

YOU CAN'T TAKE IT WITH YOU

PSALM 49

INTRODUCTION:

In November of 1922, a middle-aged English archaeologist named Howard Carter made one of the most famous archaeological discoveries of all time when, after years of searching, he finally found the tomb of the boy Pharaoh, Tutankhamen. Many tombs had been found in Egypt's Valley of the Kings, but all had been heavily looted in antiquity. King Tut's tomb, however, was almost totally intact. When Carter first opened the tomb and peered in, he was asked, can you see anything. All he could answer was, "Yes, wonderful things!"

As it turned out, over 5,000 things were found in that tomb, an absolutely priceless treasure of objects placed with the boy king for him to take into the afterlife:

- Two thrones, six chariots, elaborate couches, chairs, shrines, life-sized statues, multiple chests filled with precious stones and jewelry, golden scepters, walking sticks, and weapons, instruments, fine linen clothing, jars of wine, food, perfume, hundreds of other gold or gold-inlaid objects and statues, not to mention his gold plaited coffins.

This tomb vividly exemplifies that there are many people who staunchly believe that you can take it all with you in death. Psalm 49 flatly denies this way of thinking. It bluntly tells us you cannot take anything with you in death; your wealth and riches cannot help you when your time comes. Why then do so many people place confidence in money, power, and status? And why do so many people who do live for this world and its wealth seem to prosper?

This psalm speaks to two groups. It is a warning to those who trust in their wealth and a call for the righteous not to be perturbed when the wicked prosper. Our perspective must be different, longer, eternal, and spiritual. We must stay the course, remain faithful, and trust that God has a better and lasting city and home for us.

Main idea: Those who trust in the things of the world will perish forever, but those who trust in the Lord will be redeemed from the power of death.

- A. The call to listen to wisdom (vv.1-4)
- B. The folly of trusting in wealth (vv.5-12)
- C. The certainty of death and the hope of the righteous (vv.13-20)

EXPOSITION:

A. The call to listen to wisdom (vv.1-4)

- ¹ Hear this, all peoples; Give ear, all inhabitants of the world, ² Both low and high, rich and poor together.

The psalmist opens with a universal call. He calls on the whole world to listen to his words. He is going to speak about something important that people all around the world need to hear. His topic is a

worldwide issue. Everywhere you go, you run into this issue. No matter the country you live in or the culture you belong to, this is relevant to you.

The low and high, the rich and poor in the eyes of whatever society you live in; this applies to all without distinction. All need to hear what the psalmist has to say. For, what he has to say is wisdom and understanding.

- ³ My mouth will speak wisdom, and the meditation of my heart will be understanding. ⁴ I will incline my ear to a proverb; I will express my riddle on the harp.

Wisdom in the Bible is different than intelligence or logic. Wisdom is more related to skill at life—and in particular, applying God’s Word to your life in the right way. Wisdom is the skillful application of God’s Word. It is knowing what God has said and applying it in the right way at the right time so that God is honored, and you receive the benefit.

So, when the psalmist says he is going to speak wisdom, we know that he is going to speak the truth of God’s Word; and it should affect the way we live. This point is emphasized when he says, *“I will incline my ear.”* His insight into life does not come from himself but from God. And he is going to share this wisdom with the world.

And like a good wisdom teacher, he will give us this wisdom in the form of a proverb, that is, a timeless truth that will help us make wise choices. And like a good psalmist, he’s going to express this riddle, this conundrum, this difficult universal question, in a tune on the harp/lyre.

B. The folly of trusting in wealth (vv.5-12)

This first stanza unfolds the problem at hand and exposes the false thinking and foolish living of so many in the world, and even in the church.

1. The universal problem (vv.5-6)

- ⁵ Why should I fear in days of adversity, when the iniquity of my foes surrounds me, ⁶ even those who trust in their wealth and boast in the abundance of their riches?

The psalmist opens up the difficult question by talking to himself. He is tempted to fear something—what? *“The days of adversity,”* or *“the evil days, when the iniquity of my foes surrounds me.”* In short, there is a temptation to be afraid of those times when wicked enemies surround him.

What kind of wicked enemies is he talking about? *“Those who trust in their wealth and boast in the abundance of their riches”* (v.6). To trust is to place full confidence in someone or something. We trust someone or something that we don’t think will let us down. And what are these enemies he speaks of trusting in? Their wealth.

The word for wealth (*כֶּסֶף chayil*) means more than just material possessions or riches. It also includes strength, power, ability, and status. So, the psalmist is tempted to fear being surrounded by people who put their confidence in their wealth—whatever they can gain from this world and be applauded for in this world—and they boast in it. They crave wealth, power, influence, and praise. They glory in it.

Why would anyone be tempted to fear these kinds of people? Here is the universal problem. All too often, those who trust in and crave the world's wealth and power oppress and take advantage of those who have neither. It was as true in ancient Israel as it is today. To be sure, not all rich people are like this. There are many people to whom God has given much earthly wealth and who use their resources for the betterment of others and the funding of kingdom work. But too often, those with wealth love what they have more than they love God; and they trust in what they have more than they trust in God. They become lovers of money, which the Bible calls idolatry. Paul says, not money, but the love of money is "a root of all sorts of evil" (1 Tim.6:10). And in their pursuit of more money and power, they often take advantage of the more vulnerable.

So, why shouldn't we fear such evil days and such evil and destructive people? The psalmist tells himself, and us, that he does not need to fear them because they are trusting and boasting in the wrong thing. They trust in their wealth and boast in the abundance of their riches. But they're betting on the wrong horse. His understanding of truth allows him to know something they don't know: redemption can't be bought.

2. The wrong solution (vv.7-9)

- ⁷ No man can by any means redeem his brother or give to God a ransom for him—⁸ For the redemption of his soul is costly, and he should cease trying forever—⁹ That he should live on eternally, that he should not undergo decay.

Money, power, and influence can do a lot for you in this world, but one thing it surely cannot do is redeem anyone from death. No one can pay God a ransom price for their life or anyone else's. You cannot trust in your wealth to do that—so we must stop trying altogether!

Two related words are used in these verses, and they are each variously translated in the Old Testament as "redeem," "ransom," "atone," "cover." Whereas sometimes these words relate to a sacrifice of atonement for sin, in other contexts (including Psalm 49), they refer to substituting an animal or a person with a payment of money.

- **Exodus 21:28-30**—If an ox gores a man or a woman to death, the ox shall surely be stoned and its flesh shall not be eaten; but the owner of the ox shall go unpunished. ²⁹ If, however, an ox was previously in the habit of goring and its owner has been warned, yet he does not confine it and it kills a man or a woman, the ox shall be stoned and its owner also shall be put to death. ³⁰ If a ransom is demanded of him, then he shall give for the redemption of his life whatever is demanded of him.

The psalmist takes this idea of ransom money to redeem a life and says to those trusting in their wealth, "You fools! You cannot buy redemption from the grave, from death, from the eternal destiny that awaits you." It is futile. It is impossible. No one, no matter how wealthy, can buy his life, can bribe his way out of death, or ransom the life of his brother. It is too costly. Not if Jeff Bezos, Bill Gates, and Elon Musk combined all their fortunes could anyone pay God a ransom for a person's life.

- **Spurgeon**—A king's ransom would be of no avail, a Monte Rosa of rubies, an America of silver, a world of gold, a sun of diamonds, would all be utterly contemned.¹

¹ Spurgeon, *Treasury of David*, 371.

In the end, our money, strength, power, and influence will fail us. We cannot place confidence in it. It's good to earn from hard work. It's wise to save. It's good to build up a positive reputation. But we dare not find ourselves trusting in those things or living for those things because the inevitable end is coming to each of us.

3. The inevitable end (vv.10-12)

- ¹⁰ For he sees that even wise men die; the stupid and the senseless alike perish and leave their wealth to others. ¹¹ 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. ¹² But man in his pomp will not endure; he is like the beasts that perish.

None of us, and no one else, has the means to avert death. The wise and the stupid alike die. When it comes to the harsh reality of death, all of us are on equal footing. Death is the great leveler. You die, and you have to "leave your wealth to others." You can't take it with you—not your money, not your power, not your status.

We can have the healthiest diet, the best healthcare, the best youth-retaining products on the market, but in the end, we cannot avert death. It is coming, and yet so many of us live as if it's not. Many of us live, as verse 11 says, as if our homes will last forever. Some people name lands, places, buildings, and streets after themselves in their pride, thinking this will give them some sort of immortality after they die.

And we don't have to be filthy rich to think and live the same way. We can be poor by the standards of the world and still think and live this way. Our lives can be consumed with consuming, with gathering for ourselves, with entertaining ourselves, with thinking no further than tomorrow, or next week, or next year, or the next ten years. But all of that is really just irresponsible, foolish, short-term thinking. It is thinking like the rich fool Jesus describes in Luke 12:15-21.

Are you rich toward yourself and the world, or are you rich toward God? Are you thinking short-term or long-term towards eternity?

- ¹² But man in his pomp will not endure; he is like the beasts that perish.

In the end, even the richest, most powerful, and most famous die like every other animal on the planet. The psalmist is not saying a person's life is worth the same as a beast; he's simply saying that all living things perish in the end, and your money, power, or possessions can do nothing to stop it.

C. The certainty of death and the hope of the righteous (vv.13-20)

The psalmist now draws an important contrast. Indeed, death is the lot of us all, but there is a drastic difference in how death ultimately affects the foolish, wicked, and the upright.

1. The destiny of the foolish (vv.13-14)

- ¹³ This is the way of those who are foolish, and of those after them who approve their words. Selah. ¹⁴ 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.

The psalmist gives a very grim picture of what awaits the foolish, those who trust in themselves and their wealth, and all those who follow after them. Death is personified as a shepherd leading the unsuspecting flock to their doom. Those who live for money, power, and status do not realize the path they are on. They are like sheep who see green pastures all around—comfort in this life—but they don't know that around the corner from their self-centered and comfortable life is the slaughterhouse.

They are appointed for Sheol, the grave, the abode of the dead, and in their case, it will not be a happy abode. It will not be a place of rest. They had their time of rest and comfort in this life. The grave, eternity, has no dwelling for them. In that place, the psalmist says, death/grave/Sheol will consume them. It will eat away at them, on and on and on and on.

This gets close to what Jesus says about hell. But He takes it even further:

- **Mark 9:44**—the unquenchable fire, where THEIR WORM DOES NOT DIE, AND THE FIRE IS NOT QUENCHED.

In other words, death will consume those who trust in their wealth and the things of this world for all eternity.

So, you may live for yourself, pursue riches and power, put your confidence in those things, and you may very well have a comfortable life. You might obtain all that this world has to offer and be the envy of millions. But what then? What of your soul? What of your eternity?

- **Matthew 16:26**—For what will it profit a man if he gains the whole world and forfeits his soul? Or what will a man give in exchange for his soul?

All that awaits you who decide to trust in yourself, to live for yourself, your pleasures, and comforts, and put confidence in what you can gain from this world, is an eternity of conscious misery in hell under God's just wrath.

But the psalmist tells us that there is another way! Praise God that there is another way!

2. The destiny of the upright (v.15)

- ¹⁵ But God will redeem my soul from the power of Sheol, for He will receive me.

Though the psalmist fully expects to die just as the foolish and wicked do, he has a hope. And his hope is not in himself, not in his riches, not in his power, not in his status, not even in his own righteousness. His great hope is in God alone!

"But God"—These are two of the greatest words in the Bible. Things can be seemingly bad, tragic, and hopeless, but God changes everything (see Acts 2:24; Eph.2:4). Death awaits the foolish and the upright alike, but God will redeem the souls of those who put their trust in Him from death. But wait, didn't the psalmist already say that nobody could purchase redemption? Indeed, none of us can purchase redemption because none of us can pay it; the cost is infinitely too high. But there is One who can—One whose blood, whose life, was of infinite value—valuable enough to ransom everyone who would ever believe. In fact, that was precisely why He came.

- **Mark 10:45**—For even the Son of Man did not come to be served, but to serve, and to give His life a ransom for many.

The blood of Jesus, God’s own Son, was that valuable. And with that blood—with His invaluable life—He redeemed us.

- **1 Peter. 1:18-19**—knowing that you were not redeemed with perishable things like silver or gold from your futile way of life inherited from your forefathers,¹⁹ but with precious blood, as of a lamb unblemished and spotless, the blood of Christ.

And for those of you who trust in the Lord with all your heart—not in wealth or yourself or anything else in this world—He will receive you. He will welcome you and embrace you as a loving Father.

And what awaits you finally, in the end, beyond the grave is a new morning—a new day when you will be vindicated, fully redeemed, and resurrected with a new and glorious body, and the righteous will triumph over the wicked. And all that you suffered and lost and grieved over in this life will not compare with the glory that is to be revealed to you and that you will enjoy in the presence of God forever.

Can you say beyond a shadow of a doubt that the Lord Jesus Christ is your Redeemer—that He paid the price for your sinful soul with His own blood, His own life? If so, then be confident that He will redeem your physical body on that day when He comes again, and you will see Him just as He is. And as you rest in this promise, don’t fear what today brings, but place your confidence in your Redeemer.

3. The lesson applied in life (vv.16-20)

The psalmist hits a high note but doesn’t want us to forget his main lesson, and so he summarizes his teaching again to make sure we get it and apply it to our lives.

If God is our hope and confidence, we do not even need to fear death, for He will redeem us from the grave. And if we do not need to fear death ourselves, then we certainly don’t need to be perturbed when the foolish man becomes rich, and the glory of his house is increased (v.16). We don’t need to worry when the ungodly prosper and the godly struggle and suffer. Why?

- Because nothing they gain in this world has eternal value.
 - ¹⁷ For when he dies he will carry nothing away; his glory will not descend after him.
- Because praise from men is fleeting.
 - ¹⁸ Though while he lives he congratulates himself—And though men praise you when you do well for yourself—¹⁹ He shall go to the generation of his fathers; They will never see the light.

And the psalmist concludes with what he has already said to drive home his point:

- ²⁰ Man in his pomp, yet without understanding, is like the beasts that perish.

We all fall into one of two camps, and one of two destinies await us all:

Camp 1—You live for this world and for yourself and find your confidence and comfort in the things it offers. The price for this life is the forfeiture of your soul and the eternal judgment of God.

Camp 2—You give up your life to God by coming to Christ for forgiveness, trusting in Him alone for your redemption, denying yourself, taking up your cross daily, and following Him. It is a life characterized by serving and loving others in His strength. The price for this redemption was already paid; it was paid by our Savior on Calvary. And the life that He gives is an abundant life now and an eternal resurrected life to come.

Illustration: Many of you know the story of the five American missionaries—Jim Elliot, Nate Saint, Pete Fleming, Roger Youderian, and Ed McCully—who, in the 1950s, gave up comfortable lives in the United States to preach the Gospel to those who had never heard in South America. They moved themselves and their families into the Amazonian jungle of eastern Ecuador. They sought to give the message of life in Christ to the Huaorani (aka Auca) people, a tribe that had had almost no contact with outsiders that were not violent. They had given up their lives of comfort and knew that they might have to give even more. But for them, Christ was worth it. When they finally located some of the Huaorani, they rejoiced that God had granted them the opportunity. But after only a few short meetings, all five missionaries were speared through and killed.

To those who live for this world, like those described in Psalm 49, and like some in church today, this story likely sounds like a total waste. Five men, none older than 32 years old, gave up everything and died dreadfully. But to those who know the Lord, to those who see the wisdom of Psalm 49, their lives were not wasted. Their lives were models for all of us who would seek to follow Christ. They knew what they were doing and why they were doing it.

Some seven years earlier, before they had ever left for Ecuador, Jim Elliot wrote in his journal what has now become that famous missionary quote:

- “He is no fool who gives what he cannot keep to gain that which he cannot lose.”

Jim Elliot and those other four missionaries lived the wisdom of Psalm 49. They refused to place their confidence in wealth and riches, which cannot redeem, and chose instead to trust in the only One who can and does and will redeem their soul from the power of death and receive them forever into His glory.

CONCLUSION:

And God calls on all of us to do the same. Be careful not to place your confidence in the things you can gain in this world but place all your confidence in the Lord Jesus Christ. He has already paid the ransom price on the cross; therefore, trust in Him by submitting your life to His will.

Amen.

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