

People Over Possessions

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[0 : 00] Good morning. My name is Matthew Capone, and I'm the pastor here at Cheyenne Mountain Presbyterian Church, and it's my joy to bring God's Word to you today.

A special welcome if you are new or visiting with us. We are glad you're here. And we're glad you're here not because you are filling a seat, but because we are following Jesus together as one community.

And so we're convinced that as we follow Jesus together, that there is no one so good that they don't need God's grace. And no one so bad they can't have it. And so God has something to say to every one of us in His Word, and every one of us needs to hear what God has to say.

If you've been with us, you know that we are going through the book of Nehemiah. The book of Nehemiah is a book about a man named Nehemiah who lived during the 5th century B.C. And it's a story about him realizing the ways that Israel, God's people in the Old Testament, had abandoned God and His ways, and that had been shown through many things.

But one of the ways it had been shown was that God's city, Jerusalem, which God had set to make a light to the nations for everyone in the world to see what it's like when God's people follow God's ways, God's people had neglected and abandoned Jerusalem.

[1 : 10] And even though they'd been back from exile for almost 100 years, the wall around Jerusalem was in shambles. We met Nehemiah in chapter 1, and he was weeping and crying and fasting and praying in repentance over the ways that God's people had abandoned His city.

And then in chapter 2 and 3, we saw God's people returning to the work of rebuilding the wall. And last week, we saw the opposition that happens when we return to God's mission.

And now we come to Nehemiah chapter 5, and we have a problem that's a different problem than the wall. It's been exciting so far. We've seen God's people coming together, working hard, putting aside their differences so that they can have one mission despite their differences.

But now they're going to face a different struggle, a different problem. Not opposition from the outside, but problems on the inside. Now, as some of you know, one of my brothers is in the reserves. He's in the Army Reserves.

He used to be in the Army National Guard. And so he was only working part-time in that way, and so he tried to find out what it was he was going to do for his full-time job, what he was going to do during the week when he wasn't a weekend warrior.

[2 : 21] And he finally settled on doing military contracting, and so that's his work that he pursues. But while he was trying to figure it out, there were a lot of different options that he looked at. And one of them was becoming a state trooper.

And so as he explored this opportunity, he became friends with some state troopers, and he decided to do what's called a ride-along, where you join a state trooper for their shift, you ride along in the car, you get to see the different things that they handle and experience.

And he had one man in particular who taught him a lot of things, and one of the things he taught him was this. If someone's car is a mess, their life is also a mess as well. And I don't mean that you have a messy car.

Many of us have messy cars. But he's talking about the fact that if you're driving along and you see someone's license plate and it's been expired for several years, or they're not able to keep up basic maintenance on their car, there's often something else that's going on as well.

I-95, which is a major highway in the East Coast, is a huge route for drug trafficking. And there's millions of dollars of cocaine that's taken back and forth on that road.

[3 : 27] And so as my brother explained it to me, he said, if you are taking millions of dollars of cocaine up the highway, you don't really have time to worry about your taillight. In fact, the biggest cocaine bust in Charles County, Maryland, happened with, I believe, this officer that my brother knew.

It was because of a taillight pullover. And so police know this truth that physical problems often point to spiritual problems as well.

You pull someone over for a physical problem with their car, a lack of registration, or a mechanical failure, and you find out that they have a warrant for their arrest, for failure to pay child support, a warrant for failure to appear in court.

Or perhaps they're smuggling large amounts of cocaine from south to north and north to south. And that's the issue that we see here as we come to Nehemiah chapter 5. On the one hand, God's people have abandoned his wall.

And that was the repentance that Nehemiah had in chapter 1. But they have not just abandoned God's wall, they've also abandoned God's ways. They haven't just abandoned God's wall, they've also abandoned his ways.

[4 : 33] And so this physical ruin of the wall points to a much deeper spiritual ruin that has happened in Israel. And so physical ruin and spiritual ruin are paired.

As the police know, it's often things that travel together, often things that travel along. And so we're going to look at Nehemiah chapter 5, and we're going to see not the external problems of their enemies coming in and threatening them and attacking them, not the physical problem of the wall that's broken down and shameful, but the internal spiritual problem as God's people, while they're on the one hand rebuilding something that's physical, they have deep problems that are spiritual, and the two are related.

They have chosen to value possessions over people, property over people, profit over people. And that's what we're going to encounter as we come to Nehemiah chapter 5.

I'm going to be reading starting at verse 1. If you have your worship guide, you'll find Nehemiah chapter 5 printed there, or you can follow along in your Bible. Remember that as we come to this passage, this is God's word.

And God tells us that his word is a hammer that breaks a rock into pieces. In other words, God's word is so powerful that there is nothing that can stand against it. And so I'm going to read starting with Nehemiah chapter 5, starting at verse 1.

[5 : 51] Please read with me. Now there arose a great outcry of the people and of their wives against their Jewish brothers. For there were those who said, With our sons and our daughters we are many, so let us get grain that we may eat and keep alive.

There were also those who said, We are mortgaging our fields, our vineyards, and our houses to get grain because of the famine. And there were those who said, We have borrowed money for the king's tax on our fields and our vineyards.

Now our flesh is as the flesh of our brothers, our children are as their children. Yet we are forcing our sons and our daughters to be slaves. And some of our daughters have already been enslaved.

But it is not in our power to help it, for other men have our fields and our vineyards. Verse 6. I was very angry when I heard their outcry in these words.

I took counsel with myself and I brought charges against the nobles and the officials. I said to them, You are exacting interest, each from his brother. And I held a great assembly against them and said to them, We, as far as we are able, have bought back our Jewish brothers who have been sold to the nations.

[7 : 00] But you even sell your brothers that they may be sold to us. They were silent and could not find a word to say. Verse 9. So I said, The thing that you are doing is not good.

Ought you not to walk in the fear of our God to prevent the taunts of the nations, our enemies? Moreover, I and my brothers and my servants are lending them money and grain. Let us abandon this exacting of interest.

Return to them this very day their fields, their vineyards, their olive orchards, and their houses. And the percentage of money grain, wine, and oil that you have been exacting from them.

Verse 12. Then they said, We will restore these and require nothing from them. We will do as you say. And I called the priests and made them swear to do as they had promised.

I also shook out the fold of my garment and said, So may God shake out every man from his house and from his labor who does not keep this promise. So may he be shaken out and emptied.

[8 : 01] And all the assembly said amen and praised the Lord. And the people did as they had promised. Verse 14. Moreover, from the time that I was appointed to be their governor in the land of Judah, from the twentieth year to the thirty-second year of Artaxerxes the king, twelve years, neither I nor my brothers ate the food allowance of the governor.

The former governors who were before me laid heavy burdens on the people and took from them for their daily ration forty shekels of silver. Even their servants lorded it over the people.

But I did not do so because of the fear of God. Verse 16. I also persevered in the work on this wall and we acquired no land. And all my servants were gathered there for the work.

Moreover, there were at my table a hundred and fifty men, Jews and officials, besides those who came to us from the nations that were around us. Now what was prepared at my expense for each day was one ox and six choice sheep and birds and every ten days all kinds of wine in abundance.

Yet for all this I did not demand the food allowance of the governor because the service was too heavy on this people. Remember for my good, oh my God, all that I have done for this people.

[9 : 18] Please pray with me as we come to this portion of God's word. Dear Father in Heaven, we thank you and praise you that you haven't left us alone.

You do not allow us to stay in our spiritual ruin, but you've come to us in Christ to meet us with your grace. We ask that you would do that right now, that you would send your Holy Spirit to help us, that we would be able to hear and believe and understand and follow everything that you have for us in your word.

We ask this in Jesus' name. Amen. If you remember from last week, things were exciting as God's people came together and they put aside their differences so that they could work together as one community, even as their enemies came up against them.

God's hand was with them. Things were moving forward and yet at the very end we have this one verse, verse 22, chapter 4. Where Nehemiah asks everyone to spend the night in the city of Jerusalem.

This seems like a great idea and it was because they make sure that they do not give in to the voices around them that are encouraging them to abandon the work and yet this has created a problem. If all the men are sleeping in the city and if they've been working for months now on the wall, what have they not been doing?

[10 : 47] There's no indication that Nehemiah has been paying them on the one hand and yet on the other hand they have not been working their fields. All this has been great so far. It was, remember, April when Nehemiah came back to Jerusalem.

He's recruited all these Israelites to work diligently. But now as it comes near the end of the summer and the beginning of the fall, this is harvest season. And not only is it harvest season, it's even worse than that because at the end of the harvest season is when debtors would have to pay their debts.

And so it's all fun and games until the debt collector comes. It's wonderful to work on God's wall on the one hand except when you've abandoned your family fields on the other.

And so there's a real physical need that's arisen among these people and as they come to the time when they have to pay their debts they realize what they're up against. There's a reason most likely in verse one of chapter five that the wives especially are upset about this because they're the ones who were left at home.

The men have been working hard having great success and yet it's their wives who know that the harvest has not been brought in in the way it needs to. They've been faithful to God's commands to be fruitful and multiply in verse two but yet that's created a problem.

[11 : 59] They have many sons and daughters which means they have many mouths to feed. These brothers that they're complaining against in verse one are the rich brothers. And so there's those in Jerusalem who have the resources to be able to feed their family and continue working on the wall and then there's those who do not have those resources.

And so the poor have been taken advantage of by the rich. There's a variety of people in different situations. So in verse three we see that there are people who have mortgaged their property to get the food that they need for their family.

In verse four we have people that have a different problem. They have tremendous taxes that the Persian government is putting on them that they need to pay. And in verse five we meet the worst situation of all.

There are people in Israel and Jerusalem to feed their family to be able to keep their property. They've even been putting out their children as slaves not to the nations. They've had to put out their children to work for other families so that they can pay their debts and continue to have the food on the table that they need.

What's happening is that we have rich people who are taking advantage of this situation and taking what the poor people have.

[13 : 15] Rather than helping them out rather than trying to be there when they need them there are Israelites here who care much more about profit and possessions than they care about people. They see this problem this building of the wall as an opportunity for them to become rich rather than an opportunity to watch out for their family members.

And this is the scandal that Nehemiah confronts. It's why in verse 6 we find out that he was very angry because he looks out on what God's people are doing to each other and he sees not them bringing God's kingdom on earth as it is in heaven but instead he sees them using this as an opportunity for their profit.

But Nehemiah knows that God cares much more about people than he does about possessions or property. Nehemiah knows that God cares so much more about people than he does about possessions and property.

And yet he also knows in this passage remind us that our temptation as people under sin who struggle with sin our temptation is to instead care more about property than people. Nehemiah knows that God cares more about people than property and yet the people are tempted to care more about their property than people.

Now we're going to talk in a minute about specifically what's going on here. This is specifically about predatory lending and yet generally we have the principle of people over everything else.

[14 : 46] I had the chance a few years ago to be at someone's house they were hosting a time for a breakfast there were friends that were together gathered to enjoy some food and tea and coffee together and they were all working together to help make this happen.

And at one point the host asked one of his friends would you heat the water for us so that we can make the drinks that we need and so this guest it was early in the morning he had not fully woken up he didn't have all his senses with him and so he took the electric tea kettle off of the electric charger and he put it on the stove the gas stove and then he turned on the burner after he'd put water in it and so this tea kettle began to slowly melt into the gas burner and by the time this had happened it was too late for that tea kettle.

Someone realized there was a scramble a shuffle someone quickly turned off the oven pulled the tea kettle off the smell of burned rubber was filling the breakfast room and of course this half asleep man was just so embarrassed and devastated trying to apologize offering to buy a new kettle repaying and the host simply said this he said I bought this tea kettle and the reason I bought it was because I wanted to have friends in my house and so this tea kettle has served its purpose I would rather have you here in my house with me having breakfast with me than have that tea kettle and if I had to choose between having a perfect tea kettle and having you here with me in your friendship I would choose you every time as a friend tried to offer to replace this tea kettle the host just refused said no

I have these possessions for the sake of this community I have them here for people and so I've gotten more than my money's worth out of this tea kettle because I was able to have you in this house Nehemiah knows that God cares more about people than possessions he knows that God's heart is for the community and that profit is not the bottom line that he calls the people who follow him to Nehemiah's outrage is justified and so he comes not just with anger but with charges in verse 7 they are using this opportunity to gain money rather than showing mercy and so Nehemiah points out the shame of this situation you are exacting verse 7 interest each from his brother and then he reminds them that they've been doing all this work to buy their brothers back from slavery to the other nations and so what they're doing with one hand they're undoing with the other

Nehemiah doesn't mention this here but if you're familiar with Old Testament Israel you know that it was actually forbidden for Israelites to exact interest from each other now the context of these laws in Deuteronomy and Leviticus was mainly focused around protecting people who were in great need people who were in poverty from being taken advantage of so commercial lending wasn't forbidden it was typically practiced not within the Israelite community but they would have commercial lending with other communities other nations outside of it but the goal the point of these laws was for the poor to be protected people who were in dangerous situations who were in need would be able to get the resources they needed without someone using that as a chance to extract even more money from them but what we see here is that instead of following the rules about not charging interest for fellow Israelites they are doing participating in what we would call today predatory lending they are lending in such a way that the very children of their brothers and sisters are having to work off the debt they are lending in such a way that the very lands that these people need to support themselves are being taken away and when Nehemiah brings this in front of them they realize that he is right it says in verse 8 because of their shame here it says they were silent and could not find a word to say they know that

[19 : 25] Nehemiah's rebuke his correction is correct and so he commands them there to return their fields and in verse 12 everyone turns back and says we will restore these and require nothing from them we will do as you say they are not just breaking even here instead they are turning away from sin and turning back to righteousness they are not just ceasing to gain money from the poor but these lenders are now actually going to lose money they are giving back everything that they had loaned and they are not going to make any money off of it they are giving back the land they are giving back the interest that was charged and what was originally given as a loan is now going to be given as a gift we saw Nehemiah in chapter 1 turning back from sin and turning towards God and we see here that that's not something that just happens once it's not just something that happens over the wall but it's something that God's people do over and over again this is not going to be this is not the first time we've seen

God's people repent in the book of Nehemiah and it's far away from the last time we're going to see them repent but they're taking part in the process of turning away from sin and turning back to God and they're also highlighting this principle not just that as we've already seen God cares more about people than profit but there's a second principle here a principle against predatory lending that accumulation of wealth is never something that should happen at the expense of other people accumulation is wealth is not something that we do to take advantage of the poor now the Bible is very clear God is eager for his people to work hard to save money to have private property he's just not eager for them to do that at the expense of people who are downtrodden and so what we see here the principle in today would be that places like pawn shops payday loans even certain types of credit cards are instruments that the rich use to take advantage of the poor

God is not opposed to people making profit he's not opposed to people lending he's not even opposed to interest but his bottom line is people his bottom line is people over profit every single time and so what we see here is that previously we had people gaining from others losses and now we see as they turn away from their sin and back to repentance they are losing so that other people can gain they're not gaining from others losses they're now losing so that other people can gain because they know that in God's economy and God's world God cares so much more about the people he's made in his image than anything they can accumulate at each other's cost Nehemiah doesn't just call out the nobles around him he doesn't just try to return to God's ways and his mercy but then he sets an example in the rest of this chapter we're told about his generosity in verses 14 through 19 and we find out that

Nehemiah has an allowance that he's allowed to collect he's actually a governor he's been given a political position in the Persian Empire remember we talked in chapters 1 and 2 about the fact that he was a cup bearer which was an incredibly powerful position in the Persian Empire he goes from one political position to another and as a Persian official and as an Israelite he has the right to take a certain allowance from the people and it's not even an allowance that's for his good it's not an allowance that he's going to use for his own profit it's actually an allowance that's there for his responsibilities we find out that he's responsible for serving all kinds of people he's responsible for providing dinner for those who serve under him and then he's responsible for entertaining diplomats and foreign dignitaries who come into town so this is a right allowance that he has there's nothing wrong with a government giving one of their officials the resources they need to carry out their job in fact some of you have this at your jobs as well you have expense accounts so that you can do business and not take it out of your family budget but Nehemiah chooses to do something very different knowing the poverty of the people around him knowing their struggle to feed their own families let alone feed these dignitaries he decides to take it out of his own bank account so Nehemiah takes the money that he's given the money that gets direct deposited into his checking account it's already been taxed he's already paid the

IRS and he decides he has enough that he's going to be able to support all these tasks that are before him not because he has the right to but because he's so eager to know that his brothers and sisters are not coming into greater poverty because of this we find out here that Nehemiah must be extremely wealthy there's indications previously in the chapter that he comes from an influential family that may be why he ended up being a cupbearer and so he chooses here to use his wealth for the sake of the poor uses his wealth to care for those who would not otherwise be able to feed their families and so he takes it out of his very own his very own bank account the author of Nehemiah is making clear to us that God cares about people he cares about the poor and as we come against the sin that Israel struggled with there's another reality that is sobering and that's the reality of sin within God's people there's a tempting belief that some people have called the myth of Christendom that if somehow we can separate ourselves from all the non-Christians in the world if somehow we can get away from all those sinners out there then we will be free of polluting influences we'll be able to be free from sin finally if we can just keep ourselves and our families away from people who have wrong behavior and wrong ideas then we'll be safe and yet here in

[25 : 51] Nehemiah chapter 5 we have the remnant we have those who did not rebel against God who made it out of exile those who have returned to God's cities and separated themselves from the nations and yet the reality of sin and greed is still in their hearts they've not been able to escape sin just by escaping people who are not Israelites what we'll have already seen in the book of Nehemiah and what we will continue to see is sin is not something that is outside of us that gets in but sin is something that is inside of us that gets out sin is not something that is outside of us that gets in but it is something inside of us that gets out and so separating ourselves from other people is not going to be our solution it's not going to be our redemption and there are reformed people who claim to believe in original sin that still fall prey to this way of thinking that somehow sin is these other people out there that we need to escape and yet if that were true then Jesus would not have needed to come and die if all God's people needed to do is get out of Babylon and get back to God's city so they could be safe from sin then there would have been no need for a savior to come and help them and so the cure for our selfishness the cure for our temptation to put profit ahead of people is not to separate ourselves from selfish people because that in and of itself is selfish but instead it's to understand and realize our need for the gospel our need for

God and his grace to come and change our hearts that we would actually care about what he cares about that we would care about people more than profit that would be our bottom line I mentioned earlier the laws in Deuteronomy and Leviticus that forbid the charging of interest to fellow Israelites the laws don't just talk about interest in Israelites and how they're going to behave as one community together but it also in Deuteronomy chapter 17 talks about the king that's going to one day come to Israel and it outlines the qualifications for this king what has to be true about him there's many things we find out he's not going to collect horses from Egypt but the very last thing that this king will not do is he's not going to amass silver and gold he's not going to use his position and power to accumulate wealth for himself instead this king that's going to come the king that's going to rule Israel is going to be a king that looks out for the good of the people above himself we see some of that with the Israelite kings who come along and yet they also fail some of them do accumulate wealth for themselves most of them do rather than using their wealth to serve the community God's given them to lead and so the ideal king that Deuteronomy 17 looks forward to the ideal king that God's people here need and the ideal king that we celebrate as well is Jesus he's the king who had all wealth all power he had everything and no reason to give it up and yet he lost all of it he did not just refuse to acquire excessive silver and gold as Deuteronomy 17 forbids but he actually gave up everything he gave up everything to live life as a real man in this in this world in time and space in history and rather than coming and having wealth he grew up without without much of anything he's famous for being born in a stable and then he goes on not just to give up his wealth but everything else so that he can die and take the punishment that we deserve the punishment that we deserve for valuing profit over people so that he could one day lead us that we could value people over profit as we look at this passage and we see the challenge of our hearts the challenge that doesn't come from the world around us but the sin that's in us there is only one hope for us we cannot simply drag ourselves up by our bootstraps and decide to become more generous that will simply make us more self-righteous we can't find a 12-step program to overcome our our greed and ignoring the people around us but instead the only way that we will be able to have the generosity here that Nehemiah has is when we understand and know and believe how much we are in poverty and have needed

Jesus to come and save us in the past and continue to save us now and when we understand that God has rescued us that he has refused to charge interest on us then we will be able to lose so that other people can gain in 2007 there was a everyday marriage that happened just like people marry every weekend in this nation and yet this marriage made it all the way into national news it was in Michigan and a woman named Christine and a man named Kyle decided they were going to they were going to marry each other and that's normal but they decided to do something that was not normal rather than simply feeding their guests who came to join them they decided they were going to put their guests to work Christine and Kyle had met at this church in the neighborhood they'd met through a neighborhood outreach ministry and so they were serving side by side this church was actually a church that administered to them as well Christine was a single mom with two kids Kyle had been through struggles with addictions and they met each other in this ministry and they decided we want to not just serve our guests but we want to serve this neighborhood and so instead of having our guests come and sit down at long tables what we're going to have them do is actually serve food to people outside of the wedding people in the neighborhood families that need food to feed to eat to survive and so they spread the word silently quietly through the neighborhood that people would know when to show up at the church and after the wedding was over they put on bride and groom cooking aprons and they went outside and they served everyone through the line now I am not saying that if you have a wedding you need to do this what I am saying is that what God told Abraham in

Genesis 12 that he was going to bless him so that he could be a blessing is true of us as well our great hope is we look forward to Jesus second coming is that we would sit around his marriage feast what's called in Revelation the marriage feast of the lamb but it's not just a marriage feast that God has done for our good but it's also for his glory and so he invites his people not just to save us from sin but to save us to his mission saving us to be that blessing that he has given to the world Kyle and Christine understood that God had rescued them they'd experienced in their own lives they were experiencing it as they were marrying each other and their pastor said this people who haven't seen them for a while that is wedding guests will recognize them by the way they look on the outside but they won't recognize them on the inside when we know and understand and believe that God has rescued us from poverty we will have no choice but to look to those who are losing and lose so that they can gain because that is what Jesus has done for us please pray with me dear father in heaven we thank you for your word that reminds us of the way to go it reminds us of the way of life we ask that you'd help us today you'd show us the places where we're tempted to choose people over profit profit over people and that you'd move in our hearts that we would choose people over profit we ask that you do this not because we desire to prove something to you or earn something from you but because we know that we can't and you have and so we ask these things in Jesus name amen