

As you know, we are in the midst of building a new sanctuary. When you compare the cost of this sanctuary to the cost of other buildings, it doesn't appear to be a huge sum. But it certainly is to us.

When you hear of a Ted Turner, who gives one billion dollars to the United Nations, or you hear of a new baseball stadium for the Atlanta Braves that will cost 672 million dollars, or you hear of endowment funds for the University of Michigan in 2013 that are valued at 8.4 billion dollars in a school that, in many ways, mocks God, it can get a little discouraging.

For almost all of our lives we have lived in a world that promotes the idea that "money talks." We have been taught that our financial holdings really determine our success. The truth is **the philosophy that this world has tried to sell us is a philosophy that says trust in the dollar, not trust in God.**

When we see people with money staying in the best places in the world and eating in the best restaurants in the world and then those same people are honored at the highest levels by the people of the world, if we are not careful we can begin to think that those people are the winners and we are the losers.

This struggle of thinking is not new. It is as old as the book of Psalms. The truth is **it is not the financially rich who are heading to great blessings; it is the spiritually rich who are headed to great blessings.**

The fact is people who know the Lord are the elite rich and that is the point of Psalm 49.

**THE WEALTHY AND HONORED PERSON OF THIS WORLD WHO HAS NO REAL RELATIONSHIP WITH GOD, WILL NOT ONLY END UP LEAVING EVERYTHING WHEN HE DIES, BUT HE WILL END UP LOSING FOR ALL ETERNITY.**

Those who love the Lord are the ones who are truly and eternally rich and those who love money are actually the poorest people on earth. The rich and the famous on earth, for the most part, end up being the most destitute in eternity.

Perhaps you are one who sees people, who don't care about God, getting more and more while you seem to be struggling more and more. You try to be faithful to the Lord and you even make some sacrifices so you may give faithfully to the Lord. What this Psalm says is you are the one who is rich. You are the one who is honored and esteemed. That is the main thrust of Psalm 49.

Now we may notice again that this Psalm is for the "choir director," which means it is to be publicly taught. It is also a Psalm "of the sons of Korah." Now that reveals a couple of things. First, you do not have to come from the perfect background to be highly esteemed and greatly used by God. The "sons of Korah" were sons of one who was executed because he opposed Moses. These sons became great servants in the Levitical worship.

When you are focused on worshipping God, you are not really focused on making money. These “sons of Korah” were focused on worshipping God and this Psalm communicates that they are the ones who are rich. There are three main parts to the Psalm:

**PART #1** – The specific audience for this Psalm. **49:1-2**

Now it is clear from the opening verse that this Psalm is for “all” peoples, “all” inhabitants of the earth. The obvious conclusion we may draw from this is that “all” people need to hear what this Psalm has to say.

It does not matter whether one is low or high. It does not matter whether one is rich or poor. It makes no difference who the person is or what a person has or where a person lives. All people need to understand what this Psalm has to say.

Now what this Psalm specifically has to say is wealth and money mean everything in this life, but mean nothing in the next life.

Now the truth is all people need not only to hear what this Psalm has to say, but they need to hear everything that is in the Bible because time is ticking away and sooner or later every person will leave this world. Certainly, a primary message that all people need to hear is don’t waste your whole life pursuing money because it won’t be long until you are in eternity. Invest your life for God.

**PART #2** – The specific purpose of the Psalm. **49:3-4**

Now **verse 3** is important because it shows us that **the specific purpose of this Psalm or song is to communicate wise information so that people may be able to think about what is true so that one’s heart may have understanding of what is wise and true in regard to God.**

According to **verse 4**, the harp was to accompany this Psalm and this Psalm was designed to unlock a proverbial riddle about money versus spirituality.

Now we learn some key things from these verses.

**First**, the communication of the truth of God is designed to give people a true understanding about God so their hearts may be brought into a right relationship with God so they will think about those things. People should want to hear the Word of God so they may have understanding so their hearts may be right with God.

**Second**, the purpose of hymns is to give people an accurate understanding of truth about God so they may mediate on it. God’s people should want to hear and sing songs that help give a true perspective of God because this is what affects the heart.

**PART #3** – The specific messages of the Psalm. **49:5-20**

There are three main stanzas to this Psalm and each stanza communicates a different point:

**Stanza #1** - God's people need not fear the rich person who causes them adversity because his money will not ever buy his redemption . **45:5-9**

People who love God can look into dark threatening times and not fear them. **Verse 5** describes that fact that the people of God are living in an adverse world surrounded by wealthy people who are given to perverse sin and evil. Sin is tracking all people including the rich people. These people are the enemies of God's people.

Now rich people tend to be the kind of people who not only are involved in depraved sin, but, according to **verse 6**, they trust in their wealth and boast about the abundance of their riches, thinking that somehow this will help them when they go into eternity. So the believer is struggling along in this world and the rich people are plunged into all kinds of iniquity and the rich person tends to think that he is very valuable because of his money.

But as **verse 7** says, to God, the person's money means nothing. Money may buy a person a lot of iniquity but it will not buy him a relationship with God. No amount of money can redeem a soul. No amount of money can pay a ransom price to God that will keep a person out of hell.

The tragedy of it is that most rich people, not all, think their success and bank account really adds up to success with God and it doesn't mean anything. Once a person leaves this world, the soul is in eternity and no amount of money will be able to buy one's eternal destiny.

It has been estimated that in 1946 the Kennedy family wealth was somewhere between 400-600 million dollars. That is a lot of money. But none of that money could save the soul of John, Bobby or Ted. None of that money could save John Jr., who died in 1999. Money cannot redeem souls.

As **verses 8-9** teach, the redemption of a soul is too costly for any amount of money to pay. Notice in **verse 8** God says he should cease trying to earn his way to heaven relying on his success and start trusting in the Redeemer who would not undergo decay. He is the One who can cause one to have eternal life.

God provides the means of redemption and there is one way a soul may be saved and it is through one Person, Jesus Christ. It is not of works but through faith in Him. If one wants eternal life, one should turn from trusting in money and turn to Him.

**Stanza #2** - God's people need not fear any rich person who causes the believer adversity because his money cannot preserve his life or prevent his death. **45:10-13**

According to **verse 10**, it makes no difference if one is a shrewd, wise business entrepreneur or a stupid and senseless derelict. The fact is both die and both leave whatever they have here.

Rich people tend to think they are really leaving something behind that counts. According to **verse 11**, they tend to inwardly think that their houses and lands and legacy will last forever. They name things after themselves thinking it will last forever.

But just like **verse 12** says, no matter how wealthy the man or how much he owns, he will perish. He will not endure. He will die like the beasts that perish.

Just like **verse 13** says, this is the way a foolish person thinks and there are plenty of followers who think their way of going after wealth is the right way to God. In the end they will perish.

When we were in Florida, we took the intercoastal taxi service that runs around Fort Lauderdale. As you are riding the taxi boat, you go by homes of famous people. One of the homes was one that was once owned by Andy Griffith. Desi Arnaz and Lucille Ball had a home on the property and they sold it to Andy Griffith. It was a spectacular home. In fact, there is a tall American flag that is flown on their property. The intercoastal taxi service is still pointing that home out to people. But on December 2, 1986, Desi Arnaz died of lung cancer and on April 26, 1989, Lucille Ball died of an aortic aneurysm. So in spite of the home, in spite of the money, in spite of the fame, they could not stop their own death and the legacy they thought was so important now that they are in eternity means nothing. Their soul is in eternity and it is no longer here.

“Selah”—stop and think about it.

**Stanza #3** - God's people need not fear a rich person who causes them adversity because his wealth will not change his eternal destiny. **49:14-20**

Those who are pursuing wealth are heading into eternity and they don't seem to think about that. They have been appointed like a sheep for a date with death and they are being led on their way toward it every day. As **verse 14** says, death is tracking them down.

These people live plush lives, but in the end the upright shall be the rulers and they will not share in the eternal habitation of God. But God redeems the soul of the believer. He will receive him.

Like **verse 16** says, we need not be afraid when a man becomes rich and when he seems to prosper because when he dies, he will not carry one thing with him. His glory will not descend with him into hell.

While the rich person lives, he praises himself and he congratulates himself and he surrounds himself with people who praise him; but in the end he will perish like a beast.

But this is not the case for the believer. God not only redeems the soul of the believer, but He receives the soul of the believer (**49:15**).

**Verse 17** is so clear—the grave will take everything away from the man who had it. His fortune will be gone and he cannot take it with him. When King Tut was discovered in a tomb, he had been buried with the greatest amount of consecrated wealth ever found. It was moved to a Cairo museum where millions of people have gazed on the wealth. Not one piece of that wealth was taken by King Tut into eternity. He left every bit of it here.

**Verses 18-20** describe the focus of most rich people. They strut around in all of their pomp and they congratulate themselves for all their money and they end up on programs like “Shark Tank” because they are so wealthy; but as **verses 19-20** say—they will perish like a beast and never see light.

If a person trusts in his wealth, he trusts the wrong thing because that money cannot save his soul. Many rich people are fools because they care more about their money than they do their own soul.

In the end it will be the believer who will end up rich. That is the lesson of **Psalm 49**.