

“The Folly of Trusting in Riches”  
Psalm 49  
(Preached at Trinity, December 5, 2010)

I’m supplying these notes for the benefit of busy pastors who may be engaged in bi-vocational work, feeling the pressure of preparing to preach twice on the Lord’s Day while trying to balance full-time secular work as well as caring for their families. While the notes of another man are no substitute for personal study, I pray that these may aid in the process of preparing to preach.

**Disclaimer:** These are the actual notes I bring with me to the pulpit, which I follow loosely. They are not designed for publication. While I try to make every effort to give proper credit to my sources from the pulpit, adequate citations will sometimes be absent from my notes. If anyone feels their intellectual material has been used without adequate citation, please contact me and I’ll make immediate correction giving credit.

1. Like the other psalms we’ve seen in Book II of the Psalter Psalm 49 is dedicated to the sons of Korah – the chief musicians of Israel.  
This psalmist sings to the accompaniment of his harp against those who foolishly trust in their earthly riches.
2. Wealth is the great driving force of this world. Everyone is trying to acquire more. In the United States it is the greatest mark of success. It defines a person’s value in our society.
3. The truth is wealth has a terrible blinding influence upon man. Wealth deceives us that it will bring happiness and contentment. Instead it leaves us empty and robs us of the true treasure – a life lived in Jesus Christ.  
In the Parable of the Sower Jesus told of the deceitfulness of riches that robs a man of eternal life.

**Matthew 13:22** – “He also that received seed among the thorns is he that heareth the word; and the care of this world, and the deceitfulness of riches, choke the word, and he becometh unfruitful.”

4. This psalm is divided into four sections:
  - The psalmist provides his introduction – **Verses 1-4**
  - The psalmist provides his instruction concerning the folly of trusting in riches – **Verses 5-12**
  - The psalmist provides his incomparable contrast between those who trust in riches and those who trust in God – **Verses 13-15**
  - The psalmist provides his final imperative – Don’t fear when a man becomes rich – **Verses 16-20**

I. The psalmist’s introduction – **Verses 1-4**

A. Psalm 49 opens like one of the proverbs

1. It opens with a charge – “Hear this, all ye people”
  - a. The word is שָׁמַע
  - b. It is the same word in the Hebrew Shema  
**Deuteronomy 6:4-6** – “Hear, O Israel: The LORD our God is one LORD: <sup>5</sup> And thou shalt love the LORD thy God with all thine heart, and with all thy soul, and with all thy might. <sup>6</sup> And these words, which I command thee this day, shall be in thine heart:”
  - c. We can hear the words of our Lord,  
“He that hath ears to hear, let him hear.”
2. It is also in perfect Hebrew poetic form – parallelism  
**V. 1** - “Hear ye . . . give ear.”  
**V. 2** - “both low and high . . . rich and poor”

**V. 3** - “My mouth shall speak wisdom . . . my heart shall be of understanding.”

- B. This instruction is universal in scope
1. It wasn't a message for just Israel. It is a message for all.  
“Hear this, all ye people”
  2. Notice this is a subject that applies to both rich and poor  
**Psalm 49:2** – “Both low and high, rich and poor, together.”  
The poor are just as filled with lust for riches as the rich are.
    - a. The poor envy the rich and desire to have what they have.
    - b. The rich are filled with covetousness and want more.
- C. The psalmist applies himself to the matter
1. He had received the matter in its fullness before he was ready to share it with others.  
**Verse 4** - “I will incline mine ear to a parable”
    - a. A better translation is “proverb” – a wise saying
    - b. The psalmist applies himself to this high wisdom from God
  2. That which is hidden is exposed to the light of clarity
  3. He put it into the form of a song that all might hear and profit  
Remember, the psalms were sung in worship but they were also instructive

## II. The psalmist's instruction concerning the folly of trusting in riches – **Verses 5-12**

- A. The foolishness of trusting in riches – **Verses 5-11**
1. **Verse 5** - The psalmist directs our attention to the wealthy man that oppresses him.
    - a. The word for “heels” means to “supplant” –  
It is a form of the word for Jacob which means “heal grabber” or supplanter.”  
It refers to an enemy. NAS – “Why should I fear in days of adversity, When the iniquity of my foes surrounds me,”
    - b. The psalmist uses this as a springboard to begin his discussion  
What have we to fear from those whose earthly condition will endure for but a moment.  
We are moving towards our happiness. Their happiness is but for a moment.
  2. In **Verse 6** he begins to speak of those who trust in their riches  
What folly!  
Shall their riches provide them peace in eternity?
  3. The psalmist speaks of those things that wealth cannot do
  4. **Verses 7-9** - They cannot redeem one's brother. The idea is that they cannot save him from the grave. Can all the money in the world stay the grip of death? Death cannot be bribed.
    - a. (For the redemption of their soul *is* precious, and it ceaseth for ever:)  
The word for “soul” is נֶפֶשׁ (nephesh) - life
    - b. No man can buy back the life of another
    - c. How many wealthy people have stood helplessly as a loved one sinks into the depth of the grave?

- d. There have been many who traveled the globe in search of some treatment for cancer.
- e. When a famous wealthy French atheist came to the end of his life he cried out to his doctor, "I will give you half of all I possess if you will give me six more months of life."
- 5. How much less shall a man find eternal life through his money? Instead, money robs a man of Christ.  
**Matthew 16:26** – "For what is a man profited, if he shall gain the whole world, and lose his own soul? or what shall a man give in exchange for his soul?"

B. **Verses 10-12** - The inescapability of death and the loss of riches

**Psalm 49:10** – "For he seeth *that* wise men die, likewise the fool and the brutish person perish, and leave their wealth to others."

- 1. Spurgeon: "Death makes a violent divorce between the rich man and his goods, when it is said unto him, "Thou fool, this night shall they take away thy soul."
- 2. Death is no respecter of persons – all will die and all will leave their possessions behind. Concerning material possessions, death is the great leveling ground – all of us will leave empty handed.  
**Psalm 49:10** – "For he seeth *that* wise men die, likewise the fool and the brutish person perish, and leave their wealth to others."
- 3. People live as if this world is forever. They see their possessions as theirs forever.  
**Psalm 49:11** – "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.'
- 4. Someone else will live in your home, sleep in your bedroom, change the color of your carpet.

III. The psalmist provides his incomparable contrast between those who trust in riches and those who trust in God – **Verses 13-15**

A. First our attention is directed to those who trust in riches

- 1. **Verse 13** is better understood from one of the modern translations:  
**Psalm 49:13** – "This is the way of those who are foolish, And of those after them who approve their words."  
  - a. To this is added the word "Selah"
  - b. Stop and consider the way of the foolish and those who follow them
- 2. They are not able to take their eyes off earthly things - never satisfied.
- 3. What is the end of those who trust in riches?  
**Psalm 49:14** – "Like sheep they are laid in the grave; death shall feed on them; and the upright shall have dominion over them in the morning; and their beauty shall consume in the grave from their dwelling."

4. They go to the grave empty. Their life was consumed by a lust for riches  
It consumed them. It captured their affections
    - a. Possessions lead the worldly man further and further from God  
**1 Timothy 6:10** – “For the love of money is the root of all evil: which while some coveted after, they have erred from the faith”
    - b. Jesus said that it is a great rarity for a lover of money to enter into heaven – indeed it is impossible  
**Matthew 19:23-24** – “Then said Jesus unto his disciples, Verily I say unto you, That a rich man shall hardly enter into the kingdom of heaven. <sup>24</sup> And again I say unto you, It is easier for a camel to go through the eye of a needle, than for a rich man to enter into the kingdom of God.”
  5. Instead of granting them the happiness they sought their end is cloaked in emptiness.  
Paul gives this warning to Timothy  
**1 Timothy 6:10** – “For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows.”
  6. Many wealthy men have testified to the deceitfulness of riches
    - a. John D. Rockefeller – “I have made many millions, but hey have brought me no happiness. The poorest man I know is the man who has nothing but money”
    - b. Henry Ford – “I was happier doing mechanic’s work”
    - c. Elvis Presley died a wealthy but miserable man
  7. Even their beauty turns to decay as their flesh rots from their bones  
**Psalms 49:14** – “Like sheep they are laid in the grave; death shall feed on them; and the upright shall have dominion over them in the morning; and their beauty shall consume in the grave from their dwelling.”
- B. Second, our attention is turned to those who trust in God  
**Psalms 49:15** – “But God will redeem my soul from the power of the grave: for he shall receive me.” Selah.
1. Stop and meditate on this as well
  2. The Christian is looking for a greater reward  
He has found the greatest treasure  
**Matthew 13:44-46** – “Again, the kingdom of heaven is like unto treasure hid in a field; the which when a man hath found, he hideth, and for joy thereof goeth and selleth all that he hath, and buyeth that field. <sup>45</sup> Again, the kingdom of heaven is like unto a merchant man, seeking goodly pearls: <sup>46</sup> Who, when he had found one pearl of great price, went and sold all that he had, and bought it.”
  3. Jesus has captivated his affections  
The man who has found Christ has found everything

4. This world has taken on a whole new meaning
  - a. The things on earth must only be seen in a utilitarian sense
  - b. The things on earth must be seen as only temporary
  - c. His contentment is found apart from this world  
Christians have found contentment in prison, in totalitarian dictatorships, in poverty, in disease
5. While the wicked man rots in the grave awaiting the judgment God receives the righteous unto everlasting life.  
**Psalm 49:15** – “But God will redeem my soul from the power of the grave: for he shall receive me.”

IV. The psalmist’s imperative – Don’t fear when a man becomes rich – **Verses 16-20**

- A. Outward appearances can be deceiving
  1. The wealthy man looks most blessed—He is not! Don’t envy him!
    - a. He dines on the finest food, wears expensive clothing, lives in a large home.
    - b. He is the envy of multitudes. He mixes with the rich and famous  
**Psalm 49:18** – “Though while he lived he blessed his soul: and *men* will praise thee, when thou doest well to thyself.”
  2. It is all an illusion. In reality his fine clothes are filthy rags. His fine possessions are decaying before his eyes  
**Psalm 49:17** – “For when he dies he will carry nothing away; His glory will not descend after him.”
- B. The Bible teaches the possible danger in acquiring wealth  
**1 Timothy 6:9** – “But they that will be rich fall into temptation and a snare, and *into* many foolish and hurtful lusts, which drown men in destruction and perdition.”
  1. This speaks loudly to us. By the world’s average, most Americans are considered rich
  2. Wealth has the potential of turning us from God – **Verse 10**  
**Proverbs 30:8-9** – “Remove far from me vanity and lies: give me neither poverty nor riches; feed me with food convenient for me: Lest I be full, and deny *thee*, and say, Who *is* the LORD? or lest I be poor, and steal, and take the name of my God *in vain*.”
  3. The man who chases after riches is no better than a wild beast that doesn’t have the capacity to follow after God. Instead they only follow after their base instincts.  
**Psalm 49:12** – “Nevertheless man *being* in honour abideth not: he is like the beasts *that* perish.”

Conclusion:

1. May God grant us to see the dangers of setting our sights upon riches.  
**1 Timothy 6:10** – “For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows.”
2. What are some other dangers of which we must beware?
  - A. Wealth can rob us of time that could be used to benefit our soul.
    - a. Time spent earning more and more
    - b. Time spent on maintaining our possessions
    - c. Time spent thinking of better ways to hoard it  
**Luke 12:16-21** – “And he spake a parable unto them, saying, The ground of a certain rich man brought forth plentifully: And he thought within himself, saying, What shall I do, because I have no room where to bestow my fruits? And he said, This will I do: I will pull down my barns, and build greater; and there will I bestow all my fruits and my goods. And I will say to my soul, Soul, thou hast much goods laid up for many years; take thine ease, eat, drink, *and* be merry. But God said unto him, *Thou* fool, this night thy soul shall be required of thee: then whose shall those things be, which thou hast provided? So *is* he that layeth up treasure for himself, and is not rich toward God.”
  - B. Wealth may blind us to our spiritual poverty - **Rev. 3:17-18**  
**Revelation 3:17-18** – “Because thou sayest, I am rich, and increased with goods, and have need of nothing; and knowest not that thou art wretched, and miserable, and poor, and blind, and naked: <sup>18</sup> I counsel thee to buy of me gold tried in the fire, that thou mayest be rich; and white raiment, that thou mayest be clothed, and *that* the shame of thy nakedness do not appear; and anoint thine eyes with eyesalve, that thou mayest see.”
  - C. Wealth can make us proud – can make us seek the recognition of men  
 The new car, the large house, the stylish clothes, food in the finest restaurants
  - D. Wealth encourages covetousness – trying to maintain the lifestyle at all costs
3. All of us are going to pass through death into eternity. All of us are dying. We must always be mindful of our mortality
  - a. Some of us will die unexpectedly without warning. Some will have time to contemplate as life leaves their body.
  - b. What if you knew that you only had hours to live? As you took inventory of your life what would you see? Would you lay there in peace and confidence or would you weep and tremble at a wasted life. How would you view your possessions? Would you look back at a life spent in acquiring the things of this world or have you spent your life filling your life with Christ?