

Wisdom For Life And Ministry

*The fear of the LORD is the beginning of knowledge; fools despise wisdom and instruction.
(Proverbs 1:7 ESV)*

*Whoever heeds instruction is on the path to life, but he who rejects reproof leads others astray.
(Proverbs 10:17 ESV)*

*'Behold, the fear of the Lord, that is wisdom, and to turn away from evil is understanding.'
(Job 28:28 ESV)*

*The queen of the South will rise up at the judgment with this generation and condemn it, for she came from the ends of the earth to hear the wisdom of Solomon, and behold, something greater than Solomon is here.
(Matthew 12:42 ESV)*

What Everyone Needs To Know About Money

June 16th, 2019

Psalm 49

Rev. Paul Carter

Introduction:

Good morning church. I'd like to invite you to open your Bibles to Psalm 49; that's on page 472 in your pew Bibles. I mentioned in the first sermon of this series that this ISN'T a series on the Book of Proverbs per se. It's a series on Biblical Wisdom. Proverbs is obviously a big part of that. The Book Of Proverbs lays out many of the general rules that govern and order human life and society in this world that God has created. It reminds us that, generally speaking, we reap what we sow. Hard work results in abundant harvest, good parenting results in well raised and useful children.

Generally speaking.

And then there are the books that explore the painful GAPS in that general theory. The Book of Job explores dark providence and the Book of Ecclesiastes explores the reality of pain and suffering in a world AFTER THE FALL and BEFORE THE REDEMPTION that is ours in Christ.

And then there are the Psalms.

The Psalms are songs or prayers or sung sermons reflecting on the principles and precepts communicated elsewhere – and so every once in a while you stumble upon a Psalm that basically does all your work for you as a preacher. Matthew Henry says about this Psalm – Psalm 49:

“This psalm is a sermon and so is the next. In most of the psalms we have the penman praying or praising; in these we have him preaching; and it is our duty, in singing psalms, to teach and admonish ourselves and one another.”¹

So some Psalms were written to help us praise God, but some Psalms were written to help us think wisely about certain things and this Psalm was written to help us think wisely about money. So we’ll read it and then we’ll dip into other portions of the wisdom literature to help fill out our understanding of this very important issue. Hear now the Word of the Lord, beginning at verse 1:

¹ Hear this, all peoples! Give ear, all inhabitants of the world,

² both low and high, rich and poor together!

³ 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.

⁵ 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?

⁷ 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,

⁹ 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.

¹¹ 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*

¹⁴ 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.

¹⁵ But God will ransom my soul from the power of Sheol, for he will receive me.

Selah

¹Matthew Henry, *Commentary on the Whole Bible (Unabridged)*, Accordance electronic ed. (Altamonte Springs: OakTree Software, 2004), paragraph 14894.

¹⁶ 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. (Psalm 49:1–20 ESV)

This is the Word of the Lord, thanks be to God!

What Everyone Needs To Know About Money:

I've given this sermon the title "What Everyone Needs To Know About Money" because of what the Psalmist says in the opening verses. Look at verses 1-2:

¹ Hear this, all peoples! Give ear, all inhabitants of the world,

² both low and high, rich and poor together!

So the Psalmist says that this song – this sung sermon – is intended for a universal audience. This isn't just for the church. That's why I didn't call this message "5 Things Every Christian Ought To Know About Money". The Psalmist is aiming wider than that. These are things that EVERYONE should know about money. So this content should be useful to you and it should be useful as you prepare to lead and guide other people.

He begins his sermon with a very interesting question. Look at verses 5-6:

⁵ 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?

So the Psalmist is a poor man – or at least not a rich man. And he is surrounded by rich, powerful and deceitful people who are a threat to him – and he is understandably afraid.

But then in a moment of inspiration he asks himself a very important question: why am I afraid of these people? Are they better off than me? Is being wealthy really that much of a game changer? Does it win the battle? Does it settle the score? Is it really as important as we all seem to think that it is?

That's the question – that leads him to these insights that he wants to share now with all peoples everywhere; rich and poor, high and low together. This is what EVERYONE NEEDS TO KNOW about MONEY.

The first thing he says is that:

1. Money is a good thing but not a god-thing

Look again at verses 7-9:

⁷ 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,
⁹ that he should live on forever and never see the pit. (Psalm 49:7–9 ESV)

So he's not disparaging money he is just saying that it can't do the most important things in life. Money can't address the ultimate problems and the deepest pains of the human experience. You can have all the money in the world but it won't help you when your brother gets cancer. Or when your mom gets Alzheimer's. Or when your child gets Leukaemia.

Human life is an incredibly precious thing and it cannot be purchased or protected with money.

Even rich people lose their loved ones to cancer.

Everybody gets sick and grows old and dies – and money cannot shield you indefinitely from that harsh reality.

That's basically the perspective of the entire wisdom corpus upon money: It's a good thing, but not a god-thing.

Therefore it's not wrong to have it, it's not wrong to make it and it's not wrong to enjoy it. It's just wrong to crave it and to believe in it as if it were a god.

I think that's important for us to hear. I think that some of us think that the Bible says that money is evil – but the Bible doesn't say that – ever. Proverbs 10:22 says:

The blessing of the LORD makes rich, and he adds no sorrow with it. (Proverbs 10:22 ESV)

Wealth is a GIFT! And God only gives good things. He doesn't give poison apples. Meaning it isn't MONEY that makes people miserable. It isn't money that makes this world a cruel and difficult place. That's not where all the unhappy comes from. The unhappy comes from sin. It's when money mixes with human sin that unhappy starts to happen to us and to everyone around us. The money itself is not the issue.

Money is fine.

Money is good – but money is not God.

That's the main point here. Martin Luther understood that very well, he said about this Psalm:

“This is a Psalm that instructs us unto faith, and teaches us to trust in God against that great god of this world, who is called Mammon.”²

Money is a good thing, but not a god-thing and according to the Psalmist everybody in this world needs to know that.

And everybody in this world needs to know that money does not make the man.

2. Money does not make the man

Look at verses 10-12:

² Martin Luther as cited in Plumer *Psalms* (Edinburgh: The Banner of Truth Trust, 2016), 539.

¹⁰ For he sees that even the wise die; the fool and the stupid alike must perish and leave their wealth to others.

¹¹ 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. (Psalm 49:10–12 ESV)

Here the Psalmist realizes that all of these rich, powerful, deceitful people that surround him are really just animals – they are like the beasts that perish. They don't understand the true nature of the universe. They don't really know who God is, who we are and they don't seem to understand our desperate need for rescue and redemption.

They aren't THINKING creatures.

They're just a bunch of animals collecting bright and shiny things.

When I eat lunch I like to watch those nature programs put out by the BBC. David Attenborough has the BEST VOCAL intonations ever and I think I would probably enjoy listening to him read the phone book but I particularly enjoy listening to him describe the beauty and the majesty of this world. In one episode he talked about birds that collect bright and shiny things to hide away in their nests. Scientists aren't sure why they do this, some say that they do it to attract mates – the more shiny objects you have the prettier the female bird who will mate with you. Some say it is just curiosity. They like shiny things and so they put them in a place where they can find them and admire them as they will. Some say that the birds are just stupid and they confuse the shiny things for food and they are just compulsive gatherers of consumable items.³

It's probably a combination of all those things – just like it is with human beings.

Some human beings pile up mountains of money because they think it will help them mate with a more attractive female.

³ <https://sciencing.com/birds-like-shiny-things-8555028.html>

Some people store up wealth just because they want to control things that are bright and shiny.

And some do it because they are compulsive hunters and gatherers and money is an easy way to keep score.

Man in his pomp will not remain; he is like the beasts that perish. (Psalm 49:10–12 ESV)

Are you hearing that?

That's the inspired insight that came to the Psalmist as he questioned his own fear and intimidation before the rich and powerful people of this world.

Why am I looking at these people as if they are GODS? They're not gods – they're silly little birds making giant piles of bright and shiny things for reasons they don't even fully understand.

Money does not make us men – it does not make us human and it certainly doesn't turn us into gods. It doesn't do half the things we think it does and therefore money should not be trusted. That's the third he wants everybody to know.

3. Money should not be trusted

Look at verse 13-14:

¹³ This is the path of those who have foolish confidence; yet after them people approve of their boasts.

¹⁴ 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. (Psalm 49:13–14 ESV)

You see the problem with money is that it shields people from the severity and shortness of life. It allows them close their eyes to universal realities. You stay in the good hotel so you don't have to SEE the pervasiveness of poverty. You roll up your windows and turn on the AC so you don't have to SMELL the mass of humanity. You put your aging parents up in the best old age home

money can buy – so that you don't have to personally EXPERIENCE the ravages and horrors of death and dying.

That's the great DANGER in wealth, according to the Bible – it DECEIVES US as to the reality of our situation. William S. Plumer the old Bible commentator says here:

“Men who have wealth are always in danger of pride and self-conceit; and the consequence is that self-denial and self-loathing are far from them, without which there is no salvation.”⁴

We think we're doing well because of the giant pile of money sitting in front of us. Oh brothers and sisters, but what does Kenny Rogers say? You know what he says – don't make me sing it to you. You never count your money when you're sitting at the table.

Kenny Rogers has read the Book of Psalms – and perhaps the Book of Proverbs. Proverbs 11:18 says:

Evil people get rich for the moment, but the reward of the godly will last.
(Proverbs 11:18 NLT)

Easy come – easy go. Just because you have it now doesn't mean it will last – and it doesn't mean that you've won. The game is longer than you've been led to believe. Proverbs 11:4 says:

Riches do not profit in the day of wrath, but righteousness delivers from death.
(Proverbs 11:4 ESV)

There are BIG TURN STILL to come in this game called life and when they come your money will not help you. The Bible says that again and again and again. In Ezekiel 7 the prophet says:

They cast their silver into the streets, and their gold is like an unclean thing. Their silver and gold are not able to deliver them in the day of the wrath of the LORD. They cannot satisfy their hunger or fill their stomachs with it. For it was the stumbling block of their iniquity. (Ezekiel 7:19 ESV)

⁴ W.S. Plumer *Psalms* (Edinburgh: The Banner of Truth Trust, 2016), 544.

It was the stumbling block of their iniquity – did you hear that? Money can get you into trouble – but it cannot shield you from it.

That’s what the Bible says and that’s something, according to the Psalmist, that everybody ought to know. You should not trust in your money. You should not be deceived by it into thinking that you are safe because at the end of the day – no matter how much of it you have – your money cannot buy the most important thing in life – that’s the fourth and most important thing that the Psalmist is trying to tell us.

4. Money cannot buy the most important thing in life

Look at verse 15:

But God will ransom my soul from the power of Sheol, for he will receive me.
(Psalm 49:15 ESV)

So – money can’t be trusted! Money can’t address the deepest hurts and pains of the human experience. Money can’t change who we are or make us again who we were created and intended to be.

Money can’t do any of that!!!

BUT GOD CAN!

God knows how to ransom and receive his people.

Brothers and sisters, that is one of the best “BUT GODS” in all the Bible!!

BUT GOD is the Gospel! The Apostle Paul said in Ephesians 2:

you were dead in the trespasses and sins² in which you once walked, following the course of this world ... ⁴**But God**, being rich in mercy, because of the great love with which he loved us, ⁵even when we were dead in our trespasses, made us alive together with Christ—by grace you have been saved (Ephesians 2:1–5 ESV)

You see - that's the Gospel!

The Gospel is a story about RESCUE and REDEMPTION! It's about how this ship is sinking, the centre is not holding, things fall apart and life spins out of control – BUT GOD knows how to save and restore his people.

Hallelujah!

That's faith – that's the Gospel – Old Testament and New.

But that's a faith that assumes a certain view of the world. That's a faith that assumes a certain trajectory for human beings. Do you see that? Our faith ASSUMES that human life begins in a burst but very quickly – like the flowers of the field –begins to fade and fail. That's the worldview of the Psalms that undergirds the council given here in Psalm 49 with respect to money. You can see it everywhere in the Psalter. Look quickly at Psalm 90:9-12. The Psalmist says:

⁹ For all our days pass away under your wrath; we bring our years to an end like a sigh.

¹⁰ The years of our life are seventy, or even by reason of strength eighty; yet their span is but toil and trouble; they are soon gone, and we fly away.

¹¹ Who considers the power of your anger, and your wrath according to the fear of you?

¹² So teach us to number our days that we may get a heart of wisdom. (Psalm 90:9–12 ESV)

Are you hearing that?

According to the Book of Psalms – this is the heart of wisdom! Wisdom is about understanding that we live in a world that has been TRAGICALLY AFFECTED BY HUMAN SIN! Things fall apart now – things are not the way they were supposed to be! The centre does not hold and we all fade and die! You might live for 70 years – you might live for 80 years – but eventually you are going to get sick, you are going to get cancer and you are going to die.

That's the world! Aren't you glad you came this morning?

But that's true! That's reality and wisdom and understanding begin with acknowledging that reality.

That's what the church used to sing about – can you believe that? Psalm 90 is a SONG – we think it's the oldest song in the entire Psalter – meaning that the people of God have been singing this song for a very long time.

But not anymore.

We don't sing about this stuff anymore – but we should. Somebody should write a song about how we all get old, get cancer and die – because that's the truth! And there is a PLAGUE of unrealism running wild through the church today. It's called the Prosperity Gospel. It's that idea that if we love God and do the right things we will all be happy, wealthy, healthy and we'll all live long and beautiful lives – and it's a damnable distortion of the truth – but it is literally EVERYWHERE in the evangelical church today. Now we may not be going as far out as some but it has affected us far more than we realize. Every time 2-3 people in our church die or get diagnosed with cancer someone will ask me whether I think there might be some hidden sin in the elder's board or whether or not we should anoint the parking lot with olive oil to ward off the demons as if something TERRIBLY UNUSUAL WAS HAPPENING.

But what does the Bible say?

The Bible says that EVERYONE GETS OLD. EVERYONE GETS SICK. AND EVERYONE DIES.

And according to the Book of Psalms – understanding that is the beginning of wisdom.

Wisdom begins with understanding that you will not live forever. You are but a vapor. One day soon you will get sick and you will die and your money will count for absolutely nothing on that day. You will stand NAKED BEFORE GOD and you will leave your pile of bright and shiny things to another silly bird to watch over.

That is REALITY.

And that is what the Psalmist wants every man, woman and child to see.

Now, because Psalm 49 is a sermon it ends with a practical application – as all good sermons are supposed to do. He’s got two practical takeaways for us in terms of how we ought to live in light of all that he has just shared with us.

Practical Counsel In Light Of These Realities:

The first thing he says is this; brothers and sisters – strangers near and far – everybody needs to hear this – in light of all that we’ve just said:

1. Don’t worry so much about who has money and who doesn’t

Look at verses 16-17:

¹⁶ 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. (Psalm 49:16–17 ESV)

Life is so short. We are but a vapour! Everybody dies and you can’t take it with you when you go. Therefore money is nowhere near as important as we tend to think it is. You don’t need it to be happy in this life or the next. That’s probably the number one thing that the Book of Proverbs says about money. Proverbs 23:4-5 says:

⁴ Don’t wear yourself out trying to get rich. Be wise enough to know when to quit.
⁵ In the blink of an eye wealth disappears, for it will sprout wings and fly away like an eagle. (Proverbs 23:4–5 NLT-SE)

Just work hard at something good, something that serves your fellow man, something real and something that can provide a good living for your family. You ought to be able to do that if you

follow all the other wise principles in Proverbs – assuming a fair and just society – all things being equal – you ought to be able to do that.

And it probably isn't wise to try and do more than that and you aren't realized to pray for anything more than that.

What does the Lord's Prayer say?

Give us this day our DAILY BREAD – right so we ought not to be asking God for luxury cars, cottages or diamond rings – we don't need that stuff. It won't make us happy, it won't make us healthy and it won't help us on the Day of Judgment.

So chill out.

Don't worry so much about who has money in this world and who doesn't.

The second practical takeaway he provides is this; rather than worrying about who has money and who doesn't, you ought to be worrying about where you and your loved ones will spend eternity.

2. Worry more about where you and your loved ones will spend eternity

Look at verses 18-20:

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.

(Psalm 49:18–20 ESV)

Are you hearing that? Rich people who trust in their pile of shiny objects – are like the beasts that perish. Generation after generation – father followed by son, mother followed by daughter – they are marching into oblivion and they will perish and never see the light again.

Don't let that be your eternal destiny, friend.

Don't let that be the road that you pave for your children and grandchildren.

Make a clean break now in your generation. Take your eyes off all those shiny things that deceive and distract and fix your eyes upon Jesus the pioneer and perfecter of our faith.

“who for the joy that was set before him endured the cross, despising the shame, and is seated at the right hand of the throne of God.” (Hebrews 12:2 ESV)

Keep your eyes on him – follow him! Because HE KNOWS how to save and rescue his people. He knows how to help, how to heal and how to bring us home.

Make Christ your life's ambition and make the Gospel the wealth and glory of your home.

Thanks be to God, let's pray together.