

Nehemiah 5
November 7, 2021

Open with Prayer

HOOK:

Q: What is the worst kind of “financial stress” a person or family can endure? What comes to mind? [Let people engage]

Transition: Financial burdens is one of the top stressors people endure. If you can’t make ends meet, or you feel you can never get out from under debt, or can’t find a path to increase your income, and you’ve trimmed all the expenses you can legitimately go without, it has to be one of the most helpless and powerless feeling one can feel.

The worst situation is when you have assets taken away from you because of the failures to meet your debt obligations. Your car might be repossessed, or the bank forecloses on your home. Then what? Who do you turn to?

There were many Jews who were living in Jerusalem who were enduring financial stress, which led to loss of assets as a starting point. The sad part about that is that the stress was coming from their own wealthier Jews who were exacting interest and taking advantage of their brethren who were poorer. Who did they turn to? Nehemiah! Let’s see how he handles the cries of his people.

BOOK:

Nehemiah Helps the Poor

5 Now the men and their wives raised a great outcry against their Jewish brothers. 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 countrymen and though our sons 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 exacting usury from your own countrymen!” So I called together a large meeting to deal with them ⁸ and said: “As far as possible, we have bought back our Jewish brothers who were sold to the Gentiles. Now you are selling your brothers, 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 the exacting of usury stop! ¹¹ Give back to them immediately their fields, vineyards, olive groves and houses, and also the usury you are charging them—the hundredth part of the money, grain, new wine and 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 his house and possessions every man who does not keep this promise. So may such a man 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 (1 pound) 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, O my God, for all I have done for these people.

Process Observations/Questions:

Q: What did you most like about this passage? What resonated with you? [Let people engage]

Q: What did you least like about this passage? [Let people engage]

Q: What did you find in this passage that you didn't understand? [Let people engage]

Q: What do we learn about Jesus in this passage? [Let people engage]

LOOK:

When the enemy fails in his attacks from the *outside*, he then begins to attack from *within*; and one of his favorite weapons is *selfishness*. If he can get us thinking only about ourselves and what we want, then he will win the victory before we realize that he is even at work.

Close in Prayer

Commentaries for Today's Lesson:

Wiersbe, W. W. (1993). *Wiersbe's Expository Outlines on the Old Testament (Ne 5)*. Wheaton, IL: Victor Books.

V. Selfishness (5)

This is a sad chapter, for in it we see the Jews selfishly preying upon one another. No building is recorded in this chapter. There were great economic burdens upon the Jews, not only because of the famine (Hag. 1:7–11), but also because of the taxes and tributes. The Jews were being robbed by their own people through mortgages and servitude. How did Nehemiah act in this crisis? First, he was angry (v. 6) because his people were so spiritually backslidden as to rob one another. He saw it not as an economic problem, but as a spiritual problem. He consulted with his own heart (v. 7) and certainly prayed to God for wisdom. Then he rebuked the people (vv. 7–11), reminding them of God's goodness to their nation. "We have been set free by the Lord," he argued; "will you now put one another in bondage again?" He appealed to the OT Law as he commanded them to restore their ill-gotten profits (Ex. 22:25). How the enemy enjoyed seeing the Jews rob one another (v. 9)! Note that Nehemiah also appealed to his own good example as a leader (v. 10). The people vowed to obey the Word—and they did!

Wiersbe, W. W. (1996). *Be Determined* (pp. 58-69). Wheaton, IL: Victor Books.

When the enemy fails in his attacks from the *outside*, he then begins to attack from *within*; and one of his favorite weapons is *selfishness*. If he can get us thinking only about ourselves and what we want, then he will win the victory before we realize that he is even at work.

Selfishness means putting myself at the center of everything and insisting on getting what I want when I want it. It means exploiting others so I can be happy and taking advantage of them just so I can have my own way. It is not only wanting my own way but expecting everybody else to want my way too. Why are selfish people so miserable? I think Thomas Merton said it best: "To consider persons and events and situations only in the light of their effect upon myself is to live on the doorstep of hell."

This chapter reveals to us the depths of sin in the human heart and how each of us must learn to love our neighbors as ourselves. This moving drama has three acts.

1. A great cry (Neh. 5:1–5)

In the midst of a "great work" (4:19) for a "great God" (1:5), a "great cry" (5:1) was heard among the Jews. They were not crying out against the Samaritans, the Ammonites, or the Arabs, but against their own people! Jew was exploiting Jew, and the economic situation had become so desperate that even the wives (who usually kept silent) were joining in the protest.

Four different groups of people were involved in this crisis. First, there were the people who owned no land but who needed food (v. 2). The population was increasing; there was a famine (v. 3); and the people were hungry. These people could not help themselves, so they cried out to Nehemiah for help.

The second group was composed of landowners who had mortgaged their property in order to buy food (v. 3). Apparently, inflation was on the rise, and prices were going higher. The combination of debt and inflation is enough to wipe out a person's equity very quickly.

The third group complained because the taxes were too high, and they were forced to borrow money to pay them (v. 4). In order to borrow the money, they had to give security; and this meant eventually losing their property. The Persian king received a fortune in annual tribute, very little of which ever benefited the local provinces. Unlike our situation today, the taxes did not support local services; they only supported the king.

The fourth group was made up of wealthy Jews who were exploiting their own brothers and sisters by loaning them money and taking their lands and their children for collateral (Lev. 25:39–40). Jewish boys and girls had to choose between starvation or servitude!

It was not unlawful for Jews to loan money to one another, but they were not to act like money lenders and charge interest (Deut. 23:19–20). They were to treat one another with love even in the matter of taking security (24:10–13; Ex. 22:25–27) or making a brother a servant (Lev. 25:35–46). Both the people and the land belonged to the Lord, and He would not have anybody using either one for personal gain.

One reason for the “Year of Jubilee” (Lev. 25) was to balance the economic system in Israel so that the rich could not get richer as the poor became poorer. All debts had to be forgiven in the fiftieth year, all land restored to its original owners, and all servants set free.

These wealthy businessmen were selfishly exploiting the poor in order to make themselves rich. They were using their power to rob some and to put others into bondage. Greed was one of the sins the prophets had denounced before the Babylonian Captivity (Isa. 56:9–12; Jer. 22:13–19; Amos 2:6–7; 5:11–12). God has a special concern for the poor and will not hold those guiltless who take advantage of them.

2. A great assembly (Neh. 5:6–13)

It is one thing to confront foreign enemies and quite something else to deal with your own people when they fight one another. Young Moses learned that it was easier to dispose of an Egyptian master than to reconcile two Jewish brothers (Ex. 2:11–15). Nehemiah showed true leadership in his responses to the problem.

Anger (Neh. 5:6). This was not the flaring up of a sinful temper but the expression of righteous indignation at the way the businessmen were oppressing their brothers and sisters. “In your anger do not sin” (Eph. 4:26, NIV; see Ps. 4:4). Nehemiah was not a politician who asked, “What is popular?” or a diplomat who asked, “What is safe?” but a true leader who asked, “What is right?” His was a holy anger against sin, and he knew he had the Law of God behind him. Moses expressed this kind of holy anger when he broke the stone tables of Law (Ex. 32), and so did Jesus when He saw the hardening of the Pharisees’ hearts (Mark 3:5).

Why didn’t Nehemiah know about this scandalous economic problem sooner? Probably because he was so immersed in the one thing he came to do—the rebuilding of the walls—that he had no time to get involved in the internal affairs of the community. His commission as governor was to repair the walls and restore the gates, not to reform the community. Furthermore, Nehemiah had not been in the city long enough to learn all that was going on.

It is important to note that the building of the wall did not *create* these problems; it *revealed* them. Often when a church enters into a building program, all sorts of problems start to surface that people didn’t even know were there. A building program is a demanding thing that tests our faith, our patience, and our priorities; and while it brings out the best in some people, it can often bring out the worst in others.

Consultation (Neh. 5:7). “I consulted with myself” means literally “My heart consulted within me.” A friend of mine calls this “putting my heads together.” Actually, Nehemiah put his

heart and his head together as he pondered the problem and sought God's direction. He got control of his feelings and his thoughts so that he could give constructive leadership to the people. "He who is slow to anger is better than the mighty, and he who rules his spirit than he who takes a city" (Prov. 16:32, NKJV). If a leader can't control himself, he will never be successful in controlling others.

Nehemiah decided to call a great assembly (Neh. 5:7) and publicly confront the people whose selfishness had created this difficult and painful situation. There was a grievous public sin, involving the whole nation; and it demanded public rebuke and repentance.

Rebuke (Neh. 5:7-11). Nehemiah's rebuke of the exploiters consisted of six different appeals. First, he appealed to *their love* by reminding them that they were robbing their own fellow Jews, not the Gentiles (v. 7). The word "brother" is used four times in this speech. "Behold, how good and how pleasant it is for brethren to dwell together in unity!" (Ps. 133:1) "Let's not have any quarreling between you and me," Abraham said to Lot, "for we are brothers" (Gen. 13:8, NIV).

His appeal was based solidly on *the Word of God*, for the Law of Moses forbade Jews to exact interest from one another. The Jewish nation went into Babylonian Captivity an agricultural people, but some of them came out a mercantile people, having learned how to use money to make money. There is certainly nothing wrong with lending money (Matt. 25:27), providing you don't violate God's Word and exploit those who are helpless.

It is remarkable how much the Bible has to say about the right and wrong use of money. It is also remarkable how many professed believers ignore these truths and use their resources without consulting the Lord. They think that because they tithe, or give offerings to the Lord, they can do what they please with the rest of their income. They forget that we are stewards of all that God gives us, not just of what we give Him; and that He will hold us accountable for our stewardship.

In his third appeal, Nehemiah reminded them of *God's redemptive purpose for Israel (Neh. 5:8)*. In the past, God redeemed Israel from Egypt; and more recently, He had redeemed them from Captivity in Babylon. But this verse informs us that Nehemiah and others of the leading Jews had helped redeem some of their people, and now their fellow Jews were putting people into bondage just to make money. These selfish money lenders were tearing down everything that God and Nehemiah were trying to build up.

What is freedom? It is life governed by truth and motivated by love. But the Jewish brokers were motivated by greed and ignoring the truth of God's Word. Their selfishness put both themselves and their creditors into bondage.

Israel's witness to their Gentile neighbors (v. 9) was the fourth appeal Nehemiah presented to the guilty money lenders. God called Israel to be a "light to the Gentiles" (Isa. 42:6; 49:6), but their conduct was certainly anything but a witness to their pagan neighbors. How could some of the Jewish citizens build the city wall on the one hand but enslave their neighbors on the other hand? If we truly fear the Lord, then we will want to honor Him before those who don't believe in Him.

Paul used a similar approach when he censured the Corinthian Christians for taking one another to court. "Dare any of you, having a matter against another, go to law before the unrighteous, and not before the saints?... But brother goes to law against brother, and that before unbelievers!" (1 Cor. 6:1, 6, NKJV) Far better to lose money than lose the privilege of your witness to the lost. You can always earn more money, but how do you restore a damaged testimony?

“The fear of our God” is not the servile dread of a slave toward a master but the loving respect of a child toward a parent. To fear the Lord means to seek to glorify God in everything we do. It means listening to His Word, honoring it, and obeying it. “The remarkable thing about fearing God,” wrote Oswald Chambers, “is that when you fear God, you fear nothing else, whereas if you do not fear God, you fear everything else.” Because Nehemiah’s life was motivated by the fear of the Lord (Neh. 5:15), he did not fear what the enemy might do (vv. 14, 19). The fear of the Lord moved Nehemiah to be a faithful servant of the Lord.

To walk in the fear of God, of course, means to walk by faith, trusting God to deal with your enemies and one day balance the accounts. It means claiming Matthew 6:33 and having the right priorities in life. “The fear of the Lord leads to life, and he who has it will abide in satisfaction; he will not be visited with evil” (Prov. 19:23, NKJV).

In Nehemiah 5:10–11, Nehemiah appealed to *his own personal practice*. He was lending money to the needy, but he was not charging interest or robbing them of their security (Ex. 22:25). Unlike some leaders, Nehemiah was not saying, “Do what I say, not what I do!” He was not a hypocrite; he practiced what he preached. In fact, this chapter will conclude with Nehemiah pointing out all that God had enabled him to do for his people (Neh. 5:14–19). He was a good example as a believer and as a leader.

“The hundredth part” in verse 11 was the interest charged for the money, probably applied monthly, making a total of 12 percent interest a year. This practice had been going on before Nehemiah arrived on the scene and now the people were in despair as they tried to balance the family budget.

A man of action, Nehemiah told the brokers to restore both the interest and the security they had taken from their fellow Jews, as well as the property they had claimed in foreclosure. This drastic step of faith and love would not immediately solve all the economic problems of the people, but it would at least keep the problems from getting worse. It would also give the suffering people opportunity to make a fresh new start.

Nehemiah’s sixth appeal was to remind them of *the judgment of the Lord* (vv. 12–13). The brokers promised to obey, so Nehemiah had them take an oath in the presence of the priests and the other officers of the city. This meant that their promise was not only between them and their neighbors, but between them and the Lord; and this was a serious thing. “When you make a vow to God, do not delay in fulfilling it. He has no pleasure in fools; fulfill your vow. It is better not to vow than to make a vow and not fulfill it” (Ecc. 5:4–5, NIV).

The great assembly was concluded with three actions that emphasized the seriousness of the occasion. First, Nehemiah shook out the folds of his robe, symbolic of what God would do with the money lenders if they didn’t fulfill their vow. Shaking your robe or the dust off your feet was a typically Jewish act of condemnation (Acts 13:51; 18:6; Matt. 10:14).

Then the congregation responded with a collective “Amen,” which was much more than a Jewish ritual. It was their solemn assent to what had been said and done at the assembly (see Neh. 8:6 and Deut. 27:14ff). The word *amen* means “so be it”; in other words, “May the Lord do all that you said!” It was an act of worship that made the entire assembly a part of the decisions that were made.

Then the congregation unitedly praised the Lord. Why? Because God had enabled Nehemiah to help them begin to solve their problems, and he had directed the money lenders to acknowledge their sins and make restitution. This great assembly was not an “economic summit”; it was a worship service where Nehemiah had lifted a financial problem to the highest

possible level. God's people need to follow his example and deal with every problem in the light of the will of God as declared in the Word of God.

3. A great example (Neh. 5:14–19)

D.L. Moody said, "A holy life will produce the deepest impression. Lighthouses blow no horns; they only shine." In our day of public scandals in almost every area of life, especially the political, how refreshing it is to meet a man like Nehemiah who put serving the people ahead of getting gain for himself.

Nehemiah never read Philippians 2:1–13, but he certainly practiced it. During his first term of twelve years as governor, and then during his second term of office (Neh. 13:6–7), he used his privileges for helping the people; he did not use the people to build a kingdom for himself. In that day, most officials exercised their authority in order to promote themselves and protect their personal interests. They had very little concern for the needs of the people. As children of God, our example is Jesus Christ and not the leaders of this world (Luke 22:23–30). "A cross stands in the way of spiritual leadership," writes J. Oswald Sanders, "a cross upon which the leader must consent to be impaled" (*Spiritual Leadership*, Moody Press, 1976; p. 105).

In what ways are these men examples to us? To begin with, Nehemiah and his assistants did not use the official expense account for their household expenses, nor did they tax the people in order to have something to eat. They paid their expenses out of their own pockets and didn't ask to be reimbursed.

The Apostle Paul followed a similar policy with the church at Corinth. He could have accepted support from them, as he did from other churches; but he chose to work with his own hands and preach the Gospel to them "without cost" (1 Cor. 9). Paul did not say that *every* Christian worker should do this, for "the laborer is worthy of his hire" (Luke 10:7; 1 Cor. 9:14). But every Christian should follow Paul's example in having a balanced spiritual attitude toward wealth and ministry. We must be willing to sacrifice personal gain for the spiritual good of others (see Acts 20:33–35 and 1 Sam. 12:3).

It has been said that leaders are people who accept more of the blame and less of the credit, but they are also people who quietly sacrifice so that others might have more.

Nehemiah and his associates not only paid their own bills, but they were also careful not to exploit the people in any way (Neh. 5:15). The servants of previous governors had used their positions for personal gain, perhaps taking bribes from the people and promising to represent them before the governor. For people in places of authority, the temptation to increase wealth and power is always present; but Nehemiah and his friends walked in the fear of the Lord and served honestly.

They were examples in a third way: They all participated in the rebuilding of the wall (v. 16). They were not advisors who occasionally emerged from their ivory towers, but workers who stood with the people in the construction and defense of the city. Jesus said, "I am among you as one who serves" (Luke 22:27, NIV); and Nehemiah and his aides had that same attitude.

Nehemiah was an example in another way: He not only paid for his own food, but he shared what he had with others (Neh. 5:17–18). He regularly fed over 150 guests, both residents and visitors, and he gave them a marvelous meal! (See 1 Kings 4:22–23 for Solomon's daily fare.) It is estimated that this amount of food would meet the needs of over 500 guests, so Nehemiah must have kept "open house" constantly. Or perhaps he shared what was left with the people working on the wall. At any rate, he was generous to others and asked for no reward.

Nehemiah 5:19 indicates perhaps the greatest thing about Nehemiah's service: He did what he did only to please the Lord. This is the fourth of his prayers (1:5ff; 2:5; 4:4), a wonderful expression of worship and humility. He didn't want praise or reward from the people; he wanted only the reward God would give him for his sacrificial service (see 13:14). Some of the people may not have appreciated their leaders as they should, but that didn't upset Nehemiah. He knew that the final assessment would come from the Lord, and he was willing to wait (1 Cor. 4:1–5).

If you are in a position of spiritual leadership, this chapter has some important lessons for you. To begin with, *expect problems to arise among your people*. Wherever you have people, you have the potential for problems. Whenever God's work is prospering, the enemy sees to it that trouble begins. Don't be surprised when your people can't always get along with each other.

Second, *confront the problems courageously*. "There is no problem so great that you can't ignore it" might be a good philosophy for a character in a comic strip, but it won't work in the Lord's service. Every problem that you ignore will only go underground, grow deeper roots, and bear bitter fruits. Pray for God's help and tackle the problem as soon as possible.

Third, *be sure that your own integrity is intact*. A guilty conscience will rob you of the spiritual authority you need to give proper leadership, but every sacrifice you have made will give you the extra strength you need to defeat the enemy.

Finally, *see in every problem an opportunity for the Lord to work*. Solving problems in ministry is not an intellectual exercise but a spiritual experience. If we depend on the wisdom of the world, we will get what the world can do; but if we depend on the wisdom of God, we will get what God can do. All that we say and do must be motivated by love, controlled by truth, and done to the glory of God.

The work had been interrupted by the calling of the assembly and the solving of the economic problems, and now it was time for everybody to get back to his or her place on the wall. But Nehemiah's enemies would also be busy. This time they would aim their ammunition especially at Nehemiah and try to defeat him with four devilish devices.

Getz, G. A. (1985). Nahum. In J. F. Walvoord & R. B. Zuck (Eds.), *The Bible Knowledge Commentary: An Exposition of the Scriptures* (Vol. 1, pp. 683-685) Wheaton, IL: Victor Books

F. Nehemiah's handling of internal problems (5:1–13)

Some say the events in this chapter happened after the wall was completed. It is argued (a) that calling a large assembly (v. 7) would have endangered the city, leaving it almost defenseless, and (b) that Nehemiah would not have been appointed governor till after the wall was completed. However, verse 16 suggests that the "wall work" was continuing.

1. THE PROBLEMS AND NEHEMIAH'S INITIAL RESPONSE (5:1–7a)

5:1–5. Up to this point Nehemiah's challenges as a spiritual leader focused primarily on those outside of Judah. But before the walls were finally rebuilt, he encountered the most difficult and intense kind of problem almost every spiritual leader has to face sometime—problems within. For Nehemiah, those problems centered not on Sanballat, Tobiah, or Geshem but on his own people, the Jews. There were four such difficulties. First, the people face a food shortage. They said they needed to **get grain** for food to keep themselves and their families alive (v. 2). The work on the wall hindered their tending their crops. And this crop failure was called a

famine. Second, **others** had **grain** (buying it from others), but to get it they had to mortgage their **fields ... vineyards**, and **homes** (v. 3). Third, others, not wanting to mortgage their property, **had to borrow money** from **their Jewish brothers** to **pay** property taxes to King Artaxerxes (v. 4). This problem was compounded by the fact that they were charged exorbitant interest rates by their own Jewish brothers.

This led to a fourth problem. To repay their creditors they had to sell their children into **slavery** (v. 5; cf. Ex. 21:2–11; Deut. 15:12–18). This of course left them in a hopeless state.

All these difficulties created an internal crisis in Judah. And they meant “double trouble” for Nehemiah. Not only were their enemies a constant threat to their security and state of well-being, but now many Jews were actually taking advantage of other Jews. Morale, which was already low (Neh. 4:10–12) because of external pressures, physical exhaustion, and fear, now took another plunge because of these internal problems.

5:6–7a. Nehemiah’s initial response to all this was deep anger. His intense emotion was directed at certain people’s selfishness, greed, and insensitivity. Some people were hurting and suffering, and those who should have been the most compassionate (the **nobles and officials**) were most guilty of exploitation.

Though Nehemiah’s anger was certainly righteous indignation, he did not take immediate action. Spending time reflecting on the problem enabled him to cool down, to see the facts in proper perspective, and to decide on a course of action (v. 7a).

2. NEHEMIAH’S ACTION (5:7b–11)

5:7b–9. After regaining his emotional equilibrium, Nehemiah confronted the situation head on. First, he rebuked those who were violating God’s command not to charge their own people interest (cf. Ex. 22:25; Lev. 25:35–38; Deut. 23:19–20). Money could be loaned (Deut. 15:7–8) but not to gain interest from another person’s distresses. Second, calling **a large meeting**, Nehemiah pointed out the inconsistencies of their behavior compared with what he and others in exile had done personally to help their **brothers**. He and others had already purchased (redeemed) some indentured Jews who were sold to foreigners (cf. Lev. 25:47–55). But now the opposite was happening; Jews were **selling** their fellow Jews *into* slavery.

Also God’s reputation was at stake. This immoral and unethical behavior was bringing reproach on the One who had delivered their country from both Egyptian bondage and Babylonian Captivity. So he exhorted them to live **in the fear of ... God** (i.e., to trust, obey, and serve Him) and thus avoid **the reproach of their Gentile enemies**.

5:10–11. Nehemiah’s final action was intensely personal. He referred to his own example and that of others who were already helping those in need by **lending** them **money and grain**. He was already doing something about the problem. So he was not asking the people to do something he was not exemplifying in his own life.

Some Bible translations and commentaries suggest that Nehemiah was admitting his own guilt of charging interest on his loans. This, however, seems inconsistent with his high leadership qualities and his charge to the nobles and officials about their guilt (v. 7).

Nehemiah then asked those guilty of exploitation to return what they had taken from others. Mortgaged **fields, vineyards, olive groves** (the groves are mentioned here for the first time; they were not referred to in vv. 3–5), **and houses** were to be returned (perhaps with the income made from the **grain, new wine, and oil** from those fields), charging interest (**usury**) was to stop, and the interest received from the loans was to be returned. The interest was a **100th part**, that is,

one percent a month. He emphasized the urgency of this exhortation by asking them to act **immediately**.

3. THE PEOPLE'S RESPONSE (5:12–13)

5:12–13. No doubt Nehemiah was pleased when the people responded to his exhortations. But knowing that words are cheap and easy to say on the spur of the moment under public pressure, he **made the** guilty leaders (**nobles and officials**; cf. v. 7) take another step—to **take an oath** affirming that they would **do what they had** said. **The priests** witnessed the oath-taking. Nehemiah visualized for them the grave consequences that would come if they lied to God. Shaking **out the folds of his robe** (cf. Paul's action in Acts 18:6), which served as pockets, he asked that **God** similarly **shake out of His house ... every person** who failed to keep his oath. This gesture indicated rejection, something like shaking the dust off one's feet (Matt. 10:14; Acts 13:51).

G. Nehemiah's service as governor (5:14–19)

Presumably sometime while the city wall was being rebuilt, Nehemiah was appointed governor of Judah. This was the highest position of leadership in the nation at that time.

Later, as Nehemiah wrote this historical account of his years in Jerusalem, he evidently inserted these observations (vv. 14–19) about his perspective on that leadership position. Apparently he included these verses here in the narrative because of their relationship to the events described in verses 1–13.

1. HIS REFUSAL TO USE HIS PRIVILEGES (5:14–15, 17–18)

5:14–15. Nehemiah served as Judah's **governor** for **12 years**, from Artaxerxes' **20th year** (444 B.C.) to **his 32nd year** (432 B.C.) This Hebrew word for governor is *pehâh* derived from the Akkadian word *pâhatu*. (The word for governor in 7:65, 70; 8:9; 10:1 is a Persian word.) One of the “fringe benefits” of being **governor** was a **food** allowance, granted him by the Persian officials, perhaps for official entertaining of guests. However, Nehemiah did not take advantage of what was rightfully his. In providing food for many Jews and in entertaining dignitaries from other nations (v. 17), he served food and wine out of his personal resources. This practice contrasted with the former **governors**, who charged **the Jewish people ... 40 shekels** (about one pound; X-Ref NIV) **of silver** besides the food allowance of **food and wine**. Even those governors' **assistants** took advantage of their position and oppressed **the people**, demanding their payments. Nehemiah's **reverence for God** kept him from placing a heartless burden on his fellow Jews. This is still another evidence of his sterling leadership qualities: compassion for those under him and refusal to use his privileges at the expense of others.

5:17–18. Exactly who all the **150 Jews** were for whom Nehemiah provided food is not known, though some of them were **officials**. The cost to supply **one ox, six ... sheep, and some poultry** daily was no doubt great. Even so, Nehemiah willingly bore the cost “out of his own pocket” rather than place **heavy demands on the people**.

2. HIS INNOCENCE OF CONFLICT OF INTEREST (5:16, 19)

5:16. As governor, Nehemiah could have loaned people money to pay their taxes, having them use their land as collateral. And then, when they could not pay back what they had borrowed, he could have applied the world's standard and taken their land. He, along with other leaders in Judah, could have exploited the poor. But he did **not acquire any land** in this way, or by outright purchases. He was careful not to abuse his position as governor in any way, thereby jeopardizing the people's respect for him. In fact he continued working right along with the people in the construction project. He did not hesitate to "get his hands dirty" in this important building program and was never sidetracked by other interests. His motives were pure, and he never lost sight of God's calling in his life. He was in Jerusalem to help the people, not exploit them. He was there to exemplify God's Law, not violate it. He was there to rebuild the **wall**, not a personal empire.

5:19. As a man of prayer, Nehemiah was in touch with God. He prayed that **God** would **remember** him (i.e., not fail to act on his behalf) because of his concern **for the people**. Seven times in his prayers recorded in this book Nehemiah asked God to remember (v. 19; 6:14 [twice]; 13:14, 22, 29, 31). Remember **me with favor** is the same prayer he voiced at the end of the book (13:31).

Cabal, T., Brand, C. O., Clendenen, E. R., Copan, P., Moreland, J. P., & Powell, D. (2007). *The Apologetics Study Bible: Real Questions, Straight Answers, Stronger Faith* (p. 701) Nashville, TN: Holman Bible Publishers.

5:15 There is no consensus on the political status of Judah prior to Nehemiah's appointment as governor of the region. Some argue that Judah was under the administration of governors based in Samaria prior to Nehemiah's appointment. However, both Sheshbazzar (Ezr 5:14) and Zerubbabel (Hg 1:1, 14) are referred to as governors of this region. Additionally, N. Avigad, *Bullae and Seals from a Post-Exilic Judean Archive*, has identified inscriptions excavated in the region that point strongly to the likelihood that there were governors over the region known as "Yehud" (Judah) prior to Nehemiah's governorship. The archaeological support for the existence of other governors of Judah also helps to offset the possibility that Nehemiah was criticizing Sheshbazzar and Zerubbabel in this passage. He could easily be referring to other governors of Judah.

Mathews, K. A. (1998). *The Historical Books*. In D. S. Dockery (Ed.), *Holman Concise Bible Commentary* (p. 185). Nashville, TN: Broadman & Holman Publishers.

Economic Oppression (5:1–19). Internal dissent threatened the building project as much as the threat of war. The absence of food caused the poorer Jews to mortgage their homes and even sell their children into servitude in order to pay indebtedness. They complained that their oppressive creditors were fellow Jews. Nehemiah convened a hearing and charged the creditors with exacting usury (see Deut. 23:19–20). He considered their actions a reproach in the eyes of their Gentile enemies since the community was already struggling to buy back enslaved Jews from the Gentiles. Nehemiah acknowledged he had made loans but not unfairly. The guilty agreed to return the confiscated possessions.

This incident led Nehemiah to defend his conduct during the twelve years of his term as governor. Unlike his predecessors, he did not govern out of greed but placed the building of the wall above his personal interests. By sharing his wealth with many on a daily basis, he set an example for the people.

Simmons, B. E. (1972). Nehemiah. In H. F. Paschall & H. H. Hobbs (Eds.), The Teacher's Bible commentary (pp. 259–260). Nashville: Broadman and Holman Publishers.

The passage—This chapter seems to be a sort of parenthesis to the story of rebuilding the wall. Nehemiah learned that many of the people with money were charging usury. In this way many of the poorer people were losing all they had, for they had not been able to cultivate their lands.

Nehemiah called the nobles together and persuaded them to stop the practice of usury and to restore the property which they held in pledge. This they did willingly.

Nehemiah also recounts that he had not exacted from the people that which was usually taken from them by governors.

Special points—In the first five verses three classes of people are listed who were complaining of hardship. (1) There were families who had no property, and the building was working a hardship on them. (2) Some families who had property were having to mortgage it to meet expenses. (3) There were others who were having to borrow money to pay taxes. They had pledged their crops and when there were none their children were taken as slaves in payment.

In verse 7 Nehemiah accuses the rich Jews of charging interest on loans made to other Jews. The Old Testament does not condemn the loaning of money with interest except to another Jew. (See Ex. 22:25.)

The Holy Bible: New International Version. (1984). (Ne 5:1–19). Grand Rapids, MI: Zondervan.