

**Nehemiah 5:1** ¶ And there was a great cry of the people and of their wives against their brethren the Jews.

**Nehemiah 5:2** For there were that said, We, our sons, and our daughters, *are many: therefore we take up corn for them, that we may eat, and live.*

**Nehemiah 5:3** *Some also there were that said, We have mortgaged our lands, vineyards, and houses, that we might buy corn, because of the dearth.*

**Nehemiah 5:4** There were also that said, We have borrowed money for the king's tribute, *and that upon our lands and vineyards.*

**Nehemiah 5:5** Yet now our flesh *is* as the flesh of our brethren, our children as their children: and, lo, we bring into bondage our sons and our daughters to be servants, and *some of our daughters are brought unto bondage already: neither is it in our power to redeem them; for other men have our lands and vineyards.*

This chapter reveals the great financial crises causing many families great suffering. Sadly, the worst offences resulted from those who were wealthiest taking advantage of everyone else. People had mortgaged their lands to buy food and borrowed money to pay taxes and could not pay back their loans. The situation was made worse due to their being a famine. Many families had been forced to sell their children into slavery with no hope of being able to redeem them.

The NIV Commentary provides this insight on taxes at that time: "It is estimated that the Persian king collected the equivalent of twenty million darics a year in taxes. Little of this was returned to the satrapies. Rather, it was the custom to melt down the gold and silver and to pour it into jars that were then broken and the bullion stored. At Susa alone Alexander found nine thousand talents of coined gold (about 270 tons) and forty thousand talents of silver (about 1,200 tons) stored up as bullion. As coined money was increasingly taken out of circulation, inflation became rampant. The acquisition of land by the Persians and its alienation from production helped produce a 50 percent rise in prices.

**Nehemiah 5:6** ¶ And I was very angry when I heard their cry and these words.

**Nehemiah 5:7** Then I consulted with myself, and I rebuked the nobles, and the rulers, and said unto them, Ye exact usury, every one of his brother. And I set a great assembly against them.

**Nehemiah 5:8** And I said unto them, We after our ability have redeemed our brethren the Jews, which were sold unto the heathen; and will ye even sell your brethren? or shall they be sold unto us? Then held they their peace, and found nothing to answer.

Nehemiah was furious when he heard the complaints of the people; however, he did not respond rashly. After careful consideration, he confronted and rebuked the nobles and rulers for charging interest to their kinsman. This was directly prohibited as recorded in the law.

*Exodus 22:25 "If thou lend money to any of my people that is poor by thee, thou shalt not be to him as an usurer, neither shalt thou lay upon him usury."*

*Leviticus 25:35–36 "And if thy brother be waxen poor, and fallen in decay with thee;*

*then thou shalt relieve him: yea, though he be a stranger, or a sojourner; that he may live with thee. Take thou no usury of him, or increase: but fear thy God; that thy brother may live with thee."*

He then called for a public assembly to deal with the situation. He noted that even though he and others had redeemed their Jewish kindred that had been enslaved to foreign neighbors, they had turned around and made their relatives slaves once again to other Jews, expecting others to redeem them yet again.

No one responded because they could refute nothing he said and there was no acceptable justification for their actions.

**Nehemiah 5:9 Also I said, It is not good that ye do: ought ye not to walk in the fear of our God because of the reproach of the heathen our enemies?**

**Nehemiah 5:10 I likewise, and my brethren, and my servants, might exact of them money and corn: I pray you, let us leave off this usury.**

**Nehemiah 5:11 Restore, I pray you, to them, even this day, their lands, their vineyards, their oliveyards, and their houses, also the hundredth part of the money, and of the corn, the wine, and the oil, that ye exact of them.**

**Nehemiah 5:12 Then said they, We will restore them, and will require nothing of them; so will we do as thou sayest. Then I called the priests, and took an oath of them, that they should do according to this promise.**

**Nehemiah 5:13 Also I shook my lap, and said, So God shake out every man from his house, and from his labour, that performeth not this promise, even thus be he shaken out, and emptied. And all the congregation said, Amen, and praised the LORD. And the people did according to this promise.**

Nehemiah boldly told the people that what they were doing was wrong. He told them that only by living in obedience to God could they become a people above reproach by their enemies. Nehemiah pointed out that even though he and his servants had the authority under law to do so, they did not exact interest from their fellow Jews (in line with God's law). He called for the people to restore the lands, vineyards, oliveyards and houses they had taken along with the interest to those in debt. Amazingly, the people immediately agreed to do as he asked.

Nehemiah then called the priests to administer a public oath to them, testifying to their promise. He then shook out his robe and asked for God to shake out (overthrow) every man that did not keep his promise. The people all expressed unity with Nehemiah and proceeded to act upon their promise.

We all know that the love of money is at the root of much evil in this world.

*1 Timothy 6:10 "For the love of money is the root of all evil..."*

For the wealthy to agree so quickly to a plan that negatively impacted their wealth, I believe was a work of God in their hearts. It seems that at this point in time at least, the people were more concerned with pleasing God than self.

Verse 11 "the hundredth part" = 1% per month or 12% per year

I liked this comment by Henry: "If you walk in the fear of God, you will not be either covetous of worldly gain, or cruel toward your brethren. Nothing exposes religion more to reproach, than the worldliness and hard-heartedness of the professors of it. Those that rigorously insist upon their right, with a very ill grace try to persuade others to give up theirs. In reasoning with selfish people, it is good to contrast their conduct with that of others who are liberal; but it is best to point to His example, who though he was rich, yet for our sakes became poor, that we, through his poverty, might be rich...."

**Nehemiah 5:14** ¶ Moreover from the time that I was appointed to be their governor in the land of Judah, from the twentieth year even unto the two and thirtieth year of Artaxerxes the king, *that is*, twelve years, I and my brethren have not eaten the bread of the governor.

**Nehemiah 5:15** But the former governors that *had been* before me were chargeable unto the people, and had taken of them bread and wine, beside forty shekels of silver; yea, even their servants bare rule over the people: but so did not I, because of the fear of God.

**Nehemiah 5:16** Yea, also I continued in the work of this wall, neither bought we any land: and all my servants *were* gathered thither unto the work.

**Nehemiah 5:17** Moreover *there were* at my table an hundred and fifty of the Jews and rulers, beside those that came unto us from among the heathen that *are* about us.

**Nehemiah 5:18** Now *that* which was prepared *for me* daily *was* one ox and six choice sheep; also fowls were prepared for me, and once in ten days store of all sorts of wine: yet for all this required not I the bread of the governor, because the bondage was heavy upon this people.

**Nehemiah 5:19** Think upon me, my God, for good, *according* to all that I have done for this people.

Nehemiah went on to state that for the 12 years that he had served as governor in Judah, he and his family had not taken advantage of the food allowance from which other governors had benefitted. Other governors had abused that privilege, taking food, wine and 40 shekels of silver. Even their servants leveraged their positions of influence and took advantage of the people. Nehemiah points out that he did not do so because of his fear of God. He knew it was not right.

Nehemiah noted that he and his servants had focused on working on the wall. He didn't even try to accumulate any property to himself.

Nehemiah records that he was responsible for feeding 150 people daily, as well as resident foreign officials. This required the daily preparation of one ox, six sheep, and fowl as well as a new supply of wine every ten days. Though he provided for so many, he still did not take advantage of the food allowance because he knew the people were in such financial straits.

It seems that Nehemiah must have been a pretty wealthy man and received a generous salary to have been able to personally foot the bill for redeeming slaves

and feeding so many as well as paying for other required living expenses for 12 years.

Nehemiah then asked God to look on him with favor for all he had done for the people. Reminder: Nehemiah isn't bragging before the people, he is recording his private thoughts to the LORD. We do so much that is wrong that it is good to be able to say to the LORD sometimes, "Please remember me for doing something good." Something good is always in accordance with the will of God.