

**Title:** Costliness of the Soul

**Scripture:** Psalms 49

**Series:** Bilingual

1. Introduction –

- a. This Psalm was penned for the same occasion as Psalms 39 and Psalms 73.
- b. The theme of these Psalms is simple. It discusses the following:
  - i. The afflictions of God’s people and the apparent prosperity of ungodly men.
  - ii. The Psalmist intends to show that the redeemed have no cause for dejection (complaining) of spirit when experiencing difficulty, and unregenerate men have no cause for glorying in their present good fortunes.

2. Verse 1 and 2: A Call to Hear: Hear this, all peoples! Give ear, all inhabitants of the world, (2) both low and high, rich and poor together!

- a. Our passage opens with a call from the Psalmist. The writer, who is inspired by the Holy Spirit, urges all people to pay attention to what is about to be said.
- b. **Give ear all people all inhabitants of the world:** The truth of our Psalm is for all people, Jews and Gentiles alike, in any age.
  - i. Not only are all people called to hear, but all people in every station of life are also called. The Psalmist states, “Both **low and high, rich and poor together!**”

1. Our truth for today affects everyone indiscriminately.

c. **Give ear:** This is a command to listen and to contemplate what is about to be said because God's authority speaks it. I pray that the Holy Spirit will allow all of us to listen to the truths we share today. They are indispensable spiritual wisdom set forth by God Himself.

3. Verses 3 and 4: God's Wisdom: My mouth shall speak wisdom; the meditation of my heart shall be understanding. (4) I will incline my ear to a proverb; I will solve my riddle to the music of the lyre.

a. **I will incline my ear to a proverb.** The psalmist is confident that the words he is about to speak have originated outside of planet Earth.

i. They are not reached through human, earthly wisdom. This makes what is about to be shared of sacred value because it is spiritual wisdom delivered to us by God Himself.

1. **Deuteronomy 4:5-6** See, I have taught you statutes and rules, as the LORD my God commanded me, that you should do them in the land that you are entering to take possession of it. (6) Keep them and do them, for that will be your wisdom and your understanding in the sight of the peoples, who, when they hear all these statutes, will say, 'Surely this great nation is a wise and understanding people.'

4. Verses 5 and 6: The Righteous Should not Fear: Why should I fear in times of trouble, when the iniquity of those who cheat me surrounds me, (6) those who trust in their wealth and boast of the abundance of their riches?

a. As a believer, the Psalmist speaks of his own person.

b. **Why should I fear in times of trouble?** When the saved of God are persecuted by the unregenerate, the saints should not be afraid. When the ungodly visit great wickedness and distress upon God's people, the saint should live confidently in the Lord.

i. We all have lived and will live in **times of trouble**. But the Psalmist asks a very pointed question: **Why should I fear in times of trouble?** Why should the sons of God give into despair and, through their worry, act as if God is incapable of delivering the saints? Why should doubt undermine our confidence and testimony?

c. **When the iniquity of those who cheat me surrounds me:** The psalmist speaks about being surrounded by evil. At times, the evil of this world is visited upon the saints of God to a great degree. How we react in these times speaks volumes about our faith.

i. The Psalmist had learned to trust in God, so he was not moved by the vilest of circumstances.

1. Like Paul, he had learned to trust.

**Philippians 4:11-13** Not that I am speaking of being in need, for I have learned in whatever situation I am to be content. (12) I know how to be brought low, and I know how to abound. In any and every circumstance, I have learned the secret of

facing plenty and hunger, abundance and need. (13) I can do all things through him who strengthens me.

2. The Psalmist knew that he belonged to God and God's Christ, and therefore, he was secure in God's salvation!

a. It was that very security that provided peace in the time of persecution.

ii. The church has stood in that same security throughout recorded history, even during the darkest times. Scripture and history bear witness to the faithfulness of the saints.

5. Verses 7 and 8: The Costliness of the Soul: 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,

a. Here the Psalmist begins to contemplate eternity. The redeemed are secure in the hands of God, but the unregenerate (although they might be wealthy and prospering on earth) have no eternal security. For all their temporal blessings, theirs is a gruesome and horrible destiny.

b. In general, the psalmist declares the following:

i. **Truly no man can ransom another**: Man cannot be redeemed from slavery to sin.

1. There is no hope of salvation by looking to our fellow man. Humanity cannot save itself.

2. Sinful Man cannot ransom himself from death. Death for such an individual is total.

It encompasses the first death and the second eternal death.

- c. **...or give to God the price of his life** – for as much as the sinner prospers, no man can make amends with God by his own efforts. No man can bribe God or pay for the debt his soul owes.
  - i. How incredibly accurate is our passage today? We must consider it fully. No man can make payment for his or anyone else's sins.
  - ii. All men owe a debt to God. God is perfect, and man is naturally a sinner. Man accrues debt in his unlawful living. Man accrues debt in his trespassing of God's Holy Law.
  - iii. How can we pay God what is owed? God is the only Lord of life and the Judge that passes the sentence of eternal life or death. God is holy, and we are defiled. This is the problem of our Total Depravity. Sinners, necessarily, are born separated from God.
- d. **For the ransom of their life is costly and can never suffice:**
  - i. Notice that the ransom price is costly. It requires a perfect payment of sinless blood. Man cannot afford such payment for either himself or another. Man is bankrupt in sin.
  - ii. And here, in this Psalm, we find the reason for the birth, crucifixion, and resurrection of the Son of God. What man could never afford, Christ can and does pay.

6. Verses 9 and 10: All Men will Die at Least Once: that he should live on forever and never see the pit. (10) For he sees that even the wise die; the fool and the stupid alike must perish and leave their wealth to others.
- a. The Psalmist makes a point that we all must agree to. All men will die. The **wise man** (the believer), **the fool** (the atheist), and **the stupid man** (the unbeliever) **die**. We will all leave this earth. Here in lies the importance of what the Psalmist is proclaiming.
    - i. Since we all die, it is of the utmost importance to be in Christ today. Only the atoning sacrifice of the Son can pay the ransom for our sins. Outside of him, nothing can help us. When death comes, we will leave everything behind (**we leave our wealth to others**). The only true treasure that crosses over into death is forgiveness in Jesus Christ. It is that forgiveness that promises eternal life!
  - b. So we conclude that the unregenerate should be terrified! Although they might live in comfort as they live in sin, they will not only die the physical death, but then they will die the eternal death reserved for the sinner. The unbeliever should live in terror every second of his life!
7. Verses 11-13: Man does not want to die: Their graves are their homes forever, their dwelling places to all generations, though they called lands by their own names. (12) Man in his pomp will not remain; he is like the beasts that perish. (13) This is the path of those who have foolish

confidence; yet after them people approve of their boasts.  
Selah

- a. We note the following. Though they are ashamed to express it, unregenerate men want to live forever. They are afraid of what happens after death. Our Psalm says that they should be afraid. They have good cause to be terrified of what awaits.
- b. Because of the fear of death, man wants to leave a legacy, something by which to be remembered.
  - i. **They call their lands by their own names** as a testament to their existence. Today, we see the same thing with lands, statues, and buildings. Testaments of men that have come and gone. What good is it?
    1. If those who left their names behind to be remembered died apart from Christ, all is lost.
- c. Notice the **pomp** (the pride) of men. Try as he may to avoid it; like all living creatures, he will die. Moreover, like all men, he will stand before God one Day. His wealth and honor die with him.
- d. Verse 13 speaks of **foolish confidence**. It speaks of men who live in evil sin against God and His people and yet try writing their names over this world. The Bible calls this **foolish confidence** as if a name on a memorial could offset the pangs of death and hell.
  - i. Their friends and acquaintances gather over their gravesite. They speak words of approval. They elevate these dreadful dead. Yet the one person who truly can judge is not fooled. He knows these men for what they are. Foolish and absurd

men who owe an unpayable debt. Men who have not availed themselves of God's provision through Jesus Christ the Son.

8. Verse 14: Role Reversal: Like sheep they are appointed for Sheol; death shall be their shepherd, and the upright shall rule over them in the morning. Their form shall be consumed in Sheol, with no place to dwell.

a. Let us continue at looking at the spiritual wisdom provided by our passage. The Psalmist concludes the following:

i. The unregenerate **are like sheep**. Sheep that are fed in large and sweet pastures for a season but, at the owner's pleasure, are put together in close and comfortless folds and led away to the slaughter, not knowing nor considering where they are going.

1. Is this you? Are you so comfortable in your life circumstances that you do not realize the futility of how you are living? No life lived outside of Christ is worthwhile. Everything you build is meaningless and will not transfer over upon your death. Don't do it. Don't live like there is no God because the consequences of such living are eternally disastrous.

ii. **They are appointed for Sheol**: could there be a more terrifying thought than this? God appoints them to suffer for their sinfulness and their disdain for God's people. The physical and



spiritual death will consume them. They are appointed to hell!

- b. **The upright shall rule over them in the morning:** Those in Christ are also appointed to rule over them. There will come a time when the roles will be reversed, and the persecuted will stand at the mercy of God and His people.
    - i. What a glorious day it will be when the persecuted church of God will finally stand in victory. The downtrodden will be elevated, and the sinfully prideful will be humiliated.
  - c. The term **morning** speaks of a very little time. It speaks that on the day of general judgment and the resurrection of the dead, the unregenerate will have to stand before God and answer for their wicked lives.
    - i. **Hebrews 10:31** It is a fearful thing to fall into the hands of the living God.
    - ii. To the believer, **morning** is coming! Hold unto God! The roles will be reversed!
9. Verse 15: The Saint is Ransomed: But God will ransom my soul from the power of Sheol, for he will receive me. Selah
- a. Oh, what blessedness is found in this verse? What eternal comfort for the saints of God.
  - b. If our Lord tarries, you and I will encounter the first death. We also will die physically. However, we need not fear eternal death. The second death will have no power over God's people.

- c. With what confidence and authority the Psalmist declares, “**But God will ransom my soul from the power of Sheol, for he will receive me.**”
    - i. Christ has promised us this truth. Christ came to save us, His people.
    - ii. We will be **ransomed**. We will be **received**.
      - 1. Oh, the wonders of the sacrifice of Christ. The matchless truth found in His substitution.
10. Verses 16-20: Final Admonition About the Wicked: Be not afraid when a man becomes rich, when the glory of his house increases. (17) For when he dies he will 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. (20) Man in his pomp yet without understanding is like the beasts that perish.
- a. Verses 16-17: Do not be afraid of the rich wicked that persecute. His money will not avail him on the day of judgment. He cannot take what he has with him to meet the Lord. He must stand before God like every other man does. He must give an account. He will be found lacking.
  - b. Verse 18: While he lives, all consider him blessed, for he seems peaceful. However, he accrues more and more wrath every day because of his sins.
  - c. Verse 19: As we have discussed, he will go where all wicked and unrepentant men go. In everlasting damnation, **he will never again see light**. He will

never have another opportunity to come to Christ. Once the first death occurs, the unrepentant will experience the second death in perpetuity.

i. Should we envy such men? Should we fear those who are already dead?

d. Verse 20: The prideful and sinful men are without understanding. They are spiritually stupid. He will not entertain the thought that he knows to be true. He is a sinner headed for hell.

i. Will you leave this place without God today? Will you ignore that which has been, by the providence of God, shared with you? How good is God to reveal to you the truth of the matter? How good is God to open the curtains of eternity and show you what is truly important?

ii. Beloved, you can leave this place transformed today. You can leave this place truly alive. Put your faith in Christ and surrender to his Lordship. Then, and only then, will you have true treasure.

1. **Matthew 6:20-21** but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. (21) For where your treasure is, there your heart will be also.

11. Benediction:

a. **Psalms 49:15** But God will ransom my soul from the power of Sheol, for he will receive me. Selah

## Public Reading of Scripture 1 Corinthians 15:50-58