

# Love, Loans ... and the Money Crunch

Nehemiah 5:1-5 and Luke 14:28-30

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Twenty-ninth Sunday in Ordinary Time

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What we're going to talk about today, as you can see from my sermon title, is ... money.

We are engaged this fall in quite a long sermon series on the Book of Nehemiah, a book of the Bible that, to be honest, I have mostly ignored over the years. I have never dug quite this deeply into it before.

And now I'm sorry that I neglected it for so long.

We are going to take a break from Nehemiah next week and focus instead on the 500<sup>th</sup> anniversary of the Reformation. It seems to me have a once in a lifetime opportunity next week to remember our history and what it means for us today, so that's the subject next Sunday.

And then on November 5 – and continuing all the way to the first Sunday of Advent – we will finish up this wonderful and practical story of Nehemiah.

The New Testament readings during this series have mostly illuminated what we find in Nehemiah, but I hope you have seen as well how Nehemiah points forward to Christ. Nehemiah, like other Old Testament figures, is a type of Christ. His life predicts, in small ways, and large, what the messiah will be like and what we need to look for.

Our reading today is from Luke 14, and Jesus is speaking here to the crowds about the cost of discipleship. But what I want you to notice is how practical and unsentimental Jesus can be about business. This is a wonderful glimpse into the way he thinks.

And he wants us to apply that same business-like attitude to being a disciple. Here's what he says, beginning with verse 28...

**<sup>28</sup> For which of you, intending to build a tower, does not first sit down and estimate the cost, to see whether he has enough to complete it? <sup>29</sup> Otherwise, when he has laid a foundation and is not able to finish, all who see it will begin to ridicule him, <sup>30</sup> saying, 'This fellow began to build and was not able to finish.'** [And a few sentences later Jesus adds, "So therefore, none of you can become my disciple if you do not" do the math, if you do not count the cost, if you do not give up everything.]

**The word of the Lord. Thanks be to God.**

Dear friends of Jesus Christ,

When I was 12 years old, I began my working life – I continued to go to school of course – but I began my working life by delivering newspapers to around 120 of my neighbors.

Every afternoon, six days a week, and also very early on Sunday mornings – rain, snow, freezing temperatures, it didn't matter – I would find the newspapers that had been dropped off for me, and I would put them in a big bag, which I carried over my shoulder, and I would walk around tossing folded newspapers onto the front steps of my neighbors.

The work took only a couple of hours each day, maybe less, but it provided me with some spending money, which was the main reason for taking the job. Don't all 12 year olds want financial independence?

In addition to delivering the newspapers, I would have to go out every two weeks or so, in the evening, and I would attempt to collect payment from my neighbors.

The collecting, as you can imagine, took longer than delivering the newspapers and was way more interesting, because I was usually invited inside and got to see how my neighbors lived.

After collecting, I would come home and count the money.

One night, my father saw me come into house, and he was appalled at what he saw. I could see his jaw drop when I came in. Money was literally falling out of my pockets. I had dollars coming out everywhere. And who knows how much money I left in a trail down the street, leading to my house.

This was the first clue, by the way, that business was not going to be my future. So, my father sat me down that night for my first lesson in money management.

What he did was to find three glass jars, and he labelled them “church,” “savings,” and “spending money.” Ten percent – that was always very painful – ten percent of what I had collected, gross not net, went into the “church” jar, most of the rest went into “savings,” and a very tiny amount, almost invisible to the naked eye, went into the “spending money” jar.

And you won't be surprised to learn that this tutorial in money management was to have a profound impact on my life. My money management skills have not grown substantially beyond what I learned on that fateful night.

And here's the principle or the truth that made the biggest impact on me (and what I really want you to hear this morning): **God had a stake in my money management.** That's what I came away thinking about. Who knew? God actually cared about what I did with this money. It was not mine. It belonged to him.

Faith and business were not somehow separate realms, having nothing to do with each other, which I have to say is often how people, including Christian people, think about these things.

I must tell you that last week, when I came to Nehemiah chapter 5, I almost burst in laughter. There was nothing funny last week about discouragement. Or the week before that when we talked about criticism, being unfairly criticized.

But there was almost something comical about the subject for this week.

The Book of Nehemiah, as you must have learned by now, is utterly practical. There is little – or no – abstract theology. No speculation about the nature of God, which I kind of like. Instead, in chapter after chapter, there are these stories and lessons in the most practical and basic elements of life.

How do you handle criticism? Well, read the book. What do you do when you feel discouraged? The book has something to say about that. And now, of course, the book has something to say about money.

To bring you up to date, we are looking this fall at the Book of Nehemiah, which is set in the fifth century BC. Nehemiah, a high-ranking official in the court of the Persian king, felt called by God to leave his position in Persia and to return to Jerusalem.

Except that he had never been to Jerusalem. The exile occurred about 70 years before this. So, his parents – or grandparents, maybe – were taken away into exile, and there they kept alive this memory of Jerusalem, the holy city, the place God had set aside for his people. They talked about it. They sang songs about it.

For Nehemiah, it must have seemed as though he had once lived there.

And so Nehemiah, as we have heard, made the 800 kilometer journey to Jerusalem and somehow convinced the people there that they should rebuild the walls of the city.

The actual work, as I mentioned toward the beginning of the series, took only 52 days. Which is astonishing, especially when you think of all the obstacles and setbacks and so on that they faced.

And one of those obstacles occurs in the chapter we heard today. The people, as you heard, decided to go on strike. There is nothing new about labor problems. When employees think they are not being treated unfairly, they stop working until something is done about it.

You heard what the problems were. The people weren't making enough money to buy food. When they tried to borrow money, they were being charged unfair interest rates, to the point that they were becoming enslaved to the people who held their loans or mortgages. And they are at the point of selling their children into slavery, simply to survive.

I want to move as quickly as I can to some of the practical lessons we learn here, but first it's important to see what Nehemiah did, when he realized what was happening. And the first thing he did was to get mad.

Verse 6 ... **“I was very angry,”** Nehemiah writes, **“when I heard their outcry and these complaints.”**

So, here's a leader with empathy. Which, unfortunately, is a rare quality in political leaders today, but Nehemiah heard about the problem and did something about it.

And Nehemiah did more than posting to his Facebook page. You can be angry in social media, and it doesn't cost you anything.

But Nehemiah, the story tells us, immediately confronted those who were responsible. Verse 7 ... **“I contended with the nobles and the rulers...,”** in other words the people with power.

So, in effect, what he said was, **“This is unacceptable, and it has to stop. It’s a violation of the Law of Moses, some of the most basic principles on which we live. So, stop it.”**

Verse 8 tells us that **“they were silent and could not find a word to say.”**

Remember, it is Nehemiah who is writing this story, and the skeptic in me wonders if Nehemiah isn’t making himself look good here: **“I let them have it, and they had nothing to say.”**

But there is an element of truth here. Nehemiah appealed to their sense of right and wrong. He said to them, **“You know better than this. You know what Moses taught. Shame on you.”**

So, let’s leave the story there for now. Here’s what I would like you to see.

As my father pointed out to me many years ago, in language a 12 year old could understand, there is a connection – whether we like it or not – between our faith (what we believe) and our money, our work, our business.

To put that another way, our faith has implications, huge implications. If you believe in justice and righteousness – all of those good Old Testament words – then it is impossible to talk about work and business without also thinking about those things.

In the time that remains, I want lay out or list some biblical principles. This is what I think our story today is saying to us.

**Number one, God wants us to handle our money wisely, justly, fairly.**

If you are growing your faith, if you are growing in your life with Christ, then your financial life is inescapably going to be a part of that growth. And if you are anything like I was at age 12, this is going to be very difficult to accept at first.

What you have, after all, is what you earned. At least that’s how we usually enter the conversation. I worked hard for it. I carried around a lot of newspapers in bad weather. And the older I get, the more bad weather I remember. No one gave this money to me. Therefore, I can do with it as I please.

And the truth is, the Bible strongly objects to that way of thinking. Your money is not your own – because that money, your money, has implications. It has implications for you, it has implications for your family, it has implications for the economy of Switzerland and the rest of the world.

What we have – our possessions, our money – what we have creates a moral responsibility. If you have a bank account, if you own property, if you have investments, then you are faced with a lot of moral questions.

And the more you have, the more responsibility you have.

For the last couple of years, IPC has offered classes by the American businessman and author and motivational speaker and Christian, Dave Ramsey. A few people have attended these classes. I wish more would.

Offering classes on finances in a church like this is always tricky, because if you attend, you seem to be saying that you don’t know what you’re doing, that you are like me when I was 12 years old. And we all

want other people to think that we're savvy investors, that we're market geniuses, and that we spend all of our free hours reading market analysis.

We would never want to admit that don't know all there is to know about money.

But Ramsey, as I have discovered in listening to his talks, speaks directly to people like you and me. This is his critique of 21<sup>st</sup> century life, and I'm quoting, **"We [are people who] buy things we don't need with money we don't have to impress people we don't like."**

That's paradox of modern life and - maybe a pretty good definition of sin.

In other words, for most of us, we need to take control of this area of our lives. As Charles Swindoll, on whose Nehemiah book this sermon series is based, puts it, **"Wise handling of our savings, our investing, our spending, and our giving, pleases [God] and benefits everyone, including us."**

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**Here's the second point I want to make, number two:** Until we take this step, until we finally take control of this part of our lives, until we get our priorities straight, we are going to find ourselves weighed down, unable to move around, maybe even paralyzed.

To quote Swindoll again, not having clear priorities **"takes a heavy toll on God's work in your life."**

If you go back and read the first 13 verses of Nehemiah chapter five, you will see that no one is working. No progress is being made on the wall. Everything – the entire operation – has come to a halt. Until the financial and economic mess was dealt with, until Nehemiah confronted the nobles and ruling elites, until people remembered the law of Moses, no progress on the wall could be made.

And the same is true for our own lives.

The painful truth is that you are going to be stuck right where you are, until you take action, until you get this part of your life under control.

You know, after you heard that story about me and my business acumen at age 12, you might be surprised to hear that anyone has ever come to me for financial advice. It would be like asking a plumber why your cat is sick.

And yet, shockingly, the people who have come to see me over the years have often come to talk about ... money.

I would say the top three issues, in fact, that come up in my office are relationships, vocation (what I am supposed to do with my life), and money (usually the lack of it, though there have been times, surprisingly, when having too much was also a serious problem).

Just to be clear: no one seeks investment advice from me. The issue, most of the time, is spiritual. Money and possessions, as the gospels remind us on every page, have a spiritual dimension. And as people of faith, followers of Christ, we need to get that relationship right as quickly as we can.

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**Here's the third point I want to make, number three.**

Correcting any problem in our lives – I don't care what it is – begins by facing it head on.

And nowhere is that more true than in the area of money.

To quote Dave Ramsey again. **“Change,”** he writes, **“is painful. Few people have the courage to seek out change. Most people will not change, until the pain of where they are exceeds the pain of change.”**

Most of us end up in difficult financial situations because we fail to notice the warning signs, or we fail to take them seriously. No one is better at denial than we are when it comes to money, and maybe because of the shame that is involved.

But the teaching of Nehemiah chapter five is that the issue, whatever it is, needs to be addressed head-on, sooner rather than later.

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**And finally, here's the fourth point, number four, and this one may surprise you.**

According to the story, according to Nehemiah chapter five, the best way to make the change we know we should make is to do it with a promise *and to make it public*. The issue in the story, as you heard, was laid out for all to see, and the promise never to let it happen again was made for all to hear.

We don't like to have our financial information spread around. And I can understand why. But there is still a truth worth remembering here.

Swindoll – wisely, I think – recommends that we start with a friend, someone who knows us well, or maybe a discipleship group, or an accountability group. People we trust. Whoever we choose will know what we are attempting to do and will ask us about it and will know if we have failed or compromised or fallen off the path.

In my own life, nothing keeps me on track better than having told someone about what is in my heart to do.

You don't have to place an ad in the newspaper about the changes you are going to make, but start confiding in someone that you need to make a change in your life and that you are taking simple, positive steps and that you want to be held accountable. Try it!

I hope you take the example of Nehemiah seriously and get this part of your life under control. We will never grow spiritually, until our financial life, like every other part of life, comes under the lordship of Jesus Christ.

That might be a good place begin. Could you stand up front and tell everyone that your finances – savings, investments, and so on – could you tell us that they are under the lordship of Jesus Christ?

Will you pray with me?