

The Insanity of Trusting in Wealth

A Sermon on Psalm 49

by

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1. Introduction

2. Money Cannot Buy You Wisdom and Understanding (vv. 1-4).

a. The summons to all people in all walks of life (vv. 1-2).

i. The psalmist begins with a cry to all people everywhere, “Hear this, all peoples; give ear, all inhabitants of the world, both low and high, rich and poor together” (vv. 1-2).

1. The reason why is quite simple, as verses 3-4 will show us.

2. The psalmist is going to give them wisdom, and evidently, this wisdom is much needed because it speaks to a part of the human condition that everyone experiences.

ii. The content of this wisdom will deal explicitly with the folly of trusting in one’s wealth.

1. Yet behind that dominate theme, the human condition being spoken to is that there is a disproportionate scale that just so happens to transcend time, space, and even culture.

a. On one hand, you have the rich and the powerful, and on the other, you have the poor and the needy.

b. The rich and the powerful live seemingly easy lives simply because of their station in life.

c. For the poor and needy though, life is a seemingly endless series of obstacles and hardships and they simply don’t have the luxury or the resources to do much about it.

2. Regardless of wherever you may fall on this scale though, the wisdom being given in this psalm applies directly to you.
 - a. All of us alike need to hear these words and the reason is quite simple: whether you have all the money and power in the world or you have none at all—what we all lack is wisdom’s insight.
 - b. We tend to focus on the externals rather than on the “real” reality.

b. *The clarion call of prudence (vv. 3-4).*

- i. “My mouth will speak wisdom, and the meditation of my heart will be understanding. I will incline my ear to a proverb; I will express my riddle on the harp” (vv. 3-4).
 1. Notice the psalmist speaks of wisdom as something that is outside of himself.
 - a. In v. 3, he talks about his need to meditate upon the wisdom being given to him.
 - b. Then in v. 4 he speaks even of inclining his ear toward a proverb.
 2. In both instances, he shows a need for careful attention and reflection upon what he hears.
 - a. It is a Divine wisdom—a wisdom that comes from above. It is not a wisdom which any on earth have to offer.
 - b. Yet even to the psalmist—the meaning of this proverb alludes him at first. It is dark and mysterious, a riddle, as he says in v. 4, which he will now make clear to all who would pay heed to his cry.
- ii. Our psalmist will answer that question in a rather disturbing way—at least to the ears of 21st century, modern American Christians: it ultimately doesn’t matter.
 1. It is, as the book of Ecclesiastes tells us, a matter of *hebel*. It is vanity of vanities.

- a. It is the same expression of Christ when He nonchalantly said that we cannot serve two masters; you cannot trust in both Mammon, or money, and God.
 - b. What does ultimately matter though is where one places their trust and hope, and that is the much-needed wisdom that all the earth must hear.
2. The first reason why it is absolute madness to trust in wealth, as vv. 1-4 show us, is that no amount of money can buy you wisdom and understanding.
- a. As the psalmist called everyone to attention to heed the words of wisdom, it didn't matter one bit if you were rich or poor, high or low, black or white, or whatever other external appearance you want to go by.
 - b. If you want wisdom and understanding, you must attend yourself to the Word of God. There is no other source from which you will find it.

3. Riches Cannot Redeem Your Soul Nor Bring Reward of Eternal Life (vv. 5-9).

a. The power and wealth of the wicked should not cause us to fear (vv. 5-6).

- i. Notice he begins this section with a rhetorical question in vv. 5-6: "Why should I fear in days of adversity, when the iniquity of my foes surrounds me, even those who trust in their wealth and boast in the abundance of their riches?" (vv. 5-6).
 - 1. There is a natural implication of what's taking place as we come to these two verses; the implicit reality is that the people who hold all the power and the wealth are oppressing those who do not.
 - 2. But there is a drastic shift in the psalm that's starting to take place where the contrast between the poor and the wealthy is coming to full focus.

- a. The important thing for us to keep in mind in this section is that this is not merely a personal problem—meaning that it isn't speaking of one individual who is facing hard times.
 - b. The psalmist is speaking of incredibly dark days where evil is taking place all around them—and the “have nots” are literally powerless to do anything about it.
- ii. The “haves” are not simply going about and flaunting their wickedness openly, they're flaunting their wealth as well.
- 1. You see, it is not enough for them to just be wealthy and powerful—they take this as the perfect opportunity to cause trouble for everyone else.
 - 2. When he says that the iniquity of his enemies surrounds him, the way the expression is broken out in the Hebrew, you get a very vivid picture of a snake lying in wait to bite at the heel of the righteous.
 - a. No matter which way they turn, evil is always snapping at their heels and seeking to bring them down.
 - b. But the faith of the psalmist is incredible; he simply asks: why should I fear?
- b. *The rich and powerful cannot buy off God (vv. 7-9).*
- i. Our psalmist provides an answer for why we should not fear the wicked in their abundance of power and wealth: “No man can by any means redeem his brother or give to God a ransom for him—for the redemption of his soul is costly, and he should cease trying forever—that he should live on eternally, that he should not undergo decay” (vv. 7-9).

1. No matter how rich and powerful the wicked may be, they cannot keep God off their heels.
 - a. They might be hunting down the righteous—but God is behind them, every step of the way, waiting for that moment to strike in judgment.
 - b. They think that money, power, influence, and status, make them invincible. The reality, however, is quite the contrary.
 2. No man can by any means redeem his brother or give to God a ransom for him. Why? For the redemption of his soul is costly.
 - a. The concept of a “ransom” goes back to the Law, but the idea is that a price is owed and some sort of compensation must be paid.
 - b. It is very interesting that the word “costly” he uses here to describe the soul is not a financial term.
- ii. The simple point of this brief section is to show that not even all the treasures of the earth can be enough to buy back our soul. This verse simply presumes you and I are born into a state of debt that money and power can’t fix.
1. The debt tacked onto the soul of the one who sins is far greater than you and I can even possibly imagine.
 - a. We underestimate the very real chasm that stands before us and God due to our sin.
 - b. That is why only God can wipe our slate clean. Nothing can bridge this chasm, save God Himself.
 2. When we come to the New Testament, we see this reality most clearly displayed in the person and work of Jesus Christ, who died as our Substitute.

- a. In Christ, the ransom price was paid in full. In Christ, our debt was absolved. In Christ, we find ourselves free from the penalty of sin—and none of it was because of our own efforts or works.
- b. The foolishness of striving to pay off your own debt before God is the height of insanity, for only Christ is valuable enough to give a sufficient payment for the precious worth of our souls.

4. Wealth Cannot Rescue You From the Grave Nor Relieve the Judgment to Come (vv. 10-15).

a. Death is no respecter of persons (vv. 10-12).

- i. “For he sees that even wise men die; the stupid and the senseless alike perish and leave their wealth to others. Their inner thought is that their houses are forever and their dwelling places to all generations; they have called their lands after their own names” (vv. 10-11).

- 1. To summarize these three verses: death is the great equalizer of all mankind.
 - a. This is the same reality that the book of Ecclesiastes speaks to so well.
 - b. For the wicked this is a profound truth they must come to embrace: they may spend all of their life trying to find some sort of immortality, but in the end, it will fade just like everything else.
 - c. For the righteous, this is also a profound truth they must come to embrace: they may see a wicked, wealthy, and powerful tyrant rise up, but in the end, he too will die just like everyone else.
- 2. The interesting dilemma is that despite this constant awareness that we all must die—the very thing the wicked seek to do is make an everlasting name for themselves.

- a. In their heart of hearts, v. 11 tells us they seek to do something they can be remembered by.
 - b. For some, it is putting their wealth into vast homes or businesses that can be passed down from generation to generation—and they think that this is how they will be immortalized.
 - c. For others, they name lands, opera houses, and businesses after themselves, thinking that history will hold their name in high regard until the end of time itself.
- ii. “But man in his pomp will not endure; he is like the beasts that perish” (v. 12).
 1. For all the wealth and honor this world can give them, they will end up being no different than the wild animal that dies, alone, and lays silent in the grave.
 2. This shows us an incredible contrast to the plans of mortal men, who believe, despite the truth that they know so well that all men must die, they will be the exception to the rule.

b. The rich and powerful cannot change their destiny (vv. 13-15).

- i. “This is the way of those who are foolish, and of those after them who approve their words. As sheep they are appointed for Sheol; death shall be their shepherd; and the upright shall rule over them in the morning, and their form shall be for Sheol to consume so that they have no habitation” (vv. 13-14).
 1. Notice it is not merely those who trust in their wealth that are labeled fools—but those who also approve of their words.
 - a. In other words, there are many willing devotees to the love of money and power—but this is the way of the empty-headed fool who so desperately needs to understand the wisdom of the psalmist.

- b. The point of this is simply to say that the allure of wealth and power lulls a great many of people into believing that if they can possess them, they too will be able to thwart death to some degree.
- 2. All are sheep, grazing in the fields of death, who shepherds them to that inevitable end, which is the grave.
 - a. Yet there is much more than the grave in mind when he says that the one who trusts in riches will be led to Sheol.
 - b. There is a stark contrast in destinies between the one who trusts in wealth, and the one who trusts in the Lord.
- ii. “But God will redeem my soul from the power of Sheol, for He will receive me” (v. 15).
 - 1. The word “redeem” here brings us full circle to v. 7. Whereas no man can bring forth a treasure so great to redeem his soul from the power of death—it is God Himself who will save the righteous from the same fate that awaits the wicked.
 - a. For the wicked, there is no hope of redemption, but only eternal death.
 - b. For the righteous, there is incredible hope, because they shall not taste death, nor undergo decay.
 - 2. This is perhaps the greatest reason why it is madness to trust in wealth.

5. Prosperity is Not a Sign of God’s Blessing (vv. 16-20).

a. Do not fear the affluent tyrant, for his legacy will die with him (vv. 16-19).

- i. “Do not be afraid when a man becomes rich, when the glory of his house is increased; for when he dies he will carry nothing away; his glory will not descend after him” (vv. 16-17).
 - 1. This command comes off of the heels of all that the psalmist has shown us thus far.

- a. Think back to v. 5, where this person is constantly seeking to strike at the less fortunate simply because he has the power and finances to do so with ease.
 - b. The truth of the matter is not that such a man won't have the upper hand in this life, but rather, that it is temporary.
 2. The specific reason the psalmist gives for why we ought not fear such a man is that all which he has pursued cannot follow him in the life to come.
- ii. "Though while he lives he congratulates himself—and though men praise you when you do well for yourself—he shall go to the generation of his fathers; they will never see the light" (vv. 18-19).
 1. It is hard to read these two verses and not think of the parable of the rich fool in Luke 12.
 2. In the end, we see that riches have at least one major weakness: they have no purchasing power in death.
 - a. This is why Christ even said that following Him would come at a great cost—but the cost of not following Christ was even greater.
 - b. Jesus tells His disciples in Matt. 16:24-27, "If anyone wishes to come after Me, he must deny himself, and take up his cross and follow Me."
 3. A person may grow rich and powerful; he may boast in his achievements while he lives; many would-be followers may even shower him with praise—but absolutely none of that indicates this man is favored or blessed by God.
- b. *The fool who lacks wisdom will perish like the beasts of the field (vv. 20).*
 - i. "Man in his pomp, yet without understanding, is like the beasts that perish" (v. 20).

1. Once again, the psalmist reiterates the truth of what fate awaits all mankind, which is death.
 2. This verse is a repetition of v. 12, yet notice there is a slight difference between these two verses.
- ii. When all is spoken and wisdom has been revealed by the psalmist, there is an expectation now upon all who hear his words.
1. They will either heed his instruction and follow the course of wisdom, forsaking a trust in their wealth and prestige, or they will not.
 2. But there is not a third way. The one who rejects wisdom will ultimately perish, like all flesh, and have no hope in the resurrection to come.
 3. For those who listen to wisdom's call and follow the way of their Lord, things will be precisely the opposite.

6. Conclusion

Small Group Questions

1. What is your reaction when a rich and powerful person comes upon the scene, and starts to do what they inevitably do best? Are you reflecting on the "real" reality as the psalmist portrays it, or given to fear, awe, envy, etc.?
2. In what ways do you see yourself given to trusting in wealth (e.g., 401k, life insurance, inheritance, your paycheck)?
3. How do you reorient your heart and mind toward things of eternal value rather than building up earthly treasures?