

July 17<sup>th</sup>, 2022AM – Pastor Kevin Olivier  
**Nehemiah 5:1-13** – “Walk in the Fear of God”

A. Today’s is a fitting text for our time.

1. Many people in the USA are having great financial struggles due to our rising inflation.
2. Imagine someone taking advantage of those persons who are facing such hard times.

B. Those who fall prey to such modern-day loan sharks are reminiscent of the Jews who were being taken advantage of during the days of Nehemiah.

Our calling is to walk in the fear of God	I. THE PLIGHT & ABUSE OF GOD’S PEOPLE II. FEAR GOD & MAKE RESTITUTION
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I. **THE PLIGHT & ABUSE OF GOD’S PEOPLE** - There was a great outcry of Jews abusing fellow Jews. → **v1**

A. The catalyst of all this abuse was because there was a famine in the land (**end of v3**).

1. We don’t know if this was caused by lack of rain, some fungus, or other disease.
2. The surrounding pagans uttered threats of a sneak-attack, saying, **“They will not know or see until we come among them, kill them & put a stop to the work” (Neh 4:11)**. That surely made it difficult to bring in crops from the fields outside the city.

B. Some of the Jews had to take-out loans in their desperation according to **vv3-4**. → Look there.

1. The word **“mortgaging”** in **v3** can also be translated as “pledging.” They were putting their fields, vineyards, & homes as a pledge if they failed to pay-back their loans.
2. Some had to take the most terrible, next step.

C. The poorest of God’s people had to sell their own children into slavery to pay their debts. → Look at the middle of **v5**.

1. The end of **v5** indicates the putting-up their fields & vineyards as pledges for their loans did not work out well for them. They lost those properties to the loan-sharks.
2. According to **Lev 25:39-43**, the law did allow a form of indentured servitude to repay debts.  
→ Turn to **Lev 25:39-43**.

- a. In Nehemiah’s day, in-debt poor persons were not treated as hired servants with rights; the text indicates they became outright slaves. God told those who were owed money never to rule over their Jewish brethren **“with severity.”**
- b. There is no record in the OT wherein the Jews practiced the year of jubilee to set such persons free from their debts.

D. People ought to repay their debts; however, in **v7** Nehemiah told the guilty nobles & the rulers that they were the ultimate source of the abuse: **“You are exacting usury, each from his brother!”**

1. The ESV has a clearer translation: **“You are exacting interest, each from his brother.”**
  - a. The modern term “usury” has come to mean charging a high, unreasonable interest rate like that of the payday or short-term places found in our American strip-malls.
  - b. Usury & our modern usage of the word “interest” are identical.
2. Interest is a percentage fee that someone has to pay in addition to the amount of the loan. That was illegal according to **Deut: 23:20** **“You may charge interest to a foreigner, but to your countrymen you shall not charge interest.”**

E. This led Nehemiah to take action: **“I held a great assembly against them” (v7)**.

## II. FEAR GOD & MAKE RESTITUTION

### A. Nehemiah charged the guilty with sin.

1. → Look at v6. Nehemiah had a righteous anger.
2. → v7

### B. Nehemiah shamed those recently enslaved Jews who were now enslaving their brethren. → v8

1. His argument was so plain, logical, & upright. They had no valid response.
2. Unrighteous, selfish, abusive men & women should be called-out & shamed in public assemblies.

### C. After exposing their sin & shame, Nehemiah challenged the guilty nobles & the rulers to fear God.

→ Look at the beginning of his charge in v9.

1. **“Reproach”** is a very outdated word here. The ESV gives much better translation: **“Ought you not to walk in the fear of our God to prevent the taunts of the nations our enemies?”**
2. The pagan nations around Jerusalem took note how the Jews abused & enslaved one another & took their properties. “Why follow the God of the Jews; look at how they devour one another?”
3. The only way to keep from such shameful taunts was to remove any room for accusation.

### D. Nehemiah gave a plan of action for those seeking to walk in the fear of God. He told them to make restitution. → Look at end of v10f.

1. To make restitution is to restore something wrongly take from his or her proper owner.
  - a. They were to give back the properties they wrongfully took from the poor.
  - b. They were told to give back the interest/usury they charged them as well.
2. If you have wronged someone, you should say that you are sorry; however, you should go further by making restitution whenever possible.
  - a. To walk in the fear of God is not merely to apologize for stealing; it requires your paying back the cost of what you stole.
  - b. Sometimes restitution isn't material. [ If U said something to damage another person's reputatn, go to that 3<sup>rd</sup> party & set record straight. If slander → loss of job...]

### E. They agreed to make restitution & along with a promissory oath. → Look at v12

This oath included a curse if they didn't keep it. → v13

Review, further application, & conclusion: