

# Money and Meaningful Worship

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**Introduction:** You can't imagine what were going to talk about will do to you. I can remember because of this one thing, before Jill and I were married, I didn't have this one thing in order in my life, and I actually lied to her. I can't remember lying to my wife any other time, but this one time I did. What is it that will cause people to lie, cheat, steal, and destroy their lives? It is the love of money.

I lied to my wife to be before we were married and told her my finances were more in order than they were. You know what I did in response to this? I repented. I told my wife the truth, and since I've been married, we've not been in debt. We've tried to live according to the Bible!

The title of our message tonight is "Money and Meaningful Worship". You see, the work and worship of God cannot go forward if there are problems in your finances. Finances are the cause of so much trouble in peoples lives. It is one of the top marriage enders. It is devastating when our finances are not right!

The root problem in Nehemiah 5 is the love of money. The NT tells us that the "love of money is the root of all kinds of evil". Money is not the root of evil. Money is not actually bad at all. It is a tool. But if we love money and gain and trust in earthly prosperity to care for us instead of God, then it is an idol that will lead us to do all kinds of sinful things. You can use money to do wonderful things, or you can sin with your money.

The love of money, or greed, leads to all kinds of evil. The Bible says a lot about how to handle money in a godly way. Scripture talks about wealth and money over 800 different times. Jesus in his own teaching talks about finances 25% of the time. Jesus says, you cannot serve "two masters". You cannot serve "both God and money" (**Matthew 6**).

Is Jesus Christ your God or is money your god? You need to choose today. You might say, yes, but we are in an economic recession, we don't have any money.

Jesus also says "Where your treasure is there will your heart be also". In other words, what you spend your money on reveals what you really value. I can say I love my kids, but if I live well but do not provide adequate food and clothing for them, then I do not love them. You can't say, "God I love you, I just don't give anything to the cause of the Gospel". I can't say to my wife, "I adore you", but I never spend time with her listening to her heart.

If you follow the resources in your life, I will tell you where your heart is. One of the ways we show love is through generosity and provision and care. **Money is the chief indicator of where your priorities are.**

We as believers are all stewards. The biblical teaching of stewardship is that I'm a manager of things I do not own. Ultimately things don't belong to me; ultimately everything belongs to God. God has given me possessions, income, a home, a place to sleep. And He's given those things to us that we might manage them in such a way that it glorifies God.

I've heard people say "Why should I give God any of my money". As Christians we can never ask that question, because the premise is false. It's not my money. What we ask as stewards and managers of God is: "How much of God's money should I keep?"

It would be nice on our paycheck where it had your name if it would be written out to the Lord Jesus Christ. You could be named as the manager. Or how about that Debit card or bank account. All your accounts are in the Lord's name, and you are an authorized manager. Every time you go to spend money you ought to have the mentality that it is the Lord's money, and you say, "Ok, Lord, I'm going to spend some of your money right now".

Context: The real problem in Nehemiah 5 is that you have some people whose hearts are more devoted to the love and security of money than they are to God and His people. Because of their sins in the area of stewardship, they were putting others in Jerusalem at risk.

**Application:** We don't just do spiritual life together here at Tabernacle. We also do financial life together. Some of you help each other financially. Some of you might help with jobs at each others houses. We are more than just listening to messages here. We are a body, and we are not only spiritually connected, we are financially connected.

- I. Here's the principle: When there is sin in the camp, you need to **speak up**. This is not a problem with the unbelievers, but with fellow believers.

In Nehemiah 5, we have some Jews taking advantage of other Jews financially. It is a crisis amidst God's people. We read about it in **verse 1**, "And there was a great cry (outcry, uproar) of the people and of their wives against their brethren the Jews." The people that were feeling the financial crunch were the wives. These are godly women who see sin going on, and they speak up.

What was the problem? Times were hard, and people were being greedy to protect themselves instead of looking out for others.

- II. Here's the second principle: When there is a problem, you need to speak up and clearly give all the details. Here's what was going on in Jerusalem.

- A. First there is a **famine**, the people are hungry. **Verse 2**, "For there were that said, We, our sons, and our daughters, are many: therefore we take up corn [GRAIN] for them, that we may eat, and live."

"The city had not been tilled and cultivated to meet the demands of the hundreds of people who suddenly flooded into it to build the wall. The existing limited crop could not sustain them".<sup>1</sup>

- B. Second, in an effort to live through the hardship, they've gone into deep debt and **mortgaged** everything. **Verse 3**, "Some also there were that said, We have mortgaged our lands, vineyards, and houses, that we might buy corn [GRAIN],"

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<sup>1</sup> Chuck Swindoll. *Hand Me Another Brick*, 97.

because of the dearth [FAMINE]". Any equity they had in their houses, they used, and they were close to being homeless and hungry.

- C. Third, **taxation** was an issue. There were **taxes** that had to be paid to Artaxerxes. **Verse 4**, "There were also that said, We have borrowed money for the king's tribute [TAX], and that upon our lands and vineyards." King Artaxerxes essentially ruled the ancient world. He had an army that conquered and kept the peace, and they needed to be paid. So they are now not able to meet their tax responsibilities.
- D. So, fourthly, in order to get money when they have nothing more to mortgage, they would put up their own children as **slaves**. You and your children would work until you've paid off the debt! In the pagan world, the custom was to sell yourself into slavery until your debt was paid. You and, usually, your family with you.<sup>2</sup>

**Application:** In our culture we have nothing like that. Most people just rack up a bunch of credit card debt and do the credit card shuffle. When they send one in the mail you sign it and carry as much debt as you can juggle. And if it doesn't work out people declare bankruptcy, and pay back little to nothing of what they owe. That by the way is ungodly, and if you are doing that, you need to STOP IT now. You need to live responsibly. In Nehemiah's day they didn't have credit cards. The creditors wanted something tangible, and sometimes it meant giving themselves and their children into slavery.

**Verse 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."

- E. The Jewish bankers were unlawfully taking advantage of those who were in debt and charging them **interest**. **Verse 5b**, "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." Who were these "other men" who had their lands and farms?

They were Jews, and they were breaking God's law. We read in **Exodus 22:25** (ESV), "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".

**Deuteronomy 23:19-20**, "Thou shalt not lend upon usury to thy brother; usury of money, usury of victuals, usury of any thing that is lent upon usury: 20 Unto a stranger thou mayest lend upon usury; but unto thy brother thou shalt not lend upon usury: that the LORD thy God may bless thee in all that thou settest thine hand to in the land whither thou goest to possess it". In other words, God is saying "If you will obey, I will bless you so much more than the interest you would gain by exploiting your own brothers."

I want you to know that living according to God's laws of generosity and sacrificial giving will bring God's blessing! Obedience always brings God's blessing.

**Testimony:** I want to say that since I have been a Christian I have worried most about obeying God and living according to his ways. He has taken care of me. Since

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<sup>2</sup> Ibid.

I've been married, I've not carried credit card debt. We've been faithful to tithe. If you "seek first the kingdom of God and his righteousness, all these things shall be added unto you". That doesn't mean God's going to make you rich in any way. But He promises to take care of you!

In a moment we are going to see Nehemiah's reaction. But we can assume that he knew the Law. We can assume that he knew:

1. It is not wrong to lend money to a fellow believer.
2. It is wrong to charge interest to a fellow believer.
3. It is wrong to enslave a fellow believer according to the Law.

The people who spoke up to Nehemiah were right to have Righteous Anger!

This desire for financial gain was distracting from the mission of God in Jerusalem. In what ways can we be the cause of internal fighting that distracts us from the mission of the church? **Ephesians 4:2-3**, "With all lowliness and meekness, with longsuffering, forbearing one another in love; 3 Endeavouring to keep the unity of the Spirit in the bond of peace." While we need to confront problems, we need to confront them with the right attitude.

Thus far I've said, we need to confront problems for the good of God's mission so that we might not be distracted from His work. And we need to clearly lay out the problems, which is what they did.

III. Thirdly, we need to have an urgency about solving the problems biblically. This is exactly what Nehemiah did. Look at **verse 6**, "And I was very angry when I heard their cry and these words."

Nehemiah did not penalize everyone. He confronted the people who were at the root of the problem—the leadership who were allowing it to go on! He lays out the case:

- ***They were charging interest to fellow Jewish believers.*** **Verse 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."
- ***They were enforcing the permanent slavery of the Jewish believers and their children.*** **Verse 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.*"
- ***They were losing their distinction and testimony among the heathen nations, because they were beginning to act like them.*** **Verse 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?" The Jewish bankers and financiers were making a bundle and the Gentiles were looking on saying, "You know they really are no different then us! They love money as much as we do!"

After Nehemiah rebuked the leaders, look at their response in **verse 8**, "Then held they their peace, and found nothing *to answer.*" That is a very good response when a person is under deep conviction. They knew they were doing wrong.

Now Nehemiah didn't just blow his top. He took steps to correct the problem. Leaders make mistakes, but when mistakes are made, there needs to be an urgency about correcting those problems!

What does God require of us to urgently do when we sin and blow it??

A. Determine to stop it. Quit the sinful activity. Look at verse 10, Nehemiah says, You know I could do the very same thing, but you need to stop it! "I likewise, and my brethren, and my servants, might exact of them money and corn: I pray you, let us leave off this usury." If there is a sin in your life, you need to stop it right now. You might say, well, I'm working on it. No! You cannot *gradually* stop sinning. It must be done abruptly.

B. Second, Make specific plans to correct the situation as quickly as possible. Nehemiah confronted the bankers and asked for immediate action "even this day". Verse 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."

True repentance for wrong always brings a desire to *make restitution*. This is not an attempt to throw money at a problem. No, forgiveness that comes from God is ultimately free to you, though it cost Him everything. The one who wants to make restitution wants to reverse the harm he or she has caused. It is a sincere attempt at reversing the damage.

C. Third, Declare your plans for correction with a promise to God. Nehemiah urged the leaders to seal their good will with an oath before God. Look at verse 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."

The Jewish people took vows very seriously. They knew that God was watching. A vow to God and before others is serious, and Nehemiah wanted to emphasize that. He said in **verse 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."

What was their response? All the leaders followed through, verse 13b, "And all the congregation said, Amen, and praised the LORD. And the people did according to this promise."

IV. Finally, what are some applications for us today?

A. First, ***God is pleased when we handle our money wisely!*** Many people are able to get the public aspects of ministry fine. They can teach and serve, but their handling of finances is a reproach to the Lord. We need to understand that how we handle our money is important to God. How we earn it, save it, invest it, spend it, and of course, how (or whether) we give it away.

I'm amazed that any one here tonight would think that you might be able to please God without a diligent application of the Word of God to your finances. "Where your treasure is there will your heart be also". This includes putting a portion of our resources back into the work of God. Paul tells us in **1 Corinthians 16:2**, "Upon the first day of the week let every one of you lay by him in store, as God hath prospered

him". Solomon says in Proverbs 3:9, "Honour the LORD with thy substance, and with the firstfruits of all thine increase". In other words do you give to God before you pay bills? Do you give to missions? Do you give to the work of Christ's church as he has raised up pastors and teachers and the "laborer is worthy of his hire"? Do you believe the local church is the ordained instrument of God to "equip saints for the work of ministry" through the ministry of the Word of God? Then let your heart be there, and give to God of the firstfruits of your substance and increase.

Some of us cannot give to God or others because we've overspent on ourselves. God is pleased when we handle our money wisely.

- B. The second application is this: ***prolonged personal sin takes a heavy toll on God's work***. If there is an area of sin in your life, you are going to cause a distraction from God's work. How? You say "I'm not bothering anybody". First, if you are not what you ought to be, you are not going to be a healthy functioning member of Christ's body. Unconfessed, unrepented sin follows us around like a shadow. The shine of your spiritual life will be dull. Self indulgence will replace self denial. The conviction you once had for spiritual things will no longer be heard in your voice. Your love for Christ will grow dull. What is the answer to prolonged habits of sin? Repent. Do it now rather than later. Countless lives are being touched by you for the good or the bad.

By the way, look at the first 13 verses in Nehemiah 5. No construction is going on. No progress could be made until the MORAL house was cleaned!

- C. Finally, ***Correct the problem head on!***

- Don't say, "I'm Irish, I've just got a bad temper"! There are a thousand excuses we can make. Take responsibility for your actions. Come to terms with your sin. Ask God for power over it. Use the Word of God against it!
- If you have something against someone, GO TO THEM. Let them know. If you are harboring something, you have two options: cover it with love and forget about it forever, or if you can't or shouldn't do that, then you need to confront that person in a Matthew 18 kind of a way. Gossip is not a fruit of the Spirit. Go to the person privately and deal with the offense.

***Conclusion:*** Be urgent about confronting sin so that you can get on with God's work!