

A The poor are oppressed (v. 1-5)

- ❖ The oppression of the poor derived from three different situations:
 - Some people had borrowed grains to sow.
 - Some people had taken out a mortgage to buy grains.
 - Some people had gotten a loan to pay the king's tax.
- ❖ In all the cases, people couldn't to pay their loans because of a bad harvest. They had to give their children as servants instead.
- ❖ We must do whatever possible to relieve those in need, no matter how they became poor.

B The spirit of the law (v. 6-7)

- ❖ God let Israel keep some customs which are considered unfair nowadays, like slavery (Matthew 19:8). However, He gave them laws that prevented abuse.
- ❖ Hebrew slaves could serve for only six years, or until the year of Jubilee, depending on each case (Exodus 21:2; Leviticus 25:39-40).
- ❖ Therefore, the creditors in Nehemiah's time were exercising their right, but they were forgetting the spirit of the law (to prevent slavery).
- ❖ Nehemiah studied the case thoroughly to find a legal argument to rebuke them. He accused them of charging interest (see Exodus 22:25; Leviticus 25:36; Deuteronomy 23:19).

C Rebuking the sinners (v. 8-10)

- ❖ Nehemiah tried to solve the issue in private first (v.7). Then, he summoned the people.
- ❖ Some of the creditors had rescued Jews who had been sold as slaves to pagan people. Then how could they make their brothers and sisters slaves now?
- ❖ The creditors were ashamed and said nothing. They couldn't defend themselves.

D The oath (v. 11-13)

- ❖ Nehemiah proposed a pact:
 - To remit the debts.
 - To give the possessions back.
 - To give the interest back.
- ❖ The creditors agreed. However, Nehemiah thought a solid agreement was necessary, so he called the priests to make an oath.
- ❖ This way, the creditors were legally forced to fulfill the pact. Breaking an oath meant breaking the law (Leviticus 19:12).

E Nehemiah's example (v. 14-19)

- ❖ As Nehemiah was writing about this incident, he recalled how his behavior was so different to his miserly brothers'.
 - Nehemiah didn't collect any tax for himself during his first term as the governor (twelve years), contrary to what the other governors had done before.
 - He provided for the restoration of his part of the wall.
 - He provided for the expense of the court (150 people).
- ❖ Nehemiah's main priority was the Lord and His work above his own benefit.