

Trusting in Wealth

Psalm 49:1-20

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If you have your Bibles, I'd invite you to turn with me to Psalm 49, as we continue to work our way through the Second Book of the Psalms—that is, Psalm 42-72—on Sunday evenings. The last time we were together in the Second Book of the Psalms we were in Psalm 48, and we were surrounded by our enemies, but we were safe in Zion and smiling on all our foes because of the greatness of the great King who dwells in the midst of His people.

If you can remember back a couple of weeks we noted that Psalm 48 had four parts: there's the picture of the great King in the midst of His city in verses 1-3; there's the picture of God's foes terrified by the very sight of this city, the capital city of God Himself, in verses 4-8; there's that picture in verses 9-11 that meditates on God in worship; and then in verses 12-14, a picture of the God who's greater than Zion itself.

And we said that Psalm 48 was often used in those liturgical traditions in Christianity which celebrate the Church calendar. It was often used on Pentecost Sunday, that Sunday on which we celebrate the sending of the gospel to all the nations, because Zion in this Psalm is far more than a local capital. In fact, Psalm 48 makes it clear that Zion is “the joy of all the Earth.” And so it sets forth that hope in which all the nations will come into Mount Zion and will worship the one true God. Derek Kidner observed that “the outlines of the Jerusalem above are already apparent in Psalm 48.” So, Psalm 48 asks and answers an important question: What makes the Church secure in the world? And the answer that it gives is *God*: who God is, His presence, His providence, His character, His greatness—all of those are explored in Psalm 48.

Tonight we're going to turn to an entirely different kind of Psalm. It's not just that the subject matter is different from Psalm 48; it's that the form, the medium in which the Psalm is presented is very different. In fact, if you have already sneaked a peek at Psalm 49 tonight or perhaps if you've read ahead as so many of you do—and I commend you with that practice. When you see the text published for Sunday morning and Sunday evening and Wednesday night, many of you read ahead so that you're prepared when you come to the Lord's house, and that's a good thing to do. Well, many of you have read ahead and you

recognize, “Boy, this Psalm sounds more like a Proverb than it does like a Psalm.” And you’re right. It has that sound of wisdom literature about it. Whereas so many of the Psalms that we’ve been studying about have a vertical dimension—they immediately carry our eyes up to God and ask us to meditate upon heavenly things—this one at least begins in form sorting of talking to one another. It serves as an exhortation to us to think in a particular way. So, before we hear this word read and proclaimed, let’s look to God in prayer and ask Him to give us heavenly wisdom to understand this, His heavenly word. Let’s pray.

Our Lord and our God, we acknowledge that Your word is truth and that You have appointed that we would live by it, that we would walk by it, that it would be a lamp to our feet and a light to our path. We ask that You would make this word to be so to us. Heavenly Father, we acknowledge that we are surrounded and filled with riches from Your hands. You have bestowed upon us resources above measure in this congregation. The poorest of us in this place is far wealthier than most Christians have ever been, and so it behooves us to be good stewards of what You have given to us. But we also recognize that we’re not only called to stewardship, but we’re called to recognize the challenge of the resources that You have given to us and, indeed, the danger of the material prosperity with which we are beset. We ask, Heavenly Father, then that You would give us spiritual eyes, eyes to see and ears to hear, what you say about this in Your word. And then not only to respond with agreement to what Your word says, but to be transformed by the truth of that word in our living. This we ask in Jesus’ name. Amen.

Hear God’s word in Psalm 49.

For the choir director. A Psalm of the sons of Korah.

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

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.

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?

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.

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.
But man in his pomp will not endure; he is like the beasts that perish.
This is the way of those who are foolish, and of those after them who
approve their words. Selah.
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.
But God will redeem my soul from the power of Sheol, for He will receive
me. Selah.
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.
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.
Man in his pomp, yet without understanding, is like the beasts that perish.

Amen. And thus ends this reading of God's holy and inspired word. May He add
His blessing to it.

This Psalm is a wisdom Psalm. It's the last in this first set of Psalms of the Sons
of Korah, and it exhorts us to remember the futility of worldly wealth. In fact, it's a
warning to us against worldliness. But it also holds out before us the hope of
victory over death: it's a divine warning against finding security in wealth.

This is a theme that we've seen before in the Psalms. It's been a long time since
we were in the First Book of the Psalms, but if you remember all the way back to
Psalm 37, Psalm 37 addresses this same theme; it does it just a little bit
differently. When asking the question about why the wicked prosper, and why the
righteous often don't, and why the wicked are prospering and, in fact, using their
prosperity to oppress the righteous—Psalm 37 answers that by pointing us to
God's providence, that is, asking us to trust that the Lord will provide for our
needs and care for us. This Psalm addresses the same issue in part, but it does
so by focusing on two other truths. It focuses on the transitory nature of wealth
and the reality of divine redemption. And with those two truths it gives us an
answer to this problem.

The Psalm breaks down into five parts. If you look at verses 1-4, you'll see the
call to wisdom: this is the Psalmist announcing that he's about to tell you
something important. Then, in verses 5-9, we see a question for faith and a
universal predicament. The Psalmist there asks a question, a question that many
of us have asked in other forms from time to time in our lives, and he gives a very
important observation in his implied answer to that question. Then, thirdly, if you

look at verses 10-12, a very commonsensical assertion is made, an assertion that you wouldn't need the Bible to know: it's the assertion that all men die, that the mortality rate is 100%. But the reason that assertion needs to be made in the Bible and is made here is because precious few people pause to ponder the significance of that truth and how it ought to impact the way that we live. And so the Psalmist makes this commonsense but biblical assertion about what the future is for all humanity. Then, in verses 13-15, there's a fourth part of the Psalm. In this part of the Psalm we begin to see a contrast between the righteous and the wicked. Verse 15 is one of the most glorious verses in all of the Old Testament. And then fifth and finally, in verses 16-20, we're asked to view worldly blessing through the eyes of faith and through the lenses of mortality, lest we be caught up in the grand illusion. Those are the five parts of this particular Psalm. But what I want to do tonight is point you to three important realities that are set forth here: first, in verses 1-4, the authority of Scripture; then, in verses 5-12, transitory wealth; and in verses 13-20, divine redemption. Let's look at these things together tonight.

I. The believer receives God's word, the Scriptures, as normative for his view of life.

In this call to wisdom which we meet in verses 1-4, we learn that the believer receives God's word, the Scriptures, as normative for His view for life. This Psalm begins by addressing all people in their common humanity. It's not aimed specifically merely at Israel. So many of the other Psalms will use terms like "Israel" or "Zion" or other covenant names for the people of God to indicate that it is especially meant for the believers in old covenant Israel, but this Psalm addresses all people: "Hear this all peoples. Give ear all inhabitants of the world." So its aim is common humanity and not Israel uniquely.

Notice, also, if you look at verse 2 that this Psalm addresses people of every situation and station in society: from the highest and wealthiest to the lowliest and the most unobserved. "My mouth will speak wisdom, and the meditation of my heart will be understanding," and he speaks to both low and high, rich and poor together. In verses 3 and 4 the Psalmist says that he's going to present us with wisdom; he's going to give us understanding; he's going to give us a proverb; and he's going to set this riddle, this hard question, this mystery, this matter to music. He's going to sing this matter to us as a way of getting us to think about it.

And so the very opening words of this Psalm are announcing to us that he is going to share with us God's wisdom so that we might look at a particular problem in life from the vantage point of God's wisdom. In other words, the Psalmist, by the very way that he announces the revelation of God's wisdom to us in this Psalm, is showing us the normative role of Scripture in Christian experience. We are to look at the experiences of life through the lenses of

Scripture. We are to understand the circumstances of life through the biblical wisdom of God's holy word. Just as Paul says, "All Scripture is inspired by God and is profitable for teaching, for reproof, for correction, for training in righteousness; so that the man of God may be adequate, equipped for every good work," so also this Psalmist begins by saying, I am going to reveal to you heavenly wisdom, spiritual understanding. I'm going to address this hard matter from a godly, biblical perspective. He's reminding us of the normative character of God's word for the Christian life. And precisely because we have a high view of Scripture, we are to read the difficult issues of life via a biblical perspective.

Now, there is much there for us because it is our temptation, isn't it, to try and figure out difficult things, hard providences, on our own, apart from God's word, and to import into them perhaps things that God has told us not to expect, or to refuse to see in them things that God has told us to expect in His word? And the Psalmist is preparing us here to look at the issues of life biblically.

Now this is very important because one writer calls this Psalm "the God-inspired thought of man." Now I want to back up. That may sound good the first time you hear it, but I want you to back up and listen to that again. He calls this "the God-inspired thought of man." In other words, he's saying, "Here's man: inspired by God, thinking as biblically as he can about this particular situation." And, again, that may sound good when you think about it, but remember what Paul said in 2 Timothy 3:15, 16, and 17: It is not that the Scriptures are man thinking under the inspiration of God about the world, but the Scriptures are God breathed instruction to His people. So, it is not the thinking of man which is God inspired; it is the words of God in Scripture which are God inspired. However God works in His prophets and apostles, the point of 2 Timothy 3 is that the product, the Scripture itself, is God inspired; it's God breathed; and therefore it is normative for our lives.

That's a very important distinction to make. It's the difference between a high view of Scripture and a low view of Scripture. If you believe that the Scripture is man doing his best to think about things from a spiritual perspective, you will not have an adequate view of Scripture to inform the hard things in your life. But if you view Scripture as God's divinely given Word and words of instruction about life, about Himself, and about salvation you will have a view of Scripture that will help you to interpret the difficult aspects of Christian experience. At any rate, this is how the Psalm begins: with an expression of authoritative Scripture, as the Psalmist prepares us to think biblically about this issue.

II. Though he seems insecure, the believer is secure; though he seems secure, the unbeliever is insecure.

Then, in verses 5-12, we see the Psalmist set before us transitory wealth. Here's the problem: the problem is that this righteous man is experiencing adversity.

He's surrounded by the sin of enemies; he's surrounded by enemies who trust in their great wealth and riches. You see this in verses 5-6. What is he to do? Should he be afraid? Well, he puts that in the form of a question: "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?"

You see here a question for faith and a universal predicament. Though he seems insecure; in fact, the believer is secure. And though he seems secure, the unbeliever is insecure. In this passage, the believer is the one who is relatively lacking; he's relatively poor. And in this passage, it is the one who is rich who is the enemy of God and of His people.

Notice, by the way, it's not simply class warfare. This is not *the poor are good and the rich are wicked*. The rich are described in a particular way here. Look at verse 6: "Even those who trust in their wealth." The point is not that the poor are good and the rich are bad; the point is that there are those who are rich who are trusting in their wealth. And those who are the enemies of the people of God are characterized in that way in verse 6.

And so he asks a question: When we're surrounded by those who are trusting in their wealth, who seemingly are secure, how are we to respond? Are we to fear? And the implied answer is *no*! And the reason for that answer is given in verses 7-9, and that is simply this: that money that the wicked are trusting in cannot buy those worldlings out of death. There's no humanly generated ransom in this world great enough to accomplish that. "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." In other words, wealth cannot prevent the greatest reality of life: death. Wealth is transitory, and it's powerless against the reality of death.

You are familiar, perhaps, with the story of Voltaire who did so much in his own time to attempt to undermine Christianity. And Voltaire in the last days of his life spoke to his physician and said to his physician, "I would give you half of all I have if you could but extend my life for sixth months." Here was this man who had done so much to attempt to undercut the assurance of believers and their hopes of life eternal, dying and still doing everything he could to cling to this life, and yet his money could not buy him the extension of life.

One commentator says this, "Riches cannot buy talent. They cannot buy the excellency of mind or heart. They cannot give a good physical constitution. They cannot prolong life. They tend to increase rather than diminish our fears. They cannot soothe a guilty conscience. They cannot cool a fever. They cannot fix a headache or a heartache. They can contribute nothing to salvation." This Psalmist is reminding himself, though his opponents and the opponents of the people of God may seem to be "in the money," that in the end that money is not something adequate in which to trust; it is transitory, and it's powerless against

the greatest realities of life.

III. All humanity will die.

And he goes on and he extends this argument in verses 10-12. Here's his assertion about humanity: all humanity will die. Wise men will die; foolish men will die; and even if we think that we will live forever, we will die. His point is that the mortality rate is 100%. "Wise men and fools alike will die, and they will leave their wealth to others," he says in verse 10. And in verses 11 and 12, he says, Even if we're secretly thinking to ourselves that things will go on forever—our lives will go on, our homes will go on, our lands will go on—yet, nevertheless, man, just like the animals, will die. In other words, his point is that riches cannot give us a permanent home here, and that riches and material prosperity cannot ultimately distinguish us from the beasts.

This passage reminds us of a story that Jesus told us once. You remember it from Luke chapter 12. It started like this: someone in the crowd who was listening to Jesus' preaching asked Him a question, "Teacher, tell my brother to divide the family inheritance with me." Can you imagine a squabble over the settlement of a family inheritance? It's been going on for a long, long time. What did Jesus do in that tough pickle of a situation? He responded this way, "Man, who appointed Me as judge or arbitrator over you?" And then He said to all of those who were standing around, "Beware, and be on your guard against every form of greed; for not even when one has an abundance does his life consist of his possessions." And He told them a parable, saying, "The land of a rich man was very productive. And he began reasoning to himself, saying, 'What shall I do, since I have no place to store my crops?' Then he said, 'This is what I will do: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. And I will say to my soul, "Soul, you have many goods laid up for many years to come; take your ease, eat, drink and be merry.'" But God said to him, 'You fool! This very night your soul is required of you; and now who will own what you have prepared?' So is the man who stores up treasure for himself, and is not rich toward God."

You see, there's the point. And the Psalmist makes the point again if you look at the end Psalm 49 and the very last words, "Man in his pomp, yet without understanding, is like the beasts that perish." It's not that riches are wrong; it's that riches without spiritual understanding leaves you in no different situation than the perishing beasts. Jesus is reminding us that riches cannot give us a permanent home here or distinguish us from the beasts. We have an appointment to keep and those riches cannot forestall or prevent that appointment. And so the Psalmist in verses 5-12 is reminding us that it doesn't matter how wealthy or powerful our opponents are; ultimately, that will not make the difference.

IV. The believer must live in light of the great divide.

Then, positively, he turns to something else in verses 13-20. In verses 13-15, he asks us to begin to look at life in light of the great divide. The believer is going to have to look at life in light of this great divide between the foolish and the wise. And he gives us a contrast there between the foolish and the wise, between the wicked and the righteous, between the believer and the unbeliever. Look at verse 13: "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." So here is the picture: the foolish fall prey to a grand illusion, and that illusion is that riches can give us happiness and that death is never coming. But the righteous will have the last word, they will "rule over them in the morning." In the day of God's judgment, the righteous will be the ones in the position of rule and authority and strength and power. And we can remember both Jesus reminding His disciples that they would sit and judge the angels, and Paul saying that we would do the same. And the believer needs to live in light of that coming judgment and the reality of death.

But even more than that, the believer must live in light of the resurrection. Look at verse 15: "But God will redeem my soul from the power of Sheol." You see, this is in contrast: those who are trusting in wealth, those who are trusting in Mammon, they are appointed for death; but those who are trusting in God are appointed for resurrection. "God will redeem my soul from the power of Sheol, for He will receive me," or "He will take me." Do you know where that language is used elsewhere in the Old Testament? It's used in Genesis 5. Does any story come to mind from Genesis 5? It's the story of Enoch who walked with God and God took him—he received Him.

And the Psalmist is saying here, the Sons of Korah are saying, for those who trust in God there is an expectation that God will take them—will receive them to Himself, will redeem them back from death, will resurrect them from the dead—so that God's just judgment and God's resurrection will reorient the way that we look at the problems of those who are wealthy and powerful in the world harming and experiencing seeming blessings over those who are God's people. As Plumer once said, "It is better to be a poor man and trust in God than a rich man and trust in things." And the Psalmist is reminding us of that truth here.

V. The believer must not fear, envy, or emulate the rich man without understanding.

And he goes on, and he continues this argument in verses 16-20, asking us again to look at worldly blessings and to view them in light of mortality, lest we too fall into that grand illusion. The believer must not fear or envy or emulate the rich man who is without understanding. This is the point of verses 16 and 17: "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." In other words, we need not fear or envy the rich man who is apart from the knowledge of God who does not have spiritual wisdom and who is an enemy of the people of God, because when he dies he takes nothing with him. And then in verses 18-20, he goes on to say, and even if that man lives a life of self-congratulation—"Boy, didn't I do well? I'm a self-made man."—and even if he has community acclaim—People say, "Boy, you did well!"—he'll die, and he'll be no different than an animal without spiritual understanding. Again, the passage is pointing to the transitory nature of wealth and asking us to look at life in light of that stark reality and in light of the hope of the resurrection and to live like sons of the next age.

Jesus perhaps had this Psalm in mind when he was speaking in the Sermon on the Mount these words in Matthew chapter 6 beginning in verse 19. Do you remember them? "Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal; for where your treasure is, there your heart will be also. The eye is the lamp of the body; so then if your eye is clear, your whole body will be full of light. But if your eye is bad, your whole body will be full of darkness. If then the light that is in you is darkness, how great is the darkness!"

And then He concludes, "No one can serve two masters; for either he will hate the one and love the other, or he will be devoted to one and despise the other. You cannot serve God and wealth." And yet, today, there are all sorts of Christians trying to do just that: they are trying to serve two masters. They have found a great measure of their security in what they have, and maybe they don't even realize it.

My friends, this is probably one of the chief areas of our testing. Spurgeon once said, "There is no trial like prosperity." That is true. And so if that is our trial, we need to take special heed of this Psalm and deliberately attempt in all of life not to trust in our wealth but to trust in God. It is the great temptation of those who've experienced material blessing to use God and trust things. But the Christian trusts God and uses things. And that is all the difference in the world. The things that we have are resources entrusted to us as faithful stewards for the use of the glory and enjoyment of God. We should trust God and use things, not use God and trust things.

And this Psalm reminds us of that truth tonight: God is to be our delight, not Mammoth. And the prosperity that God has given us is best used when God is our conscious goal in the use of it, and not simply the means to get more of it. Therein is the great, great pitfall of health and wealth preaching, because it makes God the means to an earthly, temporal end of infinitely lesser value. Whereas the Bible's teaching is completely opposite: that these things are simply

means which God has appointed for a much, much greater end, and He Himself is the only thing that can fill up and satisfy His people. May God grant us to trust in Him and not in wealth, and to use wealth and not Him. Let's pray.

Our Lord and our God, help us in this trial. You have given us so much. Help us to use it wisely, to use it for Your glory, to consciously determine not to find our comfort in it, to be ready to let go of it, to use it in Your service, to take our delight from You and not from it, to use it sparingly when we are called upon to do so, to give it away lavishly when we have the opportunity to do so, to bless You by it, to help others with it, but never to worship it and never to envy it and never to crave it, but to crave You and to worship You and to seek our satisfaction in You. This we ask in Jesus' name. Amen.

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