

Tapped Out

Nehemiah 5:1-13

It was all just too much. Verse 3 says there was a dearth, which means a famine. And verse 4 says that the people had to pay the king's tribute, which meant high taxes. For people who were largely engaged in agriculture, this was double trouble – they couldn't raise any crops without rain, but they had to pay their taxes just the same. They were tapped out. And these were the folks that Nehemiah wanted to take more time away from their farms to keep on building the wall around Jerusalem, even though they could only work at half-speed because of the need for some of them to stand guard all the time. No wonder they complained.

Maybe that's how you feel when you hear the challenge to help build the Kingdom of God. Maybe you just feel overwhelmed by all the problems in our nation and in our community, let alone in your own family and life. Maybe you just don't know where you'll find the time to participate in another outreach event, let alone to form meaningful relationships with people who need to know Christ or know Him better. Maybe you just don't have enough money to help out with a church plant in another town or to help your neighbors who are in a difficult situation. Maybe, like the folks in this passage, you just feel tapped out.

And that's one of the things I love most about the Bible. For this passage reminds us that this is history, not a myth or a made-up legend. In fact, it gives us great confidence that this was written by Nehemiah himself – for surely no subsequent generations would have wanted to tarnish the reputation of the great man by having him mixed up in this sort of tawdry business. No, the Bible is a real book about real people who accomplished real things in the real world, but who at the same time had very real problems.

But perhaps more importantly, this passage also shows us that the problems that keep God's kingdom from being built don't just come from deliberate opponents. No, famines just come along every now and then – no economy is immune from the inevitable cycles of boom and bust, and no job lasts forever. Hard times sometimes happen regardless of how skilled we are, regardless of how carefully we plan. Yes, sometimes life's everyday struggles just make it hard for us to build the Kingdom of God. Sometimes, the time and money just aren't there. Sometimes we just feel tapped out.

So, what can we learn from this passage? And can we find any encouragement to do what the folks did in Nehemiah's time – to keep on keeping on in the face of overwhelming difficulties?

Well, in the first place, we church leaders should learn to take people's problems seriously. After all, when Nehemiah heard in verse 6 that many of the people were in serious financial trouble, he didn't just poo-poo their complaints and tell them to get back to work. No, he got angry. He understood they were being mistreated and in verse 7 he immediately started investigating what to do about it.

But in the second place, we should also take notice of what Nehemiah didn't do. In spite of his connections at the Persian court, he didn't try to get the taxes reduced – that would have been a stretch anyway, since the Persians were infamous for their high taxes. He also didn't blame God for the crummy weather. Instead, he focused on the part of the problem that they could all do something about – getting their own spiritual house in order.

And that's good advice for us too. No, Hollywood isn't doing the church any favors with the way it treats issues of faith and family. Yes, the government makes all sorts of regulations that make it hard for us to help people in a meaningful way. Yes, the Supreme Court has made it really hard for states to protect the unborn. But let's face it – there's not much we can do about any of those things, just like the folks in Nehemiah's time couldn't change Persian policy or make it rain.

But if they couldn't do anything about the taxes or the weather, and even if they couldn't make all their enemies be nice to them, they could try to make things easier on one another. They couldn't make life perfect, but they could remove some of the barriers that made it harder for the poorest people to help build the wall around Jerusalem. And the particular barrier Nehemiah identified in today's passage was usury, the charging of interest on loans.

But why was that such a big deal? I mean, we're all accustomed to taking out a loan every now and then – sometimes the church even has to borrow money to pay for major repairs. Entrepreneurs often borrow money to expand their businesses, and they expect to pay interest to cover the bank's risk. So, why was charging interest such a problem in Nehemiah's time?

To understand that, we have to turn back to the Law of Moses and examine the three places where God prohibited this practice. The first pair of laws, in Exodus 22 and Leviticus 25, specifically prohibit charging interest to the poor. "If you lend money to any of My people who are poor among you, you shall not be like a moneylender to him; you shall not charge him interest. If one of your brethren becomes poor, and falls into poverty among you, then you shall help him, like a stranger or a sojourner, that he may live with you. Take no usury or interest from him; but fear your God, that your brother may live with you. You shall not lend him your money for usury, nor lend him your food at a profit."

So much is clear, but why was charging interest such a problem? Any subsistence farmer living in any age could tell you. The poor farmers of Nehemiah's time, especially those that didn't own their own land, had to borrow money to put their crops in the ground, and of course they couldn't repay their loans until the crops came in. They needed a loan, but not to blow the money on useless luxuries. They weren't trying to flip houses to make a quick buck or use financing to strike it rich – no, they borrowed seed or other supplies because if they couldn't farm, they couldn't survive. So, making a poor farmer pay interest only made it that much harder for him to climb out of poverty. It just wasn't right for the poorest people to have to support themselves and their creditors too.

So much is true, but how does this apply to us? We aren't sharecroppers, and we aren't predatory lenders. So, how can we apply this part of God's law to our current situation? Well, as we look around at all the changes that need to be made in our community and in our culture, could it be that we are expecting too much out of those who have too little?

Let's take a look for example at the problem of fractured families – most of the social ills that face our culture stem in one way or another from this poisonous root. And we know that it's right for the church to point to God's design for families as the ultimate solution to all manner of problems. But should we keep on telling people what's wrong without helping them do what's right? I mean, it's one thing to decry the increasing sexual confusion in our culture, but how can boys grow into responsible, caring men without fathers, or other male role models to show them the way? Of course children need proper supervision, but how can single mothers do a good job of this when they have to work so many

hours? Do we evangelical Christians sometimes expect too much from those who are already tapped out? If so, how can we take some of the burden off them?

And is the church much better at caring for our own? It isn't just pastors who deal with burnout, you know. I've often heard it said that 20% of church members do 80% of the work, and all too often the same few willing folks get asked to do more and more until they just walk away. Are we expecting too much from those who are already tapped out? How can we bear part of the burden and reduce their load?

Well, if we take an honest look at ourselves and find that perhaps we aren't as loving to one another as we should be, then the last place in the Law of Moses that forbids usury will certainly convict us – Deuteronomy 23: "You shall not charge interest to your brother – interest on money or food or anything that is lent out at interest. To a foreigner you may charge interest, but to your brother you shall not charge interest."

What's that all about? Well, I guess the easiest way for us to understand this would be to put in terms of our immediate family. You wouldn't charge your siblings interest if they were in desperate need of a loan, would you? Of course not – your love for them means that you will do whatever it takes to help them, no matter how tapped out you may feel.

Well, that's the same way we are supposed to feel about other Christians. We are supposed to treat everyone who loves and trusts the Lord Jesus Christ, regardless of their race or denomination or level of spiritual maturity, as if they are our brothers and sisters because, well, they are. In fact, we claim an even closer relationship, don't we? We claim that everyone who trusts Jesus is part of the Body of Christ. We claim that each one of us is connected to each other in the same sort of intimate way that your hand is connected to your arm or your foot is connected to your leg.

So even if we aren't acting like predatory lenders, even if we aren't selfishly oppressing the poor, how are we doing at demonstrating this kind of love? Are we treating other Christians as if they really are part of our family, as if we are all part of the same Body? Are we genuinely trying to help each other thrive, going out of our way to assist those who are in difficult economic and emotional situations? Do we treat other Christians' problems as if they are our own, praying for them and doing everything we can to help, regardless of the cost to ourselves? Do we ask the overworked how we can help? Do we ask the overstressed how we can pray for them? Or do we retreat into our American individualism, not all that concerned that others are tapped out?

So much is clear, but isn't all this beside the point? I mean, what does all this about helping the poor have to do with building the Kingdom of God? Well, those who were under a lot of financial strain in Nehemiah's time had a hard time participating in building the wall, right? Just so, if too many of our Christian brothers and sisters are tapped out, we'll find fewer and fewer helpers as we try to expand the Kingdom of God. Many hands make light work, but if everyone's tapped out, nothing is liable to get done.

But there's a more serious connection between the way we care for other Christians and the expansion of the Kingdom. Look at the question Nehemiah asked in verse 9: "Should you not walk in the fear of our God because of the reproach of the nations, our enemies?" In other words, when the people of God in Nehemiah's time treated each other with callous contempt, they were earning the

reproach of the unbelievers all around them. They were bringing themselves and their God into disrepute.

And the same thing is true for the Church today. For what's the biggest single criticism that non-Christians have of us? They say we're all a bunch of hypocrites. That's a shorthand way of saying that we say one thing, but do something completely different.

Well, if we preach Christian love and unity all the while turning a blind eye to the needs of our Christian brothers and sisters, what should we expect people to say about us? If those outside the Church can't see that our faith makes a difference in how we treat each other, why should they be bothered to come worship with us?

And if we just fulminate at sinners, telling them what they are doing wrong without helping them do what is right, if we don't show any love for them, why should they believe anything we say about the love of Jesus?

"Love one another as I have loved you." That's what Jesus said, and He laid down His life for us. So let us lay down our lives for our Christian brothers and sisters, doing all we can for them regardless of the cost. Let us help those who are the neediest, those who are truly tapped out, not just with our words of truth but with our deeds of love. And in this way, let us build the Kingdom of God.