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Nehemiah 5

"FREEDOM FROM (FINANCIAL) BONDAGE IN 86"

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Intro:

Everybody is wondering what kind of year our nation will have economically -- financially.

The stock market seems to be greatly gaining. Interest rates are low, and the prognosticators hope they will remain there for a least another 6 months. Conservative policies are beginning to balance out and pay-off, we hope. So '86 promises to be a great year, economically.

But what of us as individuals? Will we be swept along with the nation? What of us as children of the king and the Christians that God has called out to be His own? I believe it can be a great year for each of us, If we will learn and practiced God's principles for freedom from financial bondage.

Nowhere are these laid out more clearly than in Nehemiah Chapter 5. Let's talk about them this morning. I know that there is not a more sensitive nerve in the human body than the one that goes from the heart to the pocketbook and back. So we should be very interested in what God is saying to us.

Let's notice: The Problems of Financial Bondage; and The Principles of Financial Freedom.

I. THE PROBLEMS OF FINANCIAL BONDAGE

Vs. 1-13 (Read) These people had them!

(The Bible is not out of date -- vs. 1-5 reads like The Wall Street Journal). Notice: vs. 1 there were strife and division -- over money, wages. Money problems caused 75% of divorces in 1985. They can divide the closest of friends.

Vs. 2 - There were shortage of human needs in very high prices. Vs. 3 - They had mortgaged their property to the hilt -- why? To buy food. Now that's real bondage: to have to mortgage the house to feed the family. Vs. 4 - They were in deep debt ... to the finance company. They borrowed to pay their taxes. High taxes are not new. I sympathize with the tourist who wanted to visit Washington to be near his money. Debt is a terrible bondage, spending so much you can keep up.

"Theirs was a perfect marriage  
except for one feminine flaw,  
He was quick on the deposit,  
But she was faster on the draw."

All these resulted in Financial Bondage vs. 5. And friends, financial bondage is not God's plan for His people, Deut. 28:1-4 (read). God doesn't want you to be the borrower. He wants you to be the lender. He once to bless His people above all the nations of the world. He wants to give His people financial Freedom.

But so many are in financial bondage. I believe it is the Devil's plan to keep God's people in financial bondage, when they don't understand certain spiritual principles. The Devil doesn't care what kind of bondage you are in -- as long as you are in bondage. Jesus said "I came that you might be free; and if the Son shall make you free, you shall be free, indeed."

Let me suggest 10 marks of Financial Bondage. (Take His test and see if you are there).

1 - when you charge daily expenditures because of a lack of funds. (I'm not talking about charging gas on a credit card. But, when you have to charge daily expenses because you don't have enough money in the bank to cover them, you are in financial bondage).

2 - When you put off paying the bills until next month, you are in financial bondage -- when there is too much months at the end of the money.

3 - When you borrowed to pay fixed expenses - such as taxes, insurance, house payments.

4 - When you become unaware of how much you owe.

5 - When you have creditors calling and writing you about past due bills.

6 - When you take from your savings account to pay current bills.

7 - When you make new loans to pay off your old ones -- you take all your little loans and consolidate them into one big back-breaking loan.

8 - When you and your spouse argue over finances. You know: 'til debt do us part!

9 - When you begin to entertain the ideas about being dishonest or unscrupulous about some financial dealings.

10 - When you find it difficult to return God's tithe to God's house on God's day. You, my friend, are in financial bondage.

And God doesn't want His people to be in this kind of a place. Now, I'm not saying that a person who does these things is wrong with God. Don't misunderstand me. There are a lot of people who love the Lord, who are caught in this kind of trap ... some of the finest people on the face of the earth. But the devil would like to keep them in financial bondage ... even though they love the Lord.

These people in Nehemiah's time or under financial bondage; and, because of it, they got so frustrated that they turned on one another. I've seen husbands and wives turn on each other, when the financial pressures had them so up-tight.

In a church, when we try to move forward like we did when we built this complex, if someone is in financial bondage, they will get irritated at the church. We try to do something great and good for God; but they are so frustrated about their own personal finances, that they are tempted to turn on their brothers and sisters and criticize.

That's what happened in Nehemiah's day. They were in a work of God. It was definitely of God. It was God's plan, God's will. And yet, here were some people under financial bondage, and they got so irritated and the frustrated that they turned on one another. That wasn't God's plan, or God's way. But it was the devil's way to divide God's people and to keep them from doing the thing that God had called them to do.

Poor people can be in financial bondage, but rich people can be in financial bondage too. Read James 5: 1-6 (Living). These were people with plenty of money, and yet God saw them to be in the worst kind of bondage.

Continue to read in Nehemiah 5, vs. 6. You'll find it wasn't the poor people that made Nehemiah angry; it was some of the rich ones. "And I was very angry when I heard their cry in these words. Then I consulted with myself (that's a pretty good committee, three with two absent) and I rebuked the nobles and the rulers, and said unto them, 'Ye exact interest, every one of his brother, and I held a great assembly against them. 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."

You see, it was written in the Law of Moses that no Jew could charge interest to another Jew. Now, he could to a Gentile, but not to another Jew. That was their law, but these people had transgressed that law. And they were taking their brothers and squeezing the life out of them, charging exorbitant interest, putting them under financial pressure and bondage. And these poor folks had to sell their own children to be slaves and make themselves slaves to their creditors.

It just made Nehemiah angry! He got ticked-off at them. He got them together and read them the word of God. And he said: "Now you quit this. It's caused by your agreed."

Let me tell you something, friends. Those people who were wealthy and those people who were taking advantage of that situation were just as much in financial bondage as those people that are poor. Money is a wonderful servant, but it is a poor master. And some people who have a lot of money are still in bondage, when it master's them.

Someone has suggested a checklist for well-to-do or well-off people that shows whether they are in financial bondage.

Do you have more faith in your money in your material goods than you have in your eternal God? If so, my friend, you are in financial bondage. If you want to know how rich you really are, then you add up everything you have that money can't buy and debt can't take away, and you'll know how rich you are. Do you have more faith in your money and in your material goods than you have in Almighty

God? If you do, then you are in financial bondage of the worst kind, I don't care how much money you have.

Do you have ambitions and goals in your life that do not square with the will of God? Are these things that you want to do with your money that are not in the will of God? Then you, my friend, are in financial bondage.

Do you have a burning desire for money and a desire to get-rich-quick? If you do, you are in financial bondage.

Do you compromise your Christian ethic and fail to honor a moral obligation? If you do, you are in financial bondage. I thank God for Christian men who have redesigned from certain business institutions because they do not believe in gambling or booze or some other profitable but immoral enterprises. It is legal to do a lot of things, in a sense ... in a civil sense. And many people do it just because they can get away with it. But a person who loves money more than he loves the principles of God -- or just because it is technically legal -- is under financial bondage. Money has become his God.

Some people are very poor, and they are in financial bondage. Some people are very rich, and they are in financial bondage. The devil has them right where he wants them, and he can keep them from ever being what God wants for them.

But, let's not dwell too long on the negative Problem of Financial Bondage. Let's give ourselves some positive help. Let's see

## II. THE PRINCIPLES OF FINANCIAL FREEDOM

We see them beginning in Nehemiah 5: 14 "Moreover ..." He had just read them the riot act on the wrong way to operate financially. Now "moreover," in contrast to this "I want you to notice the way I live."

The wasn't the kind of leader who said, "Do as I say, but not as I do." He could say, as the Apostle Paul, "You follow me as I follow Christ." "Moreover, I want you to see how I live with my finances."

There are five principles we can learn from Nehemiah. They are God's principles of financial freedom. And everyone in this congregation has the right to be financially free (Philippians 4: 19).

1 - Principle of Priority vs. 14-15. Vs. 14 (read) Now what does that mean? "I was the governor, appointed by the king, and I had every right to tax the people. I had every right to have my needs supplied, because I ought to draw a certain salary as the governor."

But what did he do? vs. 15 (read) The other governors did, "But I did not do so, because of the fear of God."

Nehemiah was a remarkable man. He had certain rights in prerogatives, but he would not exercise those rights. "I refuse to take what was rightfully mine, because I feared God."

What did he mean? They were in such an emergency in such as stated turmoil that he was willing to forego his rights that God's work might get done (in restoring His nation) and that God might be glorified. All of us couldn't afford to live without any salary, but the bottom line was this: he was putting God first. He had his priorities right; he was putting God first.

Are you willing to do that? Are you willing to lay aside all your financial rights and put God first? Do you want financial freedom? Jesus tells you how to have it in Matthew 6: 33 "But seek you first the kingdom of God and his righteousness; and all these things shall be added unto you."

God Almighty will not work in second place. And, as long as we put our business, our plans, our desires, our ambitions, and our goals first, we will never, never, no never know God's financial freedom.

But Jesus had made a promise: If we get our priorities straight, if we will seek first the kingdom of God and His righteousness, all these "things" shall be added to us.

That is the principle of priority. Nehemiah looked at the things he could have done, but he said, "I didn't do them, because I wanted to glorified God. The fear of God, the will of God, meant more to me than anything else." But, if money is our god and money is our goal, we will never know financial freedom, whether we be rich or whether we be poor.

Principle 1 - Do we have our priorities straight? Do we put God first?

## 2 - The Principle of INDUSTRY vs. 16 (read).

Draw a circle around that word "work."

If your goal is to get enough money in the bank that you don't have to work anymore, then you don't understand what life is all about. Do you know that there are thousands of people who would like to have it arranged where they would not have to work anymore? But do you also know that the Bible says "six days shalt thou labor?" The same Bible that tells us to rest 1 day is the Bible that tells us to work 6 days!

And do you know why some people don't have financial freedom? Because they think that work is a dirty word. A clipping said: "Some people don't recognize an opportunity, because it comes dressed in overalls!"

A lot of people want a position; they don't want a job. But Nehemiah, who was well-off and was the governor, got down there and put on his overalls and picked up a trowel and continued to build the wall.

I get concerned about America today. So many people are living on government hand-outs ... Not everybody ... some are legitimate cases ... But so many just plain refuse to work. Listen, in the economic realm, you cannot legislate some people into freedom by legislating others out of it. You cannot multiply wealth by dividing it. The government cannot give to anybody what it does not first take from them, and keep a little bet on the side in doing it. That which one man gets without working for, another man must work for without receiving. And there is nothing that will discourage Americans more than this and kill the initiative of a people more quickly than for half of the people in America to get the idea that they need not work because the other half will feed them, and for the other have to believe that it does no good to work because they do not get to keep the fruit of their labors.

We better get back to the principle of industry. The Bible says a lot about helping the poor and needy, But it also says a lot about work. "If a man does not work, neither let him eat." (II Thessalonians 3: 10) There is a principle of financial freedom that is spelled W-O-R-K! Industry.

What made Nehemiah such a free man financially? #1 - Priority -- he put God first. #2 - Industry - he knew what it was to go to work. And he was not afraid of work. He was not trying to get out of work.

Now let me give you the third principle:  
INTEGRITY.

Look at vs. 16 again, "neither bought we any land ..." What does that mean?

This was a time of economic distress, and Nehemiah had a bankroll. He could have gone in with his bankroll and bought this distressed property. He could have made a killing. But he refused to do it. He figured that just because it was legal, didn't make it right. And Nehemiah refused to take unfair advantage of anyone else or to participate in a "get rich quick" scheme. Proverbs 28: 20 "A faithful man shall abound with blessings, but he that makes haste to be rich shall not be innocent."

Here was a man who practiced integrity. Are you honest with God about your business? About your tithe? In your income tax? Somebody said: "Honesty pays." Friend, it may cost! Are you still honest when it costs? Are you willing to "walk circumspectly" (church covenant), to walk in integrity?

No wonder Nehemiah was such a man of God. He knew the principals of the priority (to put God first), of industry (he knew what it was to work), of integrity (he lived in honest life).

But also noticed the principle of GENEROSITY vs. 17-18.

vs. 17 Do you know how many Nehemiah had to dinner every night? 150 plus. How would you like that for 12 years? Do you know who footed the bill? Nehemiah footed the bill ... Not the government. "Besides those who came too us ..." They were always bringing guests with them. "Oh, yeah, my brother Thropmorten needs to come."

And what did they eat? He didn't just give them "sloppy Joe's." Read vs. 18. Wasn't Nehemiah a great man? He gave the very best. And he fed a couple hundred a day. (He must have been very wealthy). And he fed them and fed them and fed them and refused to take the salary of the governor?

Why? Because he had learned the principle that "it is more blessed to give than to receive." You say, "where did he get all this stuff?" God kept giving it to him. "Why did God keep giving it to him?" Because Nehemiah kept giving it away.



You see, he had learned just to be a point of distribution. He had learned what Jesus meant when He said: "Give and it shall be given unto you, good measure, pressed down, shaken together, shall men give unto your bosoms." We can't out give God! Nehemiah found that out! Why did God take care of Nehemiah? Because Nehemiah put God first, and because he walked in industry and integrity, and because he had generosity.

The Bible says very clearly in II Cor. 9: 6, "He that soweth sparingly shall reap sparingly." If you want a small crop, just plant a few seeds. If you want a big crop, sow liberally and you'll reap liberally.

And we aren't just talking about money, but about our entire lifestyle. Give 110% at everything you do. Become a fountain, bubbling over with blessings, not a whirlpool, pulling everything to the center, only to have it fall out of your grasp.

Money has a way of gravitating to a generous man. It will want to play in your backyard just to find out what kind of a person you are. Any heathen can make a donation beyond his own needs. It takes a spiritual man to become manager of God's capital.

Then there is the Principle of Dependability.  
(Read versus 19).

You can thank God! Do you think God forgets it when you are generous? God doesn't my friend.

Nehemiah depended on God to reward him. He wasn't looking to some man. He was depending on God to supply his every need. "God, I've put you first, now God, you're going to take care of me." And God will do it! Put God first, and God will think upon you for good and take care of you.

It pleases God when His people are blessed. Psalms 35: 27 "Let them shout for joy and be glad that favour my righteous cause, yeah, let them say, continually, "Let the Lord be magnified, which hath pleasure in the prosperity of His servants."

God enjoys your prospering. He doesn't want you in financial bondage. He wants to set you free! Let's practiced these principals and have freedom from financial bondage in ' 86.

(Thanks to Dr. Adrian Rogers for this wonderful message I have borrowed.)