

# **RISE UP & BUILD Part 5**

*Based on Nehemiah Chapter*

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## **PREDATORY LENDING**

5 Then some of the people, the men and their wives, **complained publicly** about their Jewish relatives. 2 Some of them said, **“We have large families! We need some grain** if we are going to eat and stay alive.” 3 Others said, “We’ve **had to mortgage our fields, our vineyards, and our homes in order to get some grain because of this famine.**” 4 Others said, **“We’ve had to borrow money to pay the king’s taxes on our fields and vineyards.** 5 We have the same flesh and blood as our relatives. Our children are just like theirs. Yet, we have to force **our sons and daughters to become slaves.** Some of **our daughters have already become slaves.** But we can’t do anything else when **our fields and vineyards belong to others.**”

### **Complained Publicly- Protest**

**PEACEFUL** Protest, is a Biblically recognized method for the powerless to be heard.

### **Some Examples of Predatory Lending Today**

High interest rates  
Payday loans  
High Interest Credit Cards  
Balloon payments  
Loan packing  
Overdraft loans  
Annual Fees  
Pawn Shops  
Red Lining



## **SOCIOECONOMIC JUSTICE**

Socioeconomics- is the social science that studies how economic activity affects and is shaped by social processes. In general it analyzes how modern societies progress, stagnate, or regress because of their local or regional economy, or the global economy.

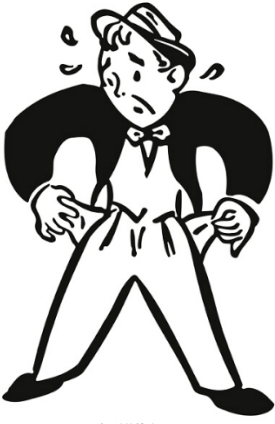
6 **I became furious** when I heard their complaint and what they had to say. 7 **After thinking it over, I confronted the nobles and the leaders.** I told them, “You are charging interest on loans made to your own relatives.” **I arranged for a large meeting** to deal with them. 8 Then I told them, “**We have done our best to buy back our Jewish relatives** who had been sold to other nations. **Now you are selling your Jewish relatives so that we have to buy them back again!**” They were unable to say anything. 9 I added, “**What you’re doing is wrong. Shouldn’t you live in the fear of our God to keep our enemies from ridiculing us?**” 10 My brothers, my servants, and I are lending money and grain to the poor. But **we must stop charging them interest.** 11 You must **return their fields, their vineyards, their olive orchards, and their homes today.** Also, you must **return the interest on the money, grain, new wine, and olive oil you’ve been charging them.**” 12 They responded, “**We’ll return it and not try to get it from them again.** We’ll do what you say.” **Then I called the priests and made them**

### **The Importance of Policy/ Righteous Laws**

Nehemiah did not leave it up to good feelings, He made it a Public Policy/ Law

Isaiah 10:1-3

Woe unto them that decree unrighteous decrees, and that write grievousness which they have prescribed; to turn aside the needy from judgment, and to take away the right from the poor of my people, that widows may be their prey, and that they may rob the fatherless!



**swear to do what they promised.** 13 I brushed off my clothes and said, “In the same way, **may God brush off from home and work everyone who refuses to keep this promise.** In the same way, may everyone be brushed off and left with nothing.” **Then the whole congregation said amen and praised the Lord.** The people did what they had promised.

### **NEHEMIAH DID NOT ABUSE POWER**

14 During the 12 years that I was governor of Judah, from the twentieth year of King Artaxerxes’ reign to the thirty-second year of his reign, **my brothers and I never ate any food that was paid for by the governor’s food allowance.** 15 **Those who were governors before me had made life difficult for the people by taking from them food and wine plus one pound of silver. Even the governors’ servants took advantage of their power over the people.** **But I didn’t do that, because I feared God.** 16

Instead, I put my **best effort into the work on this wall,** and **we bought no land.** All my men gathered here for work. 17 **I fed 150 Jewish leaders** and their people who came to us from the surrounding nations. 18 **Preparing one ox and six choice sheep was necessary every day. Poultry was prepared for me.**

Once every ten days a supply of wine was ordered. Yet, in spite of all this, **I never demanded anything from the governor’s food**

**Nehemiah’s Out of Pocket Daily Expense to feed The People-**

One Ox \$ 2,500

Six Sheep \$250  
Each = \$1,500

Minimum Daily  
Total  
\$4,000

allowance, because these people were already carrying a heavy load.

**GOD, TAKE CARE OF ME**

**19 Remember me, my God. Consider everything that I have done for these people.**

