

# Wealth & the Worldly

## Psalm 49

The psalmist is overcome and tempted to despair by the wicked in Psalms 42-43. He finds redemption in Psalm 44 and deliverance by the King in 45. God offers refuge and strength in His city in Psalm 46 and the nations rejoice in Psalm 47. In Psalm 48 God inhabits the magnificent citadels of Zion, and in Psalm 49 the psalmist addresses the wealth of the foolish that would threaten the godly.

### Summary & Structure

Psalm 49 has a chiasm structure:

1-4 Listen, all peoples!

5 Why should I fear when iniquity surrounds me?

6-9 The rich have no redemption

10-12 Everyone dies

13-15 The redeemed will triumph over the foolish

16-18 Don't worry when fools prosper

19-20 He dies like a clueless animal

Just as the call to rejoice in God went out to the whole world (Ps. 47) and in Mount Zion (Ps. 48), so all peoples and inhabitants of the world, low and high, rich and poor should listen and understand the psalmist's wisdom (vv. 1-3). He'll speak in a dark parable, a riddle set to the harp (v. 4). Why should he fear when iniquity nips at his heels (v. 5)? Those who trust and boast in wealth have no power to redeem their brother or ransom him from God (vv. 6-7). Life is priceless, an eternal matter (vv. 8-9). The wise and foolish alike die, leaving their wealth behind (v. 10). They operate as if they'll live forever, naming lands after themselves as if it matter; they will die like animals, unaware of what's coming (vv. 11-12). This is how the foolish go and their descendants nod in approval—*Selah* (v. 13). Like sheep they descend into graves where death devours, but the upright triumph over them in the morning, even as they decompose far from where they lived (v. 14). Yet God will redeem my soul from the power of Sheol and welcome me, *Selah* (v. 15). So don't be afraid when a man becomes rich and his house decked with glory (v. 16). He will carry nothing with him when he descends (v. 17). Though he blesses himself, as men will praise you in success, he'll go to his fathers and will never again see the light (vv. 18-19). Those who die like this are like animals (v. 20).

### Parabolic Wisdom

The word of the Lord thunders across the world. The heavens declare the glory of God and the firmament shows His handiwork; men hear the perfect law of the Lord and convert (Ps. 19:1, 7; cf. Heb. 4:12). The psalmist invites everyone—rich and poor—to come get wisdom, to hear a proverb and understand a dark saying. Psalm 49 is about understanding your life, the role of wealth, the wicked who get a bunch of it, and death that awaits us all. The word for “proverb” is *mashal* (v. 3), and in its verbal form means “to rule.” Psalms and Proverbs are wisdom literature that equip the faithful to understand the world and take dominion through wise action (Gen. 1:28). When the disciples ask Jesus why He speaks in parables, He says because it has been granted to them to know the mysteries of the kingdom of heaven, whereas others will not receive it (Matt. 13:11). Matthew comments that Jesus taught this way to fulfill the prophecy of Psalm 78:2: “I will open My mouth in parables; I will utter things kept secret from the foundation of the world” (Matt. 13:35). All are invited to hear and understand, but many will not, and Jesus' Parable of the Sower explains why. It's the key to all the parables (Mk. 4:13). Some seeds fall on stony places where the wicked one snatches it away. Other receive it

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on shallow ground and wither under tribulation or persecution. Others receive it among the thorns of the cares of this world and the deceitfulness of riches that choke the word and make it unfruitful (Matt. 13:22). It's easy for the poor and rich to get distracted by the cares of the world and deceived by riches, respectively. But we need not. This word should find good soil and bear fruit 30, 60, and 100-fold.

### Death for All

Days of evil inevitably arrive, but why be afraid (v. 5)? He ask the question and then works through wrong answers first. Those trusting in wealth and boasting in riches can't redeem anyone from death. Can your \$10M save your brother from dying? Is God taking payments (v. 7)? You can do a lot with money here on earth (Eccl. 10:19) and possibly eke out a few more years by eating things that don't taste good or less of what does, but trusting in wealth—spending, saving, counting, planning, forecasting—provides no remedy for the day of departure which could be today. Because all these activities are lawful and some are commanded (Prov. 27:23), it's easy to “know” this truth but not really know and live it. You can be ready for a downturn in the economy but not for the day of your death, the ultimate shortsightedness. We need Job's wisdom: “Naked I came from my mother's womb, and naked shall I return” (Job 1:21). God sees the wise and foolish die, leaving their wealth to others (v. 10). Inside the foolish think as if their houses will continue. They name stuff after themselves as if it's a way of extending life, but even if people esteem them, they will die and perish like animals (vv. 11-12). This way of thinking is passed down, *Selah* (v. 13).

### Victory Over the Grave

Those who are no longer blinded or distracted by their money (or lack thereof) can fall off the other side of the horse into the ditch of despair. They read Ecclesiastes and draw a false conclusion: vanity, vanity, nothing matters. The correction conclusion of vapor, vapor, you can't control the world, is therefore, “The end of the matter; all has been heard. Fear God and keep his commandments, for this is the whole duty of man” (Eccl. 12:13). The psalmist says, “But God will redeem my soul from the power of the grave, for He shall receive me. *Selah*” (v. 15). The “morning” of verse 14 likely refers to resurrection, the same hope that Job had: “And after my skin is destroyed, this I know, that in my flesh I shall see God” (19:26). The senseless person will leave their wealth to others but the wise man an inheritance to his children's children (Prov. 13:22).

### Live Free

The Lord gives us the gospel “for obedience to the faith among all nations for His name” (Rom. 1:5). Thinking faithfully about death invigorates you for life. “Don't be afraid when one becomes rich, when the glory of his house is increased” (v. 16). His glory will fade with him. It seems like the rich will get away with fraud, but they won't. It looked like they would in Jesus' day. The more He taught and loved, the more they lied and spun everything He did. He spoke with heavenly wisdom and authority, explaining the law. The said He taught against Moses and dishonored the law. He healed the sick and cleansed the possessed. They said He cast out demons by the prince of demons. He called sinners to repentance; they said He was a “friend”—an enabler—of tax collectors and sinners. He fed the hungry and gladdened the hearts of the thirsty. They accused Him of being a glutton and a drunk.

He loved His nation and wept over Jerusalem for the destruction that would come because they wouldn't listen to Him. They accused Him of bringing trouble and tried to scapegoat Him to preserve their power and nation. Jesus fulfilled this psalm, died unafraid, rose the third day, redeemed this the world from sin and death, and ushered in His kingdom. Trust in Him and don't fear the mighty.