

Stop This Usury

Nehemiah 5:1-13

Nehemiah was, no doubt, kept extremely busy in the task that was his. He was the governor, sent at his own request by the King of Persia to oversee the building of the wall in Jerusalem. Remember previous weeks that that wall was being built, each family assigned to a particular portion. The gaps were being filled in. Then opposition came. First ridicule. Then all their neighbors conspired to plan a military ambush. But God's people, the people of Israel, prevailed. By their own diligent work, and by the great blessing of God. God fought for his people and he frustrated the plans of their enemies. That's where we left off in chapter 4.

Chapter 5 reveals a new problem. An internal problem. It wasn't the external threat of a military conspiracy that plagued Israel now. It was a problem among themselves. The problem of oppression. By definition, unjust oppression. In what form did it come? What were the particulars? What exactly was,

I. THE PROBLEM OF UNJUST OPPRESSION.

v.5

It was a severe problem, brought about by the overall poverty of the Jews who had returned from exile. Though the poor farmers who had returned from Persia were Israelites, the same in flesh and blood with other rich and prosperous Jews, yet they were sorely oppressed. Even unto slavery, "we are forcing our sons and our daughters to be slaves."

Even further, we read, "some of our daughters have been brought into slavery," which isn't a mere repetition, but means perhaps brought under the bondage of being taken as additional

wives in the homes of the rich. Some translations actually use the word "rape," and I believe that is too strong for the context, but clearly fathers were giving their daughters in marriage to settle their debts, selling their daughters for needed money. It was a horrible situation!

There were hard times, indeed, caused by a great famine that all but destroyed their ability to produce grain. So they had to mortgage their farm, mortgage their land and houses to buy their food!

v.3

And they needed a lot of food, because they had big families! Their were many mouths to feed. And no ability to grow their own grain.

v.2

Even worse, to compound all of that, they still bore the mark of their exile in terms of taxation imposed by the King of Persia. And they had to mortgage their land just to pay those taxes.

v.4

They were vulnerable, and it is obvious that,

A. Hard times make people vulnerable to unjust oppression.

Now, I should emphasize that it is a particular duty of God's people to take care for the needs of those who are vulnerable.

For example,

Lev.19:9 "When you reap the harvest of your land, you shall not reap your field right up to its edge, neither shall you gather the gleanings after your harvest. 10 And you shall not strip your

vineyard bare, neither shall you gather the fallen grapes of your vineyard. You shall leave them for the poor and for the sojourner: I am the Lord your God.”

And,

Deut. 15:7 “If among you, one of your brothers should become poor, in any of your towns within your land that the Lord your God is giving you, you shall not harden your heart or shut your hand against your poor brother, 8 but you shall open your hand to him and lend him sufficient for his need, whatever it may be.”

It’s a value emphasized in the NT as well.

1 John 3:17 “But if anyone has the world's goods and sees his brother in need, yet closes his heart against him, how does God's love abide in him.”

And,

James 1:27 “Religion that is pure and undefiled before God, the Father, is this: to visit orphans and widows in their affliction, and to keep oneself unstained from the world.”

All of that was being violated in Judah during these days of rebuilding the wall. The people were vulnerable to oppression, and they were oppressed.

v.3-5

Let me add just a couple comments on that for your understanding. First of all, the cause of the plight was, at least to some degree, caused by their own sinfulness. Indeed, they had neglected to finish building God’s house over the previous years, and had experienced the judgment of his fatherly displeasure. According to the prophet Haggai, God had called for a drought on the land and the mountains. That was God’s hand of providence, and the reason he brought it about was because of their

misplaced priorities! So the hard times were, at least in part, a direct consequence of God’s discipline.

But still that doesn’t justify unjust oppression!

Secondly, I should comment on the complaint of the people having to sell their children into slavery. That was a legitimate, biblical option for the poor, but there was one extremely important stipulation in God’s law regarding such a thing. Every seven years, that slavery would be cancelled. That is, the slavery would be a temporary thing. It would expire on the seventh year. So it was proper, at times, in that context, to satisfy your debts by enslaving yourself or your children, but only for a very limited time.

To make a modern day application of that same principle, I would identify military service. People are given certain benefits, not the least of which is a college education, in exchange for a certain number of years of service in the military, service which by its very definition requires compulsion commitment. That is, you just can’t decide to leave before your time is completed. It is, in principle, an appropriate form of slavery.

So God’s people were supposed to help the poor and needy, and to give generously, all the while noting that all debts would be cancelled on that seventh year. And as we read further in Deuteronomy 15, under those conditions, many would actually choose not to leave at the end of the seven years. There is justice and all of that. And the needs of the poor are met.

But there was no justice in the oppression of Nehemiah 5. There is no indication whatsoever that there was any provision for the debts or the slavery to be ended after the seven years. And, in fact, there was excessive interest being taken upon those

debts, typically translated usury, which is what Nehemiah called it. The ESV uses the simpler word, “interest.” I believe the reference is a criticism of the principle of charging interest, and “usury” would be a better translation.

v.7 “You are exacting usury from his brother.”

v.10 “Please, let us stop this usury!”

Usury was strictly forbidden in the law! And though there is debate about whether it means interest of any kind, or more specifically, excessive interest, it is a word that reflects upon the hardship of the borrower. And if the borrower is under hardship, if he is suffering under the absence of the basic necessities of life, especially if he is a brother in the Lord, the Scripture says “help him, and don’t charge interest.”

Ex. 22:25 “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. 26 If ever you take your neighbor’s cloak in pledge, you shall return it to him before the sun goes down, 27 for that is his only covering, and it is his cloak for his body; in what else shall he sleep? And if he cries to me, I will hear, for I am compassionate.”

And,

Deut. 23:19 “You shall not charge interest on loans to your brother, interest on money, interest on food, interest on anything that is lent for interest. 20 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 that you are entering to take possession of it.”

I should also note that apparently, here in Nehemiah, the interest rate was 12% annually, or 1% a month. I say apparently

because the Hebrew grammar is somewhat obscure, but it does seem to give the sense that a 1% interest rate was charged.

v.11

Apparently, the “hundredth”, the percentage, was the interest, the 1% interest. And such usury was against the law.

I hope that you sense that this does not correspond with the normal rules of capitalism, the laws of supply and demand. Biblical justice requires you to take into consideration the condition and the needs of other people, not merely achieve the biggest profit that you can garner yourself. Surely, in business dealings, there is a place for interest, and I am not advocating for anything of a socialist economic system for the kingdoms of this world. But as Christians, among fellow believers, when we are helping one another, you ought to be eager to give freely, with no strings attached. And even when the giving is to be returned as a debt, there ought to be no interest.

And most especially, most clearly in terms of the abiding principle of the law, we ought never to be in a position of taking advantage of those who are poor and helpless. Because that was being done in Nehemiah’s day, there was a great outcry. And a legitimate one.

B. Unjust oppression promotes a legitimate outcry.

v.1-2

They had a legitimate gripe! They had a worthy complaint. They were the victims of unlawful oppression.

And because Nehemiah was a godly governor, because he would allow himself to be too busy with the physical work at hand

to ignore this complaint, their outcry was heard. And what we have is actually,

II. A REBUKE TO UNJUST OPPRESSION.

Let's look carefully at that rebuke in verse 6-11. Let me say, first of all, that is was appropriate. It was proper. And,

A. A proper rebuke is a good thing.

In this case, it was a good thing for Nehemiah to become angry, for the sin of unjust oppression was a wicked thing, and anger directed at wickedness is a good.

v.6

Notice how we can be sure that Nehemiah's anger was godly and righteous. Note that it was always under control. This was no hot-headed man given to fits of rage and a quick temper. This was a man who, in his anger at sin, controlled that anger by his sure and deliberate reasoning.

v.7

"After serious thought." Or, "I took counsel with myself." In the superficial language of our day, "he counted to ten." He thought about it, carefully. He didn't fly off the handle. His words, his response were measured and carefully thought out. And if you ever want to test yourself to see if your anger is righteous or not, this ought to be the first test! And I dare say, most of the time, most of us would fail. Few of us, in our anger, are able to give such deliberate thought to our response, but that is the level of maturity and self-control to which you should aspire.

Nehemiah carefully contemplated the situation. And with that deliberate self-control, he issued his rebuke, and it was a good thing.

v.7

And he did it publicly.

v.7b "I called a great assembly against them."

He spoke directly and forcefully. He called a spade a spade. And God used the good rebuke to bring about the humility of silence.

v.8

One quick application. Let me emphasize, that a proper rebuke is still a good thing today. And though it's sad that those rebukes are often not given in the gentleness of deep love, still it's even sadder how those proper rebukes are often received, with hostility and contempt, and anger!

We are to be able to rebuke one another! And it's a good thing!

James 5:19 "My brothers, if anyone among you wanders from the truth and someone brings him back, 20 let him know that whoever brings back a sinner from his wandering will save his soul from death and will cover a multitude of sins."

The purpose of the rebuke must be to restore! And if personal interaction fails to bring about that repentance and restoration, then the issue ought to be brought to the church. The classic definition of that process is given in,

Mat. 18:15 "If your brother sins against you, go and tell him his fault, between you and him alone. If he listens to you, you have gained your brother. 16 But if he does not listen, take one or two others along with you, that every charge may be established by the evidence of two or three witnesses. 17 If he refuses to listen to them, tell it to the church. And if he refuses to listen even to the church, let him be to you as a Gentile and a tax collector."

That process begins with a personal rebuke! And that rebuke must be made on the basis of Scripture, for it is the Scripture that “is profitable for doctrine, for reproof, for correction, for instruction in righteousness.”

So the question of application for you is, “How do you respond when you are reproved or rebuked?” To speak even more mildly, how do you respond when you are corrected?

Notice, to their credit, the response of the people Nehemiah addressed.

v.8b

So a proper rebuke is a good thing. And in that rebuke,

B. An appeal to the glory of God is a good thing.

You shouldn’t rebuke someone merely in the context of something that you didn’t like. God must be the reference point. The glory of God must be the context. A godly rebuke must be framed in such a way as makes God to be the offended party!

v.9

Nehemiah’s rebuke was so very good. His appeal to the people was simple, “Ought you not to walk in the fear of our God?”

The immediate sense of that rebuke is that they were not walking in the fear of God. They were not taking God’s glory into consideration, but setting themselves up to be attacked and maligned for their oppression, to become a reproach among the nations, all of which would cause offense to the greatness and glory of the name of God.

Let me explain how that works in the specific subject of church discipline today. When someone falls into sin, churches today usually refuse to touch the situation even with a ten foot pole. And the common response is, and I’ve heard it all too often, “what good would it do.”

Someone goes out and commits adultery and breaks up his family. And still the question is asked, “What good would it do for the church to institute discipline?” There are actually several appropriate answers to that question, but one is really the most important. It is because the glory of God requires it!

Because sin, left without rebuke and correction in the church, is an offense against the glory of God!

And one more comment about rebukes. Let me say this,

C. A fervent exhortation is a good thing.

What does Nehemiah exhort the people at the assembly which he called? Give the money back! Talk about a specific application!

v.11

And what did the people do? Well, they gave the money back! It was a glorious response!

v.12-13

It is good to exhort people to change! Indeed, the word of God must be used for exhortation, for application. And to refer back to the most common form of rebuke, namely preaching, there must be exhortation. Exhortation unto repentance. Preaching that is biblical preaching must challenge the people to repent, on the basis of sound teaching and careful explanation. As Paul instructs the young preacher Timothy,

2 Tim. 4:2 "...preach the word; be ready in season and out of season; reprove, rebuke, and exhort, with complete patience and teaching."

Paul commands what Nehemiah did. Exhort! A call to change and transformation in life.

v.10

Don't miss Nehemiah's humility, to include himself among the offenders! Evidently he, too, had been exacting usury. And he applied to himself the exhortation he gave to others, and any preacher who fails to do that will have little or no credibility before God's people today.

But how shameful it is, among preachers of the word today, that fervent exhortations are often limited or neglected altogether. How shameful it is, for preaching that doesn't lay the demands of the Scripture heavily upon your hearts and lives isn't biblical preaching! It's not enough to explain what the Scripture means. It's truth must be brought to bear upon the daily affairs of your own life.

And I know why many preachers don't do that. Because they are afraid of their people, and they know that the people don't want it! The people don't want their toes stepped on, as we speak today. So Paul would go on to tell Timothy,

2 Tim.4:3 "For the time is coming when people will not endure sound teaching, but having itching ears they will accumulate for themselves teachers to suit their own passions, 4 and will turn away from listening to the truth and wander off into myths. 5 As for you, always be sober-minded, endure suffering, do the work of an evangelist, fulfill your ministry."

Therefore, because of the godly leadership of Nehemiah, there was,

III. AN END TO UNJUST OPPRESSION.

By faithful exhortation, by a godly rebuke, the people were brought to repentance. And notice the fullness of that repentance. It wasn't merely an apology. It wasn't merely feeling sorry. It was a restoration. The offense they had committed involved money, and so the only appropriate form of repentance must include the restoration of that money.

I am willing to declare that as a general principle.

A. Repentance must include restoration.

v.12a

I emphasize this because there is such a shallow view of repentance in the common understanding today. There is such an unwillingness to come to terms with the fact that if I bring harm to someone, I incur an obligation to seek to undue that harm.

Now, in the laws of the civil courts, that principle is defined with many particulars in the Old Testament, and the general equity of those laws ought to be incorporated into and form the basis of laws today. We ought to support civil laws that require restitution, for example. And the restoration of the victim. Whatever that takes.

This principle needs to become much more entrenched in our own system of public law. And it needs to become much more entrenched in our own sense of repentance within the body of Christ. If you harm someone, if you cause them harm or loss, genuine, godly repentance includes your desire and wish and commitment to make it right.

This restoration is not penance. You are not atoning for your sins nor in any way satisfying God's wrath and justice for your sins. Christ did that, and Christ alone. Once and for all. Regarding that work of paying the penalty for our sins, Christ said on the cross, "It is finished."

But in the humility of repentance, as an expression of godly love, you need to be willing and eager, to restore any loss that you have imposed upon others by your sinfulness.

If you have stolen, you need to pay it back, and even with penalties. If you cause harm, you must do whatever is possible to bear the cost of that harm. If you injure a man's reputation through slander or untruth, then you ought to do whatever is possible to restore that public reputation, even at the cost of your own.

I could, of course, go on. Repentance must include restoration. And a commitment to change.

Here is where repentance goes so much deeper than those often used words, "I'm sorry." Repentance goes much deeper. Repentance, as our shorter catechism defines it, includes the "full purpose of and endeavor after, new obedience."

B. Repentance must include a commitment to change.
Nehemiah exacted such a commitment from the people of Israel.

v.12b

An oath! A promise! A vow! That they would do what they had promised. And Nehemiah even used a ceremonial demonstration of the curse that would come upon them if they failed to keep their promise! And the people made a serious and

devout commitment. Nehemiah's drastic measures were thus successful.

v.13

What a marvelous pattern for us today. What a marvelous pattern for the leadership of civil governments, to rebuke and even punish evil doers and to requires civil restoration where possible.

And what a marvelous pattern for God's people. What a marvelous pattern for us, personally in our dealings with one another and publicly through the leadership and oversight of the elders of the church.

And as with Nehemiah, great good shall come if we would do as God commands, and have the courage to be willing to rebuke and exhort one another. Sometimes we need to say to one another,

v.9 "What you are doing is not good. Should you not walk in the fear of our God?"

May each one of us have that courage, to restore a man who is overtaken in any sin, and to do so with a gentle and loving rebuke or exhortation. May each one of us have the humility to receive those rebukes and correction from others, when we are the ones at fault. And may God bring great good when we do so.