

Turn and look at the person beside you. Now look at the person on the other side of you. Look at the choir. Look in the sound booth and on the back bench. These people may not look special but they are special! These are your brothers and sisters.

When I was a little girl my mother used to say to me, “Be nice to your little brother. He worships the ground you walk on.” All that did was make me feel guilty when I was mean to him! It took a few years; but eventually, I learned that he was a deeply valuable blessing in my life. We were Vollraths. We did things a certain unique way – just ask my husband. We often say, *oh, that’s a Vollrath trait!* We are all like that; identifiable, as families are.

Last week we learned the people of Jerusalem had outside enemies; opposition from without. And, they rallied together to defend against those oppressors. They didn’t fall apart. They didn’t cut and run. But together they all sacrificed and accomplished a huge task, against all odds. It was wonderful. But this week we discover an internal problem brewing that was just as dangerous as the outward one. And it was bad enough that the moms complained. Let’s listen to the story. READ Neh 5:1-13

So there’s not only external opposition, but internal opposition, too – stuff going on between neighbors that made life extremely difficult.

The story of Nehemiah is not just about rebuilding Jerusalem. It’s also about a reformation – a revival. These people had to revive their faith. During the exile they had all but lost their identity as God’s family. They lived mostly secular lives, just like the folks around them. Remember how it was?

- They intermarried with people of pagan religions and blended those beliefs with their own.
- People came back to Jerusalem apathetic about the faith, not seeing the benefit of it.
 - They didn’t go to Sabbath worship; engaging instead in consumerism.
 - People stopped tithing so priests had to abandon pastoral duties to make a living.

How would it be if church was optional and you had no consistent spiritual influence? Our culture is there today. Religion is seen as private and optional. Going to church is not particularly encouraged.

So these spiritually lethargic people returned to Jerusalem with little connection to God’s ways. Nevertheless, they loved their families and having deep within them a history of faith, they wanted the nation of God to be rebuilt and reestablished. There was a lot of good going on.

But times were hard. It didn’t rain and famine set in. Crops were bad. The price of grain went up. And these people, who lived on the edge of subsistence, had to borrow money for food.

Kind of reminds me of Tennessee Ernie Ford’s song, *Sixteen Tons*:

Some people say a man is made outta mud
A poor man's made outta muscle and blood

Muscle and blood and skin and bones
A mind that's a-weak and a back that's strong

You load sixteen tons, what do you get
Another day older and deeper in debt
Saint Peter don't you call me 'cause I can't go
I owe my soul to the company store

Not only were they in debt for daily needs, taxes were raised to fund the king's expenditures. The people had to mortgage their homes to pay their taxes.

Debt was a problem in 445 B.C.E. Now this was not debt to remodel their homes or buy new cars. This was subsistence debt so they could eat. Most people at this time and in Jesus' time were concerned with the next meal. If they owned land, they certainly wanted to keep it because it would produce. The famine wouldn't last forever. But to not lose their land, they had to sell their children or themselves into slavery. That was the collateral.

The loan officers at the bank, it turns out, were fellow Jews. And they decided to foreclose on the property. Thus their own brothers were bringing them to economic ruin.

You might think, what's wrong with that? Isn't that reasonable business practice? Shouldn't someone who borrows money have to repay? Besides, we don't sell our children to pay our debt.

You have to understand Mosaic Law. God's law has a great deal to say about how to handle money.

- Exodus 22:25 – If you lend money to any of my people who are in need, do not charge interest as a money lender would.
- Lev 25:35-37 – If your kin fall into difficulty and become dependent on you, you shall support them; do not take interest in advance or otherwise make a profit from them; you shall not lend them your money at interest taken in advance or provide them food at a profit.
- Deut 23:20 – You may charge interest to foreigners, but you may not charge interest to Israelites, so that the LORD your God may bless you in everything you do.

Notice that last phrase. God wants to bless us and will bless us when we are obedient. But his ways are very different from most business practices. Still, you might say, what does this have to do with us in 2009?

God's laws reflect God's personality. God is generous so it's inconceivable to God that we would receive from God, and then be selfish toward others. Making monetary gain a priority in our lives over our brothers means money becomes an idol. That's not a character trait for members of God's family. God is zealous about giving. For us to take advantage of a brother in need to achieve financial gain is not acceptable.

Nehemiah wasn't trying to be legalistic. He was interested in the spirit of the law. He wanted to awaken the people to their spiritual heritage. That means that they needed to be obedient to God's commands.

Secondly, they needed to be a witness to all those nations around them. This practice necessitated the sale of their children as slaves to those foreigners. So all of this oppression was out there front and center for the world to see.

The Israelites had abandoned the truth for their own advantage. Nehemiah insisted that the ones making the loans keep their longstanding promises to God.

How are you doing at keeping your promises to God? How much do you allow the Bible to dictate your use of money? If you do, then there's good news for you. But if you don't, this lesson offers an important warning.

Let's think about our own culture. Perhaps it's time to take a look at our values to see where we stand; how we measure up against Biblical thinking so that we can adjust if necessary, to reflect our Father's values.

In 1958, economist John Kenneth Galbraith stated in his book, *The Affluent Society*, that we had reached an unprecedented consumerist lifestyle because the average family owned a home, one car, and one TV. That year Bank of America introduced the first national credit card, BankAmericard. Consumer credit went from \$45 billion in 1960 to \$105 billion by 1970.

In 1970 more than half of US families had one credit card, and only 22% carried a balance over to the next month. By the 1980s, the US, which had been the world's biggest creditor, became the world's biggest debtor. A beer ad in 1983 said, "*Who says you can't have the world without losing your soul?*"

Fast forward to 2006. Consumer debt levels increased from 2005 to 2006 by \$1.37 trillion.¹

Gregg Easterbrook wrote a book in 2003 called *The Progress Paradox: How Life Gets Better While People Feel Worse*. He said there's been a marked increase in Americans who claim to be unhappy. Wondering why, he wrote, "Each generation expected more than its antecedent. Now most Americans and Europeans already have what they need, in addition to considerable piles of stuff they don't need."

The US debt is estimated to be *three and a half times* the output of the economy.² Let's add to that government deficits of \$1.84 trillion for this year alone.³

Forget thinking we don't enslave our children to pay off debt.

¹Will Deener, "Paving the Way for a New Future," *Dallas Morning News*, July 1, 2009, Sec D, p. 1, 5.

²David Kamp, "Rethinking the American Dream," *Vanity Fair Magazine* (April 2009). Cited July 09, 2009. Online: <http://www.vanityfair.com/culture/features/2009/04/american-dream200904?currentPage=1>.

³Will Deener, p. 5.

What are the consequences to these things? Is the American dream out of control? Who is influencing us?

As a Christian community, what is our witness to others? In this story, making interest off your fellow believer is not really the issue, nor is it on our culture. The issue is the need to be a solid part of the community that looks out for one another. God wants us to pull together in one effort; to wholeheartedly belong to one another, honoring Him and honoring each other. God sees that happiness comes when we unreservedly commit to something bigger than the pursuit of personal profit and gain. That is the way to joy for God's people.

The people of Israel listened to Nehemiah, and thus to God. They forgave the claims and even restored the property that they had taken. It was an act of triumph.

How are you at applying God's ways? Jesus said, "Do not store up treasures on earth where moth and rust consume and thieves break in and steal; but store up for yourselves treasures in heaven, where there are no moths, or rust nor thieves to steal. For where your treasure is, there your heart will be also."

Let us follow our calling, knowing that God will give us the strength to accomplish it. Let us know that we will be entirely blessed as we say wholeheartedly, "Yes, we'll do it!"

AMEN