

Sermon Series: Hand Me Another Brick — Lord of Life Lutheran, Westfield, IN----5/8/2005

Title: “Love, Loans, and Money Problems”

Text: Nehemiah 5 1-13

Intro.: *Illus.: Losing the Farm but not the Faith*

Theme: In the middle of a building project we must always remember that we are about the business of building up the Body of Christ with the mortar of love.

A case study of God’s people who had lost their focus

- Trouble on the home front during the building program
 1. Complaints rising from among the people
 - a. Families who did not have enough to eat (**Print and read 5: 1-2**)
 - b. People having to mortgage property to keep up with spiraling inflation/famine (**Print 5: 3**)
 - c. People taking advantage of other “brothers/sisters” by loan sharking and preying on need (**Print 5: 4-5**)
 - d. Sometimes the minutia of the daily grind can become an avalanche which swamps when focus is lost
 2. Causes of problems came from the outside but were ignored by fellow countrymen inside
 - a. Can’t control external circumstances (famine, taxes, bad decisions) but can control response to God’s command
 - i. "You shall not charge interest to your countrymen: interest on money, food, or anything that may be loaned at interest. "You may charge interest to a foreigner, but to your countrymen you shall not charge interest, so that the Lord your God may bless you in all that you undertake in the land which you are about to enter to possess. Deut. 23:19-20
 - ii. **Print and read Leviticus 25: 35-40**
 - iii. *Owe nothing to anyone except to love one another; for he who loves his neighbor has fulfilled the law. Rom 13:8*
 - b. When connection to God’s people is nothing more than self-serving participation, the cancer eats alive inside out
 - i. Not unique to Judah — sometimes we slide into self-serving involvement at church, in our home, relationships
 - ii. **Ills.: Serving beyond yourself**
- Addressing and refocusing the people
 1. Confrontation toward reconciliation rather than conflict resolution
 - a. Nehemiah focused his anger in an appropriate directions
 - i. Thought before he spoke in anger (**Print and read 5: 6-7a**)
 - ii. Confronted sinful and dysfunctional behavior (**Print and 5:7b-8**)
 - iii. Raise before the others the vision of the redeemed life (**Print 5: 9-13**)
 - b. But you are a chosen people, a royal priesthood, a holy nation, a people belonging to God, that you may declare the praises of him who called you out of darkness into his wonderful light. Once you were not a people, but now you are the people of God; once you had not received mercy, but now you have received mercy. 1 Peter 2:9-10
 2. Ministry, *first*, is about a discipleship and submissive relationship to Christ who is the Head
 - a. Understanding what it means to be “**bought back**” (redeemed)
 - i. You are not your own; you were bought at a price. Therefore honor God with your body. 1 Cor 6: 20
 - b. Understanding what it means to “**die to yourself**”
 - i. I have been crucified with Christ and I no longer live, but Christ lives in me. The life I live in the body, I live by faith in the Son of God, who loved me and gave himself for me. Gal 2: 20
 - c. Understanding what it means to be “**church**”
 - i. From him the whole body, joined and held together by every supporting ligament, grows and builds itself up in love, as each part does its work. Eph 4: 16

Lessons to learn from Nehemiah and his building project

- Building is not about the brick and mortar or raising the money but about building up the Church in people's lives
 1. Nehemiah's efforts had survived enemies and attacks but was almost scuttled by unattended problems internally
 2. *"He who is faithful in a very little thing is faithful also in much; and he who is unrighteous in a very little thing is unrighteous also in much. Luke 16:10*
 3. **Ills.: Faith in Small Things**
- Prolonged personal sin takes a heavy toll on the public work of God but can be alleviated through reconciliation
 1. Correcting wrong in our individual lives, families, and church family begins with facing it head on
 2. *Therefore, confess your sins to one another, and pray for one another so that you may be healed. James 5:16*

Losing the Farm But Not the Faith

The hot sun in northern California added to the fatigue I felt, working as foreman of a large ranching operation. I owned my own farm—200 acres of almond trees. But years of bad weather and skimpy harvests forced me to take on additional work to provide for my family. Still, my efforts didn't seem to help reduce our debts. My wife, Geneva, and I took additional loans to cover our farming expenses. The trees had to be watered, sprayed, and fertilized, and the wages had to be paid. All that created more debt. I couldn't get back on my feet. I'd lost a farm previously, and starting over was difficult then. This made Geneva and I determined not to fail again. We spent many sleepless nights struggling to find a way to pay all of our expenses. One day, Geneva brought me the bad news: "Oh, Richard, I've just been to the farm credit company. They've taken it all! We're being forced to sell. They have a buyer; there's no price negotiation. All they want is our signatures." Her voice trailed off into sobs. I put my arms around her and began to weep too. Everything that we had worked a lifetime to acquire was gone. I was 50 years old and had been in farming all my life. Where would we go? Since the farm credit company had taken our land and our two bank notes, the crop that year would go to the buyer. We had no money to start over. Two of our eight children were still at home. How would this crisis and relocation affect their lives? In spite of the overwhelming loss and grief, I knew that God was in control of our situation. I remembered the Bible story of Joseph. Even as a slave and prisoner, that young man was part of God's glorious plan. As for me, I knew that God must have something better for our future too. Two weeks after the creditors took our farm, things got worse. I lost my job as a ranch foreman. Our family moved into a compact rental unit, and Geneva and I began working a series of minor jobs, including a stint at a fast food restaurant. It was difficult to pay down the \$100,000 debt that was left after all of our assets were seized—our land, equipment, home, and bank notes. There were many times that we didn't have money for groceries and living expenses, but God provided for us through our family, friends, and church. A year-and-a-half later, God gave us our new direction. Geneva and I were offered a management position at an exclusive, 2,600-acre waterfowl hunting club in northern California. The club catered to wealthy clients. As we served at the club in numerous ways, we realized again and again that money and possessions cannot bring happiness. We had lost everything, yet we had joy in our lives. After we had been at the club for about a year, I received a call from the head of the credit company that had taken our farm. He wanted to talk with us and insisted on making the hour's drive out to the hunting club. As we sat together, he said, "I want to ask you something personal. A friend of mine recently lost everything he owned. His wife just committed suicide. We at the office have noticed that you two are handling this crisis differently than most people do. Can you tell me what your secret is?" I was happy to explain. "We believe in the God of the Bible. He is sovereign over our lives, and he is in control. Even though the pain is real, we are confident of this: God has proven sufficient and able to take care of us." Geneva added, "God's Word promises, 'Never will I leave you; never will I forsake you.'" It was true. Throughout the entire ordeal, we never felt alone for a single moment. Later, as the head of the credit company rose to leave, he thanked us. "You've given me a lot to think about," he said quietly. **Citation: Adapted from Richard L. Culp as told to Cynthia Culp Allen, "We Lost the Farm," *Christian Reader* (Sep/Oct 2001), pp. 77-80**

Serving Beyond Yourself

Watchman Nee tells about a Chinese Christian who owned a rice paddy next to one owned by a communist man. The Christian irrigated his paddy by pumping water out of a canal, using one of those leg-operated pumps that make the user appear to be seated on a bicycle. Every day, after the Christian had pumped enough water to fill his field, the communist would come out, remove some boards that kept the water in the Christian's field and let all the water flow down into his own field. That way, he didn't have to pump. This continued day after day. Finally, the Christian prayed, "Lord, if this keeps up, I'm going to lose all my rice, maybe even my field. I've got a family to care for. What can I do?" In answer to his request, the Lord put a thought in his mind. So, the next morning he arose much earlier, in the predawn hours of darkness, and started pumping water into the field of his communist neighbor. Then he replaced the boards and pumped water into his own rice paddy. In a few weeks both fields of rice were doing well—and the communist was converted.

Citation: Making Things Right When Things Go Wrong (Howard, 1996)

Faithful in the Small Things

On June 14, 2000, *The New York Times* reported: J. P. Morgan & Company, a bank worth \$21 billion, was disconnected from the Internet on June 13, 2000 for failure to pay a \$35 bill. The venerable Wall Street firm found itself without a Web site or an e-mail connection to the outside world because it had failed to renew the registration of www.jpmorgan.com, the domain name that serves as its address on the World Wide Web. Throughout the day, clients were unable to visit the Web site or exchange e-mail messages with the firm's bankers and traders. All that frustration could have been averted if Morgan had sent a check for \$35 for the annual registration fee to Network Solutions, a domain-name registrar in Herndon, Virginia. It pulled the plug on Morgan six weeks after Morgan's bill came due and after sending the firm at least three bills, said Chris Clough, vice president for corporate communications at Network Solutions. ***Citation: Ted Olson, editor, ChristianityToday.com; source: Patrick McGeehan, "For Want of \$35, J.P. Morgan Loses Its Web Site and E-Mail,"New York Times (6-14-00)***

Neh. 5:1-13

1Now the men and their wives raised a great outcry against their Jewish brothers. 2Some were saying, "We and our sons and daughters are numerous; in order for us to eat and stay alive, we must get grain." 3Others were saying, "We are mortgaging our fields, our vineyards and our homes to get grain during the famine." 4Still others were saying, "We have had to borrow money to pay the king's tax on our fields and vineyards. 5Although 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."6When I heard their outcry and these charges, I was very angry. 7I 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 8and 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. 9So 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? 10I and my brothers and my men are also lending the people money and grain. But let the exacting of usury stop! 11Give 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. 13I 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. [NIV]

Leviticus 25:35-40

'Now in case a countryman of yours becomes poor and his means with regard to you falter, then you are to sustain him, like a stranger or a sojourner, that he may live with you. 'Do not take usurious interest from him, but revere your God, that your countryman may live with you. 'You shall not give him your silver at interest, nor your food for gain. I am the Lord your God, who brought you out of the land of Egypt to give you the land of Canaan and to be your God. 'If a countryman of yours becomes so poor with regard to you that he sells himself to you, you shall not subject him to a slave's service. 'He shall be with you as a hired man, as if he were a sojourner; he shall serve with you until the year of jubilee.