

Why We Ought Not to Trust in Wealth

(Psalm 49) ¹

WHAT IS TRUE AND WHAT WE SHOULD DO:

- To trust in riches is folly, so believe in Jesus, for God alone can save you from a dreadful eternity in a sinner's hell.

PSALMIST'S PROCLAMATION OF WISDOM AND INSIGHT (v.1–4)

- 1.) Everyone, listen up! Rich or poor! The psalmist will answer a riddle of universal interest with wisdom provided by God. It is the mystery of life, death, and wealth.

POINTLESSNESS OF HUMAN RELIANCE ON WEALTH (5–12)

- 1.) Wealth nor riches offer advantages in death. Death is impartial, taking the wise and foolish as well as the rich and poor. Money cannot delay death or buy immortality. Death is indiscriminate (v. 7,9) and their shepherd (v. 13, 14).
- 2.) All see that wise people die (v. 10). Yet, some people fail to see it because they refuse to see it. Although they know they will die, they behave as if they will live forever. You do not have to have wealth to perish because of wealth.
- 3.) Spiritual blindness is **deadly**. You can perish equally well merely by making money your goal and forgetting spiritual things. The person who is preoccupied with money has security, health, long life, and a lasting reputation as life goals. But the true end of this person is death—and not only physical death but spiritual death.
- 4.) The reality is that despite all of mankind's pride, he will die physically just like the animals (see v. 12, and v. 20). Those who own land and many things will have no more than a grave (v.11).

PROMISED DOOM OF THOSE WHO TRUST IN THEMSELVES (13-20)

- 1.) It is a reoccurring theme in the ancient near east, not only in the Bible but that living without understanding is to live like an animal since the ability to think and reason sets humans apart from the remainder of creation. Yet how animal-like we are when we fail to consider the shortness of our days and prepare for how we will spend eternity! In Psalm 23, those who know the Lord are shepherded by the Lord. They are led on a righteous path and will

dwell in the house of the Lord **forever**. In Psalm 49, those who trust in their wealth are shepherded by death, and while they graze in lush pastures, they are being led to slaughter (v. 14).

- 2.) The Hebrew text is more forceful than the translations at this point, for the phrase “does not endure” literally means “does not pass the night.” It suggests that, in view of death, a person's position in life is not as secure even as a traveler who turns into an inn for the evening. In our case, life is so short that we do not even make it to the morning! Yet there will be a bright “morning” for some whom the psalmist calls “upright” (v. 14).
- 3.) The psalmist is **confident** that God will one day do what riches cannot for him—rescue his soul from death. No man can redeem the life of another or pay his ransom to God (v. 7). “But God will redeem my soul from the power of Sheol, For He will take me” (v.15). See also Jesus' words in Luke 12:13-34.
- 4.) Expressing hope in God, the psalmist **cautions** his readers: Do not be impressed when a man grows rich (v. 16). There is no need to envy or fear the rich (v. 16). Burial shrouds have no pockets. The wealthy can “take nothing” with them (v. 17). No matter how happy we are on earth, death awaits us all (v. 18–19)
- 5.) Those who trust riches **will die**, be buried, and soon be forgotten, but those who trust God will be redeemed by him and be taken to him to enjoy personal life and fellowship with him forever.

Note: At this stage in the history of biblical revelation, it would be too much to suggest that the psalmist anticipated sinners' redemption (salvation) by the death of Jesus Christ as the New Testament presents it—for example, 1 Peter 1:18–9 (“For you know that it was not with perishable things such as silver or gold that you were redeemed from the empty way of life handed down to you from your forefathers, but with the precious blood of Christ, a lamb without blemish or defect”). Still, “redeem” is exactly the right word to use in this context. Spiritually, it refers to God setting us free from sin. Who can do that? Only God.

- ✓ **APPLICATION:** Relying on God is the only solution to death. We ought to focus on how we might prepare for eternity rather than how we might amass increasing wealth here and perish with it. Do you trust Jesus as your Redeemer, or are you trusting your wealth? Now is the time to get your priorities straight, for you will be in no frame of mind to do it when you're dying. Those who trust riches will die, be buried, and be forgotten, but those who trust God will be saved by Him and taken to Him to enjoy life and fellowship with Him forever.