

## PSALM 49

# SOLVING THE PROBLEM OF LIFE

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For he sees that even the wise die; the fool and the stupid alike must perish and leave their wealth to others. Their graves are their homes forever, their dwelling places to all generations, though they called lands by their own names (Ps. 49:10-11).

**W**hat is the great problem of life? In an earlier generation, the pursuit of this question supposedly led to a Himalayan mountain where a shriveled monk had been sitting for ages in contemplation. Nowadays, we have the internet to answer such sublime questions. I submitted the question, “What is the problem of life?” to [www.answers.com](http://www.answers.com) and received this answer: “Everyone is responsible for his own destiny.” That sounds like the kind of obscure answer a Tibetan monk might give, so at least I saved a great deal of time and effort by using the computer.

There is another place to appeal for ultimate answers like the problem of life, namely, the Word of God. This is the claim made by the author of Psalm 49, who calls out to all the world to give ear to his wisdom: “Hear this, all peoples! Give ear, all inhabitants of the world, both low and high, rich and poor together!” (Ps. 49:1-2). He reminds us that the Bible is not the private resource of believers, but is given by God for the instruction of everyone. Psalm 49 is a wisdom psalm, composed not to give praise to God but instruction to men. “My mouth shall speak wisdom” the psalmist says; “the meditation of my heart shall be understanding” (Ps. 49:3). This is a psalm that reads like a proverb, with wisdom that comes from heaven. “I will incline my ear to a proverb,” he says, indicating that he first listens to divine instruction before giving it. His musical gifts will then present his

lesson in a manner suited to our learning: “I will solve my riddle to the music of the lyre” (Ps. 49:4).

Psalms 49 does not offer just any tidbits of wisdom, but the answer to the great problem of life. According to the psalmist, this problem, which the wise live in mind of and the foolish neglect to consider, is death. “Man in his pomp will not remain,” he declares; “he is like the beasts that perish” (Ps. 49:12). The psalm delivers its message in five clear sections. After the introductory call to wisdom, the psalmist considers the futility of riches in averting death, the certainty of death bringing man down to the grave, and the great difference in death between the foolish and the upright, before concluding with a call not to fear but to trust the Lord who redeems believers from death.

### THE FUTILITY OF RICHES

The first piece of wisdom provided by this psalm is that money is unable to preserve us from the great problem of death. For this reason, a wise person will not be distressed by the riches amassed by other. “Why should I fear in times of trouble, when the iniquity of those who cheat me surround me, those who trust in their wealth and boast of the abundance of their riches?” (Ps. 49:5-6). This does not mean that there is anything wrong with the mere possession of riches: folly consists not in having wealth but in trusting wealth and boasting in riches. James Boice comments: “Since we are eternal creatures, we ought to focus on how we might prepare for eternity rather than on how we might accumulate increasing wealth here and perish with it.”<sup>1</sup>

It is easy to prove that Westerners live in a materialistic culture. We say that someone is “doing well in life,” if he or she has gained a good deal of money. Virtually everything is measured in terms of the money it costs or gains, including the quality of a job, the value of a car, and the success of a church. This perspective is not unique to our times, however. A study of history will show this focus on wealth to be a virtual constant of human society in all ages.

The classic statement of the folly of this trusting in money was made by Jesus Christ in his parable of the rich fool. A rich landowner had more goods than he could store, so he built bigger barns. He said to

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<sup>1</sup> James M. Boice, *Psalms*, 3 vols. (Grand Rapids: Baker, 1996), 2:410.

his soul, “Soul you have ample goods laid up for many years; relax, eat, drink, be merry” (Lk. 12:19). “But God said to him, ‘Fool! This night your soul is required of you, and the things you have prepared, whose will they be?’” (Lk. 12:20). Jesus’ conclusion was as obvious as it is unheeded: “So is the one who lays up treasure for himself and is not rich toward God” (Lk. 12:21).

The psalmist continues by ridiculing those who try to buy their way out of death: “Truly no man can ransom another, or give to God the price of his life, for the ransom of their life is costly and can never suffice, that he should live on forever and never see the pit” (Ps. 49:7-9). Rich people are able to buy better health care, the best beauty products, and every youth-inducing drug imaginable. For all that, the rich will still die. “Death laughs at bags of gold,” says William Plumer. The same is true about God’s curse of death on sinful mankind: “The justice of God holding fast the sinner scorns the richest bribe.”<sup>2</sup>

However much money one may offer for his soul, the price is simply too high. Jesus therefore taught, “what does it profit a man if he gains the whole world and loses or forfeits himself?” (Lk. 9:25). The problem of life, which calls us to be ready to face the fact of death, is one that simply cannot be solved by earthly riches.

## THE INEVITABILITY OF DEATH

**I**n verses 10-12 the psalmist turns from our possessions to our persons, pointing out that death truly is the greatest of life’s problems because of its universal certainty and grim results.

We sometimes ask what is the death rate for a certain group of people, and given time the true answer is always the same: one hundred percent. The psalmist comments: “For he sees that even the wise die; the fool and the stupid alike must perish and leave their wealth to others” (Ps. 49:10). Most people do everything possible to avoid thinking about dying, yet this is the looming threat about which everyone most needs to be thinking. Youthful folly thinks itself invincible. The folly of older people is less excusable, for even after friends and acquaintances have departed for the grave, we seek

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<sup>2</sup> William S. Plumer, *Psalms* (Edinburgh: Banner of Truth, 1867, reprint, 1975), 540.

diversions rather than prepare for the ever-nearing day of reckoning. That day comes, however, whether we are prepared or not. It does not matter how clever you are or how successful you are, the psalmist insists, all “alike must perish” (Ps. 49:10).

Not only will riches not protect us from death, but in death we leave our riches to others. The well-worn story asks how much a recently deceased friend left behind. The answer: “He left everything!” However magnificent a house we may have lived in for the few short years of our lives, those who are not prepared for death will spend eternity in bitter darkness. “Their graves are their homes forever,” the psalmist says, “their dwelling places to all generations” (Ps. 49:11).

Verse 11 especially mocks the habit of many to seek eternal glory in a world they soon will be leaving. The psalmist says “they called lands by their own names,” referring to those who seek to leave their mark on the world by naming real estate after themselves. The rich do this by donating millions to have new buildings dedicated in their name. The less wealthy buy a brick to contribute to some civic landmark, leaving a tiny record of their existence on the planet. It is particularly mystifying to see lavish monuments erected in graveyards, marking in bronze and marble grandeur the spot where the deceased stopped enjoying anything of worldly glory. John Calvin comments: “Their desire should be to have their names written in the book of life, and to be blessed before God and his holy angels; but their ambition is of another kind – to be renowned and extolled upon earth.”<sup>3</sup>

So far as the glory of man is concerned, death is the great equalizer. Verse 12 presents the heart of the psalmist’s argument on death as the true problem of life: “Man in his pomp will not remain; he is like the beasts that perish.” While God made man above the beasts – Psalm 8 says, “you have made him a little lower than the heavenly beings and crowned him with glory and honor” (v. 5) – sin has subjected us to an animal destruction in the grave. The expression “will not remain,” literally states that man “will not pass the night.” This is the measure of death as the great problem of life: a traveler staying in an inn has a more secure position than we possess in life. Life passes so quickly that we are like a guest who does not even make it until morning.

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<sup>3</sup> John Calvin, *Calvin’s Commentaries*, 23 vols. (Grand Rapids: Baker, 1848, reprint 2009), 5:244.

## THE GREAT DIFFERENCE IN DEATH

So far, the psalmist's wisdom has been extraordinarily gloomy. As he comes to his finale, his message gets even worse and also far better, depending on which side we find ourselves with respect to a great divide. Everyone is exactly the same with respect to death – our money cannot stave it off and our death is unavoidable and grim – except for the decisive difference between those to whom the psalmist refers as the “foolish” and the “upright.” This is the true point of his psalm, which presents far more than the commonplace observations about death that are found in every philosophy and religion. The difference is that for those who are prepared for death, there is a redemption, though money cannot buy it, and though man in this life does not even pass the night, there is a morning for those whose hope is in God.

Verses 13 and 14 present the dismal end of those who trusted in money or other worldly hopes: “This is the path of those who have foolish confidence; yet after them people approve of their boasts. Like sheep they are appointed for Sheol; death shall be their shepherd.” The imagery of sheep is a mocking one, since it speaks of a helpless flock being led to a slaughter of which they are stupidly unaware. “Sheol” refers to the dark place of the dead, and there will languish those who lived in boastful confidence and the approval of worldly society. Verse 14 adds, “Their form shall be consumed in Sheol, with no place to dwell.” George Horne notes: “The high and mighty ones of the earth, who cause people to fear, and nations to tremble around them, must one day crowd the grave... There death, that ravening wolf, shall feed sweetly on them, and devour his long-expected prey, in silence and darkness.”<sup>4</sup> Here we see the true tragedy of earthly riches and plaudits: by protecting mortal men and women from the hard realities of life they give a false security to many who thus are shepherded by pleasures into utter and eternal ruin.

History provides a vivid illustration of this blind dash into death in the sinking of the cruise ship, HMS *Titanic*, whose passengers reveled in earthly pomp and pride right up until the moment when their ship was felled by an iceberg. John Bunyan provides a related warning in *The*

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<sup>4</sup> George Horne, *Commentary on the Psalms* (Audobon, NJ: Old Paths Publications, 1771, reprint 1997), 214.

*Pilgrim's Progress*, depicting what the ungodly lose by trusting only in riches. The Interpreter showed a man with a muck rake gathering straw and small sticks on the floor. All the while, a celestial crown was held over his head, but the man never looked upwards, only down. He was one of those who consider heaven a fable and desire only the treasures of this world. The Interpreter's point was to show how "earthly things, when they are with power upon men's minds, quite carry their hearts away from God." Bunyan's pilgrim replied, "O deliver me from this muck-rake," to which the Interpreter replied, "That prayer has lain by till it is almost rusty: 'Give me not riches,' is scarce the prayer of one in ten thousand."<sup>5</sup>

Bunyan's description of what the ungodly forfeit agrees with the psalmist, who speaks of others who escape death's darkness into light. Not only will the foolish be shepherded by death, but "the upright shall rule over them in the morning" (Ps. 49:14). Biblical scholars sometimes insist that Old Testament believers knew virtually nothing about the doctrine of the resurrection and had little thought for life after death. There are numerous passages that refute this idea, including Psalm 49:14-15. Here, the hope of the upright is expressed in terms of redemption and resurrection.

The psalmist had argued that no one can ransom himself from death with money. It does not follow, however, that no one can be redeemed from the grave. Verse 15 turns on one of the many "But God" statements of the Bible that show how trusting the Lord changes everything: "But God will ransom my soul from the power of Sheol, for he will receive me." Not only does the psalmist look to God to watch over him in life, but he knows that the God he trusts will save his soul from the power of death.

It is true that Psalm 49 does not present its doctrines as they are fully worked out in the New Testament. The psalmist sees hell as a place of dark consumption, which is bad enough, but the New Testament goes further to describe hell as a place of eternal, fiery torment (cf. Mt. 5:21; Rev. 20:10, 14). Psalm 49's doctrine of redemption is also more basic than the full biblical teaching. Apostles like Paul and Peter taught a redemption from the guilt of sin and the curse of death through the saving power of Christ's death. Paul said, "In [Christ we

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<sup>5</sup> John Bunyan, *Pilgrim's Progress*, II.2.

have redemption through his blood, the forgiveness of our trespasses, according to the riches of his grace” (Eph. 1:7). Peter taught in a way that directly relates to Psalm 49: “you were ransomed from the futile ways inherited from your forefathers, not with perishable things such as silver or gold, but with the precious blood of Christ, like that of a lamb without blemish or spot” (1 Pet. 1:18-19). Without articulating these details, the psalmist yet looks to the God of grace to deliver him from death’s power. Michael Wilcock explains: “Our psalmist believes that a ransom price too high for any human being to pay, in order to buy himself out of Death’s clutches (v. 8), is not too high for God; and that once the price is paid, and he has... escaped Death, he will be with God.”<sup>6</sup>

This reminds us that sometimes the simplest understandings of the gospel are the most profound. The psalmist expresses his doctrine of redemption with words that are worthy for the faith of a child: “for he will receive me” (Ps. 49:15). That is a glorious hope when spoken of the God of grace, and a hope that any who look in faith to God through Jesus Christ may possess.

Having been redeemed by God’s saving power, the psalmist knows there will be a morning for his soul: “the upright shall rule over them in the morning” (Ps. 49:14). Whereas those lost in the folly of unbelief will perish in eternal darkness, there is a light ahead for those who enter the grave trusting in God. This is the key to facing death without fear: to commit your soul into the hands of God in the name of Jesus Christ. Unlike the ungodly, death will not feed on God’s sheep, for the souls that they gave to Christ while on earth God will then take to himself into heaven. There the believer’s soul is kept safe in glory until the resurrection light shines upon the earth. John Calvin refers to the metaphor “in the morning” as “a beautiful and striking metaphor” of that coming day when believers “will behold Christ the Son of Righteousness face to face, and the full effulgence of life which resides in him.”<sup>7</sup> James Boice notes that the verse is “an anticipation of the morning of the resurrection, when the saints shall be raised to glory and receive their spiritual rewards.”<sup>8</sup>

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<sup>6</sup> Michael Wilcock, *The Message of the Psalms* (Downers Grove, Ill.: InterVarsity, 2001), 178.

<sup>7</sup> Calvin, *Commentaries*, 5:248.

<sup>8</sup> Boice, *Psalms*, 2:413.

The great difference in death between unbelievers and followers of Christ is illustrated by the differing experiences of two prominent men who died in 1899. The first was Colonel Robert G. Ingersoll, for whom the Ingersoll lectures on immortality at Harvard University are named, who gave his brilliant mind to the refutation of Christianity. Ingersoll died suddenly, leaving his unprepared family utterly devastated. So grief-stricken was his wife that she would not allow his body to be taken from their home until its threat to the health of the family required its removal. His remains then were cremated, and his funeral service was such a scene of dismay and despair that even the newspapers of the day commented upon it. Death came to this man and there was no hope, but only an irredeemable tragedy.

The other famous man who died that year was Dwight L. Moody, the Christian evangelist. He had been declining for some time and his family had gathered around his bed. On his last morning, his son heard him exclaim, "Earth is receding; heaven is opening; God is calling." "You are dreaming, Father," said his son. But Moody replied, "No, Will, this is no dream. I have been within the gates. I have seen the children's faces." Moody seemed to revive but then started to slip away again. "Is this death?" he was heard to say. "This is not bad; there is no valley. This is bliss. This is glorious." His daughter now had come and she began to pray for him to recover. "No, no, Emma," he said. "Don't pray for that. God is calling. This is my coronation day. I have been looking forward to it." Moody died not long after, his family confident of his entry into heaven. His funeral was a scene of triumph and joy. Those attending sang hymns and exalted God. "Where, O death, is your victory? Where, O death, is your sting?" they exclaimed with radiant faces.<sup>9</sup>

As Psalm 49 sees it, the difference in these two deaths, and the two eternities that followed, resulted from the great difference between the two men in life. For all his confident swagger, the monuments erected to him on earth, and the approval he received from an adoring public, Ingersoll was unprepared to face the great problem of life. For Moody, like countless others who committed themselves to Jesus, there was much loss in this world but great gain in the world to come. Having turned his back on a worldly salvation and committed his

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<sup>9</sup> James Montgomery Boice, *Genesis*, 3 vols. (Grand Rapids, Zondervan, 1982), I:242-3.



cause to Jesus Christ, Moody could say with the apostle Paul, “Now there is laid up for me the crown of righteousness, which the Lord, the righteous judge, will award to me on that Day, and not only to me but also to all who have loved his appearing” (2 Tim. 4:8).

## THE WISDOM OF FEARLESS FAITH

**I**n the final verses, the psalmist asserts that having understood how to face death, believers are equipped to know how to live. The key to life, having understood its true problem, he says, is no longer to fear man but instead to trust God.

“Be not afraid when a man becomes rich,” he says, “when the glory of his house increases. For when he dies he will carry nothing away; his glory will not go down after him” (Ps. 49:16-17). In many psalms, the righteous cry out to God in fear of the wicked and boastful. In Psalm 49, however, the psalmist says there really is nothing to fear from the wicked at all. “For though, while he lives, he counts himself blessed – and though you get praise when you do well for yourself – his soul will go to the generation of his fathers, who will never again see light” (Ps. 49:18-19).

This application points out one of the chief errors that cause Christians difficulties in their faith: the false belief that we can expect riches, ease, and pleasure in this life. Pastors constantly face disgruntled Christians who express their outrage at God because they have suffered or missed some earthly blessing. Yet the Scriptures are clear in stating that a follower of Christ turns his back on the world and its pleasures. Jesus said: “If anyone would come after me, let him deny himself and take up his cross daily and follow me. For whoever would save his life will lose it, but whoever loses his life for my sake will save it” (Lk. 9:23-24). The apostle John taught believers:

Do not love the world or the things in the world.... For all that is in the world--the desires of the flesh and the desires of the eyes and pride in possessions--is not from the Father but is from the world. And the world is passing away along with its desires, but whoever does the will of God abides forever (1 Jn. 2:15-17).

This is the biblical teaching on the Christian approach to life. “Our citizenship is in heaven,” Paul wrote, so that our gaze is not fixed on earthly things (Phil. 3:20). “The present form of this world is passing away” (1 Cor. 7:31), so Christians are not to “lay up for yourselves treasures on earth” where they are never secure, but Jesus said, “lay

up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal” (Mt. 6:19-20).

Scripture and history are united in showing that world-renouncing Christians are the most useful to the world. They are freed to a life of whole-hearted commitment to Christ and his gospel, like the youthful missionary martyr, Jim Elliott, who wrote, “He is no fool to give what he cannot keep to gain that which he cannot lose.”<sup>10</sup> Such a faith also frees us from the fear of man, including those with great riches and earthly power. Having understood death and eternity, the Christian understands life and is freed to face its reality without envy or fear.

What is that reality? The psalmist spares no measure of ugly truth when he paraphrases verse 12 at the end: “Man in his pomp yet without understanding is like the beasts that perish” (Ps. 49:20). What a tragedy it is for someone to live without this understanding of death. For to see the problem of life is to seek the answer, which God has provided to the world in the form of his own Son. “I am the resurrection and the life,” Jesus said. “Whoever believes in me, though he die, yet shall he live” (Jn. 11:25). Jesus followed that declaration with a question, the answer to which tells us where we stand in the wisdom of Psalm 49. He asked, “Do you believe this?” If you do, committing your salvation into his hands, you may say for yourself the words of Psalm 49:15, “But God will ransom my soul from the power of Sheol, for he will receive me.”

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<sup>10</sup> Cited from Elizabeth Elliot, *Through Gates of Splendor* ().