I believe the Bible is the Word of God and has the right to command my belief and action.

Personal God Psalm 121:1-2 I believe God is involved in and cares about my daily life.

Identity in Christ John 1:12 I believe I am significant because of my position as a child of God.

Church *Ephesians* 4:15-16 I believe the church is God's primary way to accomplish His purposes on earth today.

Humanity *John 3:16* I believe all people are loved by God and need Jesus Christ as their Savior.

Compassion Psalm 82:3-4

I believe God calls all Christians to show compassion to those in need.

Eternity John 14:1-4

I believe there is a heaven and a hell and that Jesus Christ is returning to judge the earth and to establish His eternal kingdom.

Stewardship 1 Timothy 6:17-19 I believe that everything I am or own belongs to God.

10 CORE PRACTICES

Worship Psalm 95:1-7 I worship God for who He is and what He has done for me.

Prayer *Psalm* 66:16-20

I pray to God to know Him, to lay my request before Him and to find direction for my daily life.

Bible Study Hebrews 4:12

I read the Bible to know God, the truth, and to find direction for my daily life.

Single-mindedness *Matthew* 6:33 I focus on God and His priorities for my life.

Spiritual Gifts Romans 12:4-6 I know and use my spiritual gifts to accomplish God's purposes.

Biblical Community *Acts* 2:44-47 I fellowship with other Christians to accomplish God's purposes in my life, others' lives, and in the world. Giving Away My Time Colossians

I give away my time to fulfill God's purposes.

Giving Away My Money

2 Corinthians 8:7

I give away my money to fulfill God's purposes.

Giving Away My Faith Ephesians 6:19-20

I give away my faith to fulfill God's purposes.

Giving Away My Life Romans 12:1 I give away my life to fulfill God's purposes.

10 CORE VIRTUES

Joy John 15:11

I have inner contentment and purpose in spite of my circumstances.

Peace Philippians 4:6-7

I am free from anxiety because things are right between God, myself, and others.

Faithfulness *Proverbs* 3:3-4 I have established a good name with God and with others based on my long-term loyalty to those relationships.

Self-Control Titus 2:11-13 I have the power, through Christ, to control myself.

Humility Philippians 2:3, 4 I choose to esteem others above myself.

Love 1 John 4:10-12 I sacrificially and unconditionally love and forgive others.

Patience Proverbs 14:29

I take a long time to overheat and endure patiently under the unavoidable pressures of life.

Kindness/Goodness 1 Thess. 5:15 I choose to do the right things in my relationships with others.

Gentleness Philippians 4:5 I am thoughtful, considerate and

calm in dealing with others. **Hope** *Hebrews* 6:19-20

I can cope with the hardships of life and with death because of the hope I have in Jesus Christ.

About the Authors

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The mission of THE SCROLLS is to help you Belong, Become, and go Beyond as follower of Jesus Christ through your own active reading of the Bible. Send any questions or comments you may have about this lesson to Tom Bulick. His e-mail address is tbulick@pantego.org.