

Psalm 49 • How God's people should respond to money and wealth

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Psalm 49 is a wisdom Psalm. As we read through this, I think those of you who are familiar with the Book of Ecclesiastes, you're going to hear some similarities here to that book and this Psalm—a fairly similar message. It speaks, among other things, of the brevity of life, but it does it mostly from the perspective of a man's wealth.

And we're going to talk about money a little bit. People from time to time will just ask, what does the Bible have to say on the subject of money? Honestly, not a whole lot of good things, just to encapsulate it for you. Not a whole lot of good. Money is wealth, I guess I should say in the broader sense is considered to be a danger in many respects. It's one of those things—not necessarily so—but anyway, I think you'll find this interesting.

The Psalm that we're going to be looking at here tonight, in Psalm 49, is going to be speaking here about the foolishness of connecting one's life and goals to money and making money the focus of one's life.

The psalmist begins in verse 1 by saying, *“Hear this, all peoples! Give ear, all inhabitants of the world, ² both low and high, rich and poor together!” (ESV)*

The psalmist begins with a call to listen, and you'll notice who he's addressing this call to; he says it is to everybody—all peoples of the earth. It doesn't matter where you are or what station of life you may find yourself in; whether you are dirt poor or whether you're filthy rich. Isn't that interesting, those words that we use to describe dirt and filthy? Well, anyway regardless of where you are in life, listen, because I have something to say.

And he goes on here in verse 3 to say, *“My mouth shall speak wisdom; the meditation of my heart shall be understanding.”* And then he says, *“⁴ I will incline my ear to a proverb; I will solve my riddle to the music of the lyre.”* In other words, I'm going to put this message to music, right?

And it begins with a question, verse 5: *“Why should I fear in times of trouble, when the iniquity (in other words the sin) of those who cheat me surrounds me,*

“those who trust in their wealth and boast of the abundance of their riches?”
Stop there just for a moment, if you would, please.

Now we're talking about real life here. The psalmist poses a question and he says: why should I get all upset? Why should I become fearful? Why should I become worried when the sin of some people in this world, who are so greedy for money, begins to overwhelm me to the point where they try to cheat? They try to fraud, and they do all these other things to try to get money from me or wealth from me. And why should I give in to fear?

Now, hopefully, he's going to answer that question as we go on here a little bit. And today, we're no stranger to things like cheating and fraud. I mean, we've probably come up; we've had a lot of time in our culture and our world to come up with many ways to cheat people. I'm not so sure, though, that the danger of being cheated wasn't more significant back then.

Even though I think there's more stuff going on internationally, I wonder if there were fewer avenues of recourse that people had when they were cheated in those days. If somebody cheated you, you might not have had any way of fixing it. In the last 15 years, Sue and I have had our credit card number stolen twice, and somebody ran up a bunch of charges. You guys probably have too. It's not a terribly uncommon sort of thing. But in both of those situations, we didn't lose a dime. You contact the credit card company.

In fact, I think in both cases, they contacted us because they have so many systems in place looking for things that are out of the ordinary. The last time it happened, they shot us a quick note and said, are you in California buying shoes or something stupid like that? And we're like, no. And so they immediately shut down the card, and we didn't lose anything. In fact, the only thing that we had to deal with was the inconvenience of waiting for the new card to come in the mail after they closed down the old account number.

I think about some of the fraud and some of the stuff that goes on today, and I think, well, I think we have maybe more avenues to restore what we may have lost, but back in biblical times, I think there could be a real danger of really losing everything potentially.

But the psalmist still begins to pose this question by saying, why should I fear? Why should I be afraid if that might happen? And so the way the psalmist goes on to talk about this in this particular Psalm or to address the issue of evil men, greedy men who are just out there to steal your money is to begin to speak in this Psalm about how useless money is in certain areas of life.

Now you and I know money can be very useful in a lot of areas of life, but there are some areas, and the psalmist chooses to find these as the most important areas, where money can't do anything.

Check out verse 7. He begins by saying, *“Truly no man can ransom another, or give to God the price of his life, ⁸ for the ransom of their life is costly and can never suffice, ⁹ that he should live on forever and never see the pit.”*

Okay, this is the first psalmist brings up, he says, oh sure, money can be fun for buying toys, or buying maybe even some of the comforts of life. But you can't buy your life back. And the point that he's making here is, it doesn't matter whether you have a lot of money or whether you don't have two nickels to rub together. We all have an appointment with the grave, and there's nothing that you can buy or nothing that you can have in terms of wealth that's going to stop that from happening, right?

There, no amount of money in the world is going to keep you alive forever. It's just not going to happen. That's why he says, no man can afford to ransom his life or pay for the ransom for somebody else's life. It's too expensive. There's no way. There's no possible way.

And that's why he goes on to say in verse 10, if you look with me there, *“For he sees that even the wise die* (This is the person who has money. He recognizes, you know what? Even those guys who are really smart, they still die.); *(and) the fool and the stupid (too)...*”

And it's, yes, he uses the word, *“stupid.”* Your Bible may say, *“senseless.”* That's what it literally means: a person without sense. He says, *“...(They all) alike must perish and leave their wealth to others.”*

You'll notice he's saying that it doesn't matter what a person has attained in this life. There's no way you can take it with you and that's the point, okay?

Why is he doing this? Because remember, he started off this Psalm saying, why should I be afraid? Why should I be afraid when somebody cheats me out of my income? Why should I be afraid when somebody cheats me out of my hard-earned money? There are some things you just can't buy with money.

He goes on to say in verse 11, He says, *“Their graves are their homes forever* (He's talking about the people who die. And he's speaking about their physical bodies), *their dwelling places to all generations, though they called lands by their own names.”*

Even though you might name a town or a city or a county or a state after you, you probably aren't going to live long enough to really even enjoy that.

Why? Because the grave is going to be your ultimate destination. That's the point. By the way, is this all making you feel any better yet tonight? I don't know. It isn't one of those feely, soft, fuzzy Psalms, but the psalmist is doing all this to make a point about money. And he's not done yet.

Look at verse 12. He says, “*Man in his pomp will not remain* (It doesn't matter how much pomp he has; he's not going to lick stick around); *he is like the beasts that perish.*” In other words, men are just like animals; they're going to die. And he says, “¹³ *This is the path of those who have foolish confidence; yet after them people approve of their boasts.*”

In other words, even after they're gone, people continue to pass along their meaningless quotes of the wealthy as if they really were wise.

He says in verse 14, “*Like sheep they are appointed for Sheol* (Sheol is the word for the grave, the Hebrew word for the grave. He says they're appointed for the grave.); *Death shall be their shepherd, and the upright shall rule over them in the morning. Their form shall be consumed* (in the grave) *in Sheol, with no place to dwell.*”

But look at what he says in verse 15 because this is where the psalmist now brings the contrast into view: “*But God will ransom my soul from the power of* (grave) *Sheol, for he will receive me.*”

This is an amazing statement. It really is an amazing verse. All this time, he's been talking about the wealthy, the greedy, those who would prey upon individuals to steal their money.

Why should I be all that fearful about that sort of thing? Because money isn't the end-all, say-all to life. There are so many things that money can't buy, that can't, they can't get you. Like, it can't ransom your life, he says. But then he comes back and he says, but you know what? He says, God will ransom my life. He will ransom my soul from the grave.

And what I find so incredible about this statement, beyond just the simple change of direction in this Psalm, is the statement of ransoming my soul from the grave. Because, first of all, it proves that in the Old Testament, even in the Old Testament, people fought in terms of being ransomed.

Now, what is a ransom? It's an amount of money you pay to get something back. If someone kidnapped one of your children, heaven forbid, and they held them for ransom, they might say, I want 2.4 million dollars by midnight tomorrow night, or, da, da, da That's a ransom. A payment to get something back.

The psalmist is saying here, God is going to ransom my soul. What's so interesting is that this is the language of the New Testament. That is the language of what Jesus did for us on the cross. You see, it proves that in the Old Testament, people were looking forward to the ransom paid, just like you and I are looking back at the ransom paid, right?

People ask all the time, how were people saved in the Old Testament? I know that we're saved by believing in Jesus and what He did on the cross, but what about the people that came before? How were they saved? They were saved by grace through faith, and this not of themselves, is the gift of God. They just hadn't seen the gift yet. The gift hadn't shown up yet.

For us, the gift has already shown up. We're looking back at it and we're going, whoa, isn't that cool? They were looking forward to the gift and saying, “...*God will ransom my soul...*” They were saved by faith.

People say, well, wait a minute. I thought in the Old Testament people were saved by keeping the law. No. Paul said in Romans, no one will be declared righteous by keeping the law. No one. No one is declared righteous by law-keeping (Romans 3:20). The Bible says our salvation is a gift, and a gift is not paid for, right? We don't pay, anyway, somebody had to pay. Jesus paid, but we don't pay. That's why it's a gift from Him to us (Ephesians 2:8-9). We've been ransomed.

Let me show you how Jesus actually used this word. It's from Matthew chapter 20, on the screen. It says, He speaks of Himself,

Matthew 20:28 (ESV)

...even as the Son of Man came not to be served, but to serve, and to give his life as a ransom for many.

...even as the Son of Man came not to be served, but to serve (and look at this), and to give his life as a ransom for many.”

Jesus speaks this same language that the psalmist speaks, probably somewhere between 1,000 and 800 years before the birth of Christ. The psalmist speaks and

speaks the word of faith: God will ransom my soul. God will ransom my soul. I know it. I just know it. I know it's going to happen.

It's hard to look in faith at something that hasn't happened. Personally, I think you and I have it easier than the Old Testament saints, I'll be honest with you. I'll just be honest. I think we've got it easier. Look, we know that there was a historical figure named Jesus Christ. That's undeniable.

You can say, I don't believe Jesus ever existed. You might as well say you don't believe Abraham Lincoln ever existed. He's just as provable. And the Bible says, He died for the sins of the world. He bore our sin on the cross (1 Peter 2:24). He was ransomed so that we might be saved.

We look back on it, and we have these beautiful gospel accounts—four of them—which come from varying degrees of perspective and other writings in the New Testament, and it's just beautiful. We can put so much together. Plus, there are historical writings that are other biblical sort of things, non-biblical—not that they're not—well, you know what I mean. They're not in the Bible. There you go.

Anyway, in the Old Testament, they just looked forward to something that hadn't happened yet. It's tough to look forward to something that hasn't happened yet and say, but I believe. I believe it will. I believe it will. The Bible has given us many prophecies over the years, and you and I can also look back on many of those and see that they've taken place.

It's funny. I was reading the book by George Müller, his autobiography, *The Life of George Müller*, which was written back in the 1800s, 1850, something like that. Anyway, he talks about Israel becoming a nation. It hadn't happened in his day. It wasn't going to be a long time—another hundred years before it happened. But he said, well, we know that Israel is going to one day become a nation again.

Do you know how long it had been since Israel had been a nation when he was writing that, how long people had been waiting by faith, knowing that God had prophesied that Israel would be restored? You and I are looking back at it, and we're going, yeah, sure, Israel has been a nation. Yeah, it's been a long time now, since the 1940s.

Yeah. Hey, that's prophecy, you guys! And we're looking back, and we're going, it's done! It's over! It happened! Back in the 1850s, they were saying, well, we

know that one of the things that has to happen before the end times is Israel has to be reborn as a nation. Isn't that funny, huh?

But it's tough looking forward when something hasn't happened yet. Now you and I are looking toward other things. There's a lot of other things that are—I mean, the return of Jesus hasn't happened the second time, right? We're looking forward to that, and we're looking toward it. And we need to have the same confidence that men like George Müller had about Israel becoming a nation. And we need to have that exact same confidence that says Jesus is coming back. He's returning.

Okay, the psalmist ends with his original exhortation in verse 16 and following, where he says, *“Be not afraid when a man becomes rich, when the glory of his house increases. (Don't let that upset you.)¹⁷ For when he dies, he will (going to) carry nothing away; his glory will not go down after him.¹⁸ For though, while he lives, he counts himself blessed—and though you get praise when you do well for yourself—¹⁹ his soul will go to the generation of his fathers, who will never again see light.”*

And then this is his final conclusion. Once again, repeating what he said. He says, man in his pomp, and again, the word pomp means his ostentatious boastfulness and his vanity. He says, *“²⁰ Man in his pomp yet without understanding is like the beasts that perish.”* And now he's already said that, but I want to focus on that for a moment. You guys, we all know about animals, and we love our animals here in the United States of America. And I know we treat them like human beings.

I mean, I would be embarrassed to know how much Americans spend on their animals. I won't go any further than that, because I'm sure there are some dog and cat lovers here and probably some other animals too. But they're animals. They're not people. They were not created in the image of God. And when God is trying to make a point about human beings who just live for their appetites, He relates that to being like an animal, okay?

Now, I know your animal is all cuddly, and they jump in bed with you, and you think they're great. But they live for their stomachs, animals do, and there are people who live for their appetites as well—other than just physical, stomach appetites. Those individuals are likened to a beast, and that's why the psalmist says, man for all of his pomp, for all of his glory—he can be pretty flashy—but if he lacks understanding, he's really nothing. He's no different than an animal, right? He's really no different.

There's a story in the Book of Daniel, and I know you guys, most of you, are familiar with it. It chronicles the life and reign of several kings throughout the Book of Daniel, one of whom was named Nebuchadnezzar. Nebuchadnezzar was an incredible king from the standpoint that he ruled over a huge territory. Babylon was the country to beat back in that time. They are the country that conquered Israel, destroyed Jerusalem, broke down the temple, and took the Jews and basically took them into Babylon, into exile.

And Nebuchadnezzar was a king who reigned over a huge kingdom, but he was also a very prideful man. And there's a passage in the Book of Daniel which talks about the fact that he looked at his great wealth and he credited himself with the kingdom and wealth that he had. And we're told that as he was walking on his roof, he actually said—he was just walking around saying—Is this not Babylon the Great, which I have built by my mighty power and my glory, the glory of my majesty? I'm just a man, (Daniel 4:30)

Well, it says in Daniel that the words had barely left his lips when the Lord broke in on that particular conversation and told him He was going to take away his understanding completely (Daniel 4:31). And Nebuchadnezzar became like an animal, and for a period of time, he lived like an animal. He had no—he did not—no longer had the mind of a man. He literally ate grass. He lived out in the wild. He lived with animals and so forth until the Lord finally restored his sanity and his senses. (Daniel 4:31-33)

But what God was doing in that passage is what the psalmist is talking about here. When he says, therefore, all his pomp—and boy, there was hardly anybody who had more pomp than Nebuchadnezzar—for all his pomp, if the man lacks understanding, he's like a beast. He's like an animal. And God allowed that scenario to play out in Nebuchadnezzar's life in a very real way where He made him like an animal. He said, if you're going to act like a man without understanding, I'm going to make you a man completely without understanding, and you will be as an animal for the coming period of time. And boy, talk about experiencing the reality of God's Word.

This Psalm is written about that natural man, the man who denies God, who makes wealth the entire focus of his existence, and God calls him an animal. He likens him to an animal without any senses.

And we come to the end of this psalm, and I think one of the questions that Christians might have at the end of it is, how should we think about money? What should, as a Christian, what should my Christian position be on the topic of money?

Well, I think there are a couple of things that we need to keep in mind. We do need to understand, biblically speaking, the danger that is associated with the acquisition of wealth from a biblical perspective.

And I want to show you a couple of passages. First of all, from 1st Timothy Chapter 6 on the screen, verse 10, it says,

1 Timothy 6:10 (ESV)

For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs.

For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs.

And by the way, that word, pangs in the Greek means pain and distress. It's funny—I hear this verse quoted sometimes where they'll say, money is the root of all evil. That's not what Paul said, he said it is a root. There are other roots, but it is a root of much evil. How so? Because the craving after it can cause an individual to shipwreck their faith and invite great distress into their lives. And then Jesus explains a little bit more about why people who run after money deal with so much distress. Check out Matthew chapter 6:24. He says,

Matthew 6:24 (ESV)

No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.

No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other (and then he basically laid it out). You cannot serve God and money.”

Now that doesn't mean that you and I should take all of our money and burn it, or bury it, or give it away, or whatever like that. He just says, don't serve it. That's the point. Don't serve it. Listen, money can flow into your life without you serving it. That's what Jesus is telling us here. Don't serve money because you can't serve God too. Right?

And then so we ask the question, so then how should we then live? We understand the dangers; how should we live?" Well, I love Hebrews chapter 13, and I particularly like it out of the NIV where the writer says,

Hebrews 13:5 (NIV)

Keep your lives free from the love of money and be content with what you have, because God has said, "Never will I leave you; never will I forsake you."

Keep your lives free from the love of money and be content with what you have, because God has (promised) said, (and this is a quote from Deuteronomy) "Never will I leave you; never will I forsake you."

And so, that verse is very key to helping you and I to answer the question, how then should I live? I should live in such a way that I keep my life free from the love and the acquisition of wealth and learn to be content with what the Lord has given me. Right?

It wasn't that long ago we went through Paul's statement about godliness with contentment being great gain on Sunday morning. And then, finally, for Matthew chapter 6 again. Jesus says,

Matthew 6:19-21 (ESV)

Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also.

Do not lay up for yourselves treasures on earth, (This is how you and I are supposed to live) where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also.

The overwhelming message of how we are to live is: go ahead and use the money that God gives you; just don't let it be your treasure. Don't let it be the focus of your life. Don't serve it. Let it serve you. That's what money is for. It's to serve you, you're not to serve it, and I think that's a very important distinction.