READ FOR THIS WEEK’S LESSON: Nehemiah 5:1–5; Nehemiah 5:6–8; Nehemiah 5:7–12; Nehemiah 5:14–19.

MEMORY VERSE: “‘Give the people’s fields back to them. Give them back their vineyards [grape gardens], olive groves [trees] and houses. Do it right away. Give everything back to them. Also give them back the one percent on the money, grain, fresh wine and olive oil you have charged them’” (Nehemiah 5:11, NIrV).

AS CHRISTIANS, we ask ourselves what we can do to help the poor. Jesus says, “‘You will always have the poor with you’” (Matthew 26:11, ERV). Yes, that is true. But that is no excuse for us to do nothing. Jesus expects us to do something to help the poor. The Bible also tells us that we must help them. If we do not help the poor, we cannot say we are Christians.

We see this problem with the poor in the story in Nehemiah. The Jews come home to build Jerusalem. Yes, God wants His people to build the city. But God also wants His people to remember the poor. God’s people, the Jews, also must solve another problem. Rich people in their land are not fair to the poor people. This problem happened before the Babylonians carried the Jews away from Jerusalem. This problem continues to happen in the land after the Jews come back home.

This week, we will see what Nehemiah does to solve this problem in the land. How does Nehemiah help the poor?
Nehemiah 5:1–5. What happens in these verses? What do the people cry out against?

Nehemiah joins the Jewish community together. He gives them courage to continue building. But not everything is well in the land. Yes, Nehemiah helps the Jews stay strong against their enemies. But the Jewish community has problems. The Jewish leaders and the princes use the poor to make more money. Things are so bad that many poor families cry out for help. Some families complain that they do not have any food. They cannot feed their children. Some complain about the famine, or the shortage of food, in the land. These families sold their lands because there was not enough food. Now they have nothing. Other families cry out because they had to borrow money to pay the Persian tax. They also sold their children as slaves to get money.

What causes this trouble? The high tax and the famine, or food shortage. These two things cause the poor families in the land to cry for help. The Persian government says that Judah needs to pay 350 talents of silver money each year (read the note on Nehemiah 5:1–5 in the Andrews Study Bible, page 598). What happens if a family has no money for the tax? Then the family must borrow money to pay it. Sometimes they must offer valuable land to prove they can pay the money back. Then the family agrees to give their land to the money lender. If the family cannot pay back the loan in a year, they may lose their land. What happens if he cannot earn enough money in a year? Sometimes the family decides to sell some of his family members as slaves. Often, families sell their children. These children then work to pay off the loan for their families.

There are times in life when we are in trouble because we make bad choices. Other times we get sick. Or we lose a job. It is not our fault that we cannot pay our bills. The story in the book of Nehemiah tells us about a time when government laws are not fair. These laws make people poor. The people continue to grow more and more poor. They have no way out.

In Nehemiah’s time and in ours, governments are not always fair to people. They make laws that cause people to borrow money they cannot pay back. The Bible talks about this problem. What message does that tell us about God?
Read Nehemiah 5:6–8 (also read Exodus 21:2–7). As these verses show, why does Nehemiah get upset?

Today, we know that slavery is wrong. But in Bible times, slavery is a normal part of life. A parent can become a slave. Or a parent can sell a child. The law allows parents to sell their sons or daughters. But God loves freedom. So, He makes a law about slaves. Slave owners cannot hold their slaves for more than seven years. God makes this law to protect His people. He does not want them to be slaves forever. God’s law also shows us that He wants His people to live free.

God’s law allows His people to give money to people in need. God does not allow His people to add interest. Interest is the money that people pay to the lender to use the lender’s money. (Read God’s laws about loans in Exodus 22:25–27; Leviticus 25:36, 37; Deuteronomy 23:19, 20.) Jewish lenders do not charge much interest. Lenders in other countries around them charge a lot more. The Jewish lenders charge only 1% every month. That is 12% a year. But the lenders from other countries charge 50% interest (for borrowing silver) and 100% interest (for grain) a year! Wow! That is a lot of money. No wonder people sell their children as slaves to pay the money back! So, the law shows us that Jewish money lenders do only one thing wrong. They charge people interest on loans (Nehemiah 5:10). As we said, the interest is small: only 1%. But God says His people should not charge any interest at all. In Nehemiah 5, the people who owe money do not even complain about the interest at all. So, why is Nehemiah so angry?

Do you see that Nehemiah does not solve the problem right away? He takes time to think about it. Then he acts. Yes, the Jewish lenders do not charge as much interest as lenders in other lands. But Nehemiah says that the Jewish lenders do wrong anyway. They break God’s law. They sin against the spirit, or truth, of the law. In hard times, it is our duty to help each other. God is always on the side of the poor and needy. That is why God sends prophets, or special messengers, to fight for the poor.

How can we break God’s law when we think we are really following it?
THE SPIRIT OF THE LAW

Lesson 5

TUESDAY—OCTOBER 29

NEHEMIAH SOLVES THE PROBLEM (Nehemiah 5:7–12)

As we saw yesterday, the leaders and royal men lend money to the poor Jews in the land. But these rich men also charge the Jews interest. We learned that interest is the money that a person pays to a lender for the money he borrows. But Nehemiah says this practice is wrong. “You are forcing your own people to pay interest on the money you loan [give; let borrow] them. You must stop doing that!” (Nehemiah 5:7, ERV). But no one pays attention to Nehemiah. Does Nehemiah give up? No, he continues to fight for the poor. Nehemiah fights against the rich and powerful in the land. But does he let that stop him? Not at all. He may make powerful enemies as he works to do what is right. But Nehemiah is not going to stop until the problem is solved.

Read what Nehemiah says to the people in Nehemiah 5:7–12. Why is Nehemiah upset with the people? What does he say to convince the people to make things right?

Nehemiah announces a meeting. All the people of Israel come together to discuss the problem. No doubt Nehemiah hopes that this big meeting will make the leaders feel ashamed of their behavior.

Nehemiah first talks about slavery. Many of the Jews there bought freedom for other Jews who were slaves to foreigners. Nehemiah himself may have bought slaves and freed them. Now he asks the royal men a question. Do they think it is right for Jews to buy and sell their own people? Is it right for Jews to buy other Jews from slavery in foreign lands only to have them live as slaves again in their own country?

The leaders do not answer Nehemiah. They see that he is right. Nehemiah continues: “Shoul dn’t [should not] you show respect for our God? Shoul dn’t [should not] you live in a way that will keep our enemies from saying bad things about us?” (Nehemiah 5:9, NIrV). Then Nehemiah confesses that he himself has been lending money and grain to people too. So, he says, “But we must stop charging interest!” (Nehemiah 5:10, NIrV). Nehemiah’s words show that God’s law does not allow Jews to charge other Jews interest on loans. Nehemiah wants the leaders to be kind and fair to the poor. The leaders agree to give back everything to the people.
AN OATH (Nehemiah 5:12, 13)

Read about the agreement between the leaders and the poor in Nehemiah 5:12, 13. Why does Nehemiah put a curse on the people who will not keep their part of the agreement?

Yes, the leaders agree to give back the land they took from the poor. But Nehemiah is not happy with only their words. He wants proof that the leaders will do what they promise. So, Nehemiah makes the leaders swear an oath in front of the priests, or holy leaders. This action makes their promise legal. Then Nehemiah can take the leaders to court later if they do not keep their promise.

But why does Nehemiah put a curse on anyone who breaks the agreement? It was a normal practice in Nehemiah's day. People included curses in agreements to help everyone understand what will happen if they break a law. The curse helped people keep the agreement. Nehemiah feels that this agreement is very important. So, he needs to do something to help the people remember to keep their promises. Do you see how Nehemiah shakes out the folds of his clothes (Nehemiah 5:13)? This action is a word picture. Nehemiah shows the people that anyone who goes against this oath will lose everything. God will “shake” these men out of their houses and off their lands (Nehemiah 5:13, NLV).

Read Numbers 30:2; Deuteronomy 23:21–23; Ecclesiastes 5:4, 5; Leviticus 19:12; and Genesis 26:31. What do these verses teach us about oaths? Are they holy? Please explain.

Our words have the power of life and death. So, we need to be careful of what we say and what we promise to do. It also is important for our behavior to match our words. How many people have been turned off by Christians who preach the truth but do not live it?

Think about the power of our words. Why must we be careful of what we say, when we say it, and how we say it?
NEHEMIAH’S EXAMPLE (Nehemiah 5:14–19)

Read the story in Nehemiah 5:14–19 and then answer the question. The law of the land says that the people must pay tax money to Nehemiah to help him buy his food. The people owe this money to Nehemiah because he is governor. But Nehemiah never forces the people to pay the taxes for his food as governor. What does Nehemiah say about not forcing the people to pay for his food?

When does Nehemiah write these verses in Nehemiah 5:14–19? We think he writes them after he goes back to the court of King Artaxerxes. Nehemiah has been governor in Judah for 12 years. During this time, he is allowed to collect money from his people for his food. But Nehemiah does not do it. He pays for his own food. He also takes care of his family and his whole court in Judah. So, when Nehemiah is finished with his work as governor, he lost a lot of money. But Nehemiah does not go to Judah to get rich. Nehemiah is rich already. That is why he can afford to pay for the daily food for so many people. He also gives plenty of food to other people during this time (Nehemiah 5:17, 18).

What does Nehemiah say in Nehemiah 5:19? How does this idea show us the truth about the Good News?

Nehemiah shows us an example of someone who puts the Lord and His work first. Nehemiah’s example is a good lesson for all of us. It is easy to work for the Lord when it does not cost us much money. But how many of us will put God first before our own personal business?

Read Philippians 2:3–8. What rules are shown in these verses? How can you show them in your life right now?
“Nehemiah learns about what is going on. The rich are not fair to the poor. He is upset because of what is happening to the poor. ‘I was very angry,’ he says, ‘when I heard their cry and these words.’ [Nehemiah 5:6, NLV]. Nehemiah sees that he must take a strong stand for what is fair and right. It will be the only way he can stop the wrong practice that is happening in the land. Nehemiah has a strong wish to do what is right. So, he goes to work to help his people.”—Ellen G. White, *Prophets and Kings*, page 648, adapted.

“Jesus gives us an important rule. If we follow this rule, we will never need to make an oath. Jesus teaches that we should always say the exact truth. ‘Say only ‘yes’ if you mean “yes,” and say only “no,” if you mean “no.” If you say more than that, it is from the Evil One.’ ” [Matthew 5:37, ERV].”—Ellen G. White, *Thoughts From the Mount of Blessing*, page 67, adapted.

“Jesus’ rule in Matthew 5:37 warns us against saying anything meaningless. This rule also warns us not to use bad words or dirty language. His rule warns us not to say nice things to people when we hate them. His rule warns us against lying and stretching the truth. His rule warns us not to lie to people when we work with them. People who do not follow Jesus lie and talk badly about other people. Jesus’ rule teaches us that no one should try to make other people think he or she is something that he or she is not. Our words must always match what we know to be true. Only then can our words be true.”—Page 68, adapted.

**DISCUSSION QUESTIONS:**

1. What is the top reason for the problems we have with money, friendships, and family? How does selfishness help us understand the answer to that question? What can we do to protect our hearts against selfishness?

2. How can God’s people avoid being greedy? What advice does God give us to get rid of the greed in our hearts? Study these verses for the answer: Isaiah 58:3–12 and Micah 6:6–8.