

SCRIPTURE LESSON TEXT

PS. 49:1 Hear this, all ye people; give ear, all ye inhabitants of the world:

2 Both low and high, rich and poor, together.

3 My mouth shall speak of wisdom; and the meditation of my heart *shall be* of understanding.

4 I will incline mine ear to a parable: I will open my dark saying upon the harp.

5 Wherefore should I fear in the days of evil, *when* the iniquity of my heels shall compass me about?

6 They that trust in their wealth, and boast themselves in the multitude of their riches;

7 None of *them* can by any means redeem his brother, nor give to God a ransom for him:

8 (For the redemption of their soul *is* precious, and it ceaseth for ever:)

9 That he should still live for ever, *and* not see corruption.

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

11 Their inward thought *is*, *that* their houses *shall continue* for ever, *and* their dwelling places to all gen-

erations; they call *their* lands after their own names.

12 Nevertheless man *being* in honour abideth not: he is like the beasts *that* perish.

13 This their way *is* their folly: yet their posterity approve their sayings. Selah.

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.

15 But God will redeem my soul from the power of the grave: for he shall receive me. Selah.

16 Be not thou afraid when one is made rich, when the glory of his house is increased;

17 For when he dieth he shall carry nothing away: his glory shall not descend after him.

18 Though while he lived he blessed his soul: and *men* will praise thee, when thou doest well to thyself.

19 He shall go to the generation of his fathers; they shall never see light.

20 Man *that is* in honour, and understandeth not, is like the beasts *that* perish.

NOTES

The Folly of Trusting in Riches

Lesson Text: Psalm 49:1-20

Related Scriptures: Psalm 11:1-7; Ecclesiastes 3:16-22; 8:5-13;
Luke 12:13-21; Mark 10:35-45

TIME: unknown

PLACE: Jerusalem

GOLDEN TEXT—"Be not thou afraid when one is made rich, when the glory of his house is increased" (Psalm 49:16).

Lesson Exposition

THE WISDOM OF GOD—Ps. 49:1-4

Hear wisdom (Ps. 49:1-2). Psalm 49 begins with the word "hear." This was the first word Moses spoke to Korah when he revolted against Moses in Numbers 16:8. Here, many years later, the sons of Korah began by summoning anyone in the world who will listen. The sons of Korah wanted as many people as possible to think about their lives and trust the love of God.

To emphasize that the message is for everyone, verse 2 uses a literary device called merism. Merism is a poetic way of referring to everything or everyone by mentioning extremes at either end, such as "from A to Z." The first merism in verse 2 is "sons of mankind and sons of man" (often translated as "both low and high"). The second merism is "rich and poor."

Many Bible scholars see the first merism as conveying the idea of regular people and influential people. It is important that the psalmist said "rich and poor" because of what is said about wealth. Rich people can learn from the psalm as much as poor peo-

ple. The psalmist's problem was not with wealth but with seeking security through wealth. The love of money, not money itself, is the problem.

Gain wisdom (Psalm 49:3-4). God's wisdom is not an ivory-tower reflection but a practical skill for the daily grind of life in a fallen world. The psalmist also called the contents of the psalm a meditation. The psalmist had been reflecting on God's Word and creation.

Verse 4 also calls the contents a parable or proverb. The latter part calls the contents of the psalm a "dark saying," or riddle. The psalmist referred to the puzzle of life that Psalm 49 disentangles. Life does not always make sense in a fallen world. Sometimes its injustices are enough to drive people to despair. God's truth sustains believers when life does not make sense.

Verse 4 closes by saying that the psalm's wisdom was set to music. God could have delivered His wisdom flatly, but He made it lovely. When life is sad or frustrating, good music can calm the mind and heart.

THE FALSE HOPE OF WEALTH—

Ps. 49:5-9

Next, the psalmist asked a rhetorical question: Why should he be afraid in difficult times? Verse 5 says that he was surrounded by the guilty deeds of an adversary. The word meaning “adversary” is a specific word that underlies Jacob’s name and implies grabbing at someone’s heel. Jacob’s heel-grabbing was that of a con artist. The psalmist’s rivals may have accrued wealth in a way that made the psalmist’s life difficult.

These antagonists related to their ill-gotten riches in two ways: trust and boasting. While the psalmist wrestled with fear because of these con artists, they felt secure because they placed their confidence in their ample bank accounts and bragged about their wealth. They were an inversion of believers who trust and praise the Lord.

Remember that in verse 1 the psalmist addressed the whole world. He did not think his adversaries were unique. Rather, the psalmist thought that influential people trusting in and boasting about wealth in a way that harms others is a global problem. He was right.

The transition to the next topic may seem strange: from money to redemption (or ransom). Redemption, however, was largely a financial concept in the Old Testament before it was a salvation metaphor. It often referred to God’s costly rescue of His people from enslavement and danger (cf. Ex. 13:15). It was a brilliant word to expose the folly of trusting money.

Money cannot save someone from death. Wealth cannot bribe God. What is this debt to God that cannot be redeemed or paid off by money? The context strongly implies that the debt is death. (cf. Rom. 6:23).

Wealth cannot redeem from death. Money cannot keep one from falling into the pit. The word meaning “pit”

can refer to a trap or disaster, including the ultimate disaster of death and judgment. The focus here is on death and judgment as indicated by verse 15. By grace through faith, God does what money can never buy.

THE FALSE HOPE OF THE WORLD—

Ps. 49:10-13

Then the psalmist turned his attention to the reality that wealth cannot change—death. Everyone dies. The wise and the foolish die, and so does everyone in between. They will enter the afterlife with the same amount of money: none. At best, their children inherit their wealth. At worst, a stranger inherits their wealth.

Riches and the ability to leave an inheritance can be a gift from God (Prov. 13:22), but the original earners do not know how their money will be spent when they are gone. Psalm 49:11-12 emphasizes the irony of death for those who amass wealth. Though lands are named after them, they will die like animals and be forgotten. Their home will be the grave. No earthly home is forever.

The psalmist’s words should change how we view our pursuit of wealth. Everything the boastful amass goes to another. They will find wealth to be fleeting. Their way leads to death.

THE HOPE OF BELIEVERS—

Ps. 49:14-15

The psalmist compares the rich to sheep. They walk into the cold arms of their shepherd: death. Psalm 23 already presented the Lord as a kind shepherd, and the alternative is to have death as one’s grim shepherd. As dark as this sounds, the psalmist began to describe the future of repentant believers as a bright morning. When the sun rises after judgment, God’s people will reign with Him while the world’s elite follow their shepherd, death.

The psalmist described Sheol as a place of shame and decay for the wicked. Not so for those who trust the Lord. The world seeks redemption in riches, but believers receive it freely from God.

Redemption, which is too rich for the wealthy, comes from the riches of God's grace. While everyone must die, the experience of believers will differ greatly from that of the wicked.

God would take the psalmist instead of letting him be corrupted in Sheol. The verb "take" is also used in two of the Old Testament's most mysterious events. In Genesis 5, as the writer cataloged the deaths that overtook the early human family, Enoch walked with God, and God took him (vs. 24). Later, in 2 Kings 2:3, the prophets training under Elijah knew that God was going to take Elisha's mentor.

While Old Testament saints did not know as much as the New Testament reveals, they knew that these men were taken to be with God. Perhaps God took these men so that believers would have just enough information to know that God had a good place for them after death. Psalm 73:24 added a detail: God would take him to glory. Everything will be all right, for God will take believers when this life is over.

THE DESTINY OF UNBELIEVERS— Ps. 49:16-20

The psalmist returned to his rhetorical question: Why should I fear when the success of crooked people causes me pain? The psalmist invites us to live fearlessly in the face of the success of the wicked. The psalmist restated the worldly success of his crooked foes. He listed four elements of their success: they would continue to get rich, their household would continue to accrue wealth, they would bless themselves, and they would be praised.

Believers bless the Lord and look to Him for blessing, but the crooked bless themselves. Believers praise the Lord,

while the crooked seek the praise of men. If we focus on seeking the praise of people, we will fail to seek the praise of God (cf. John 5:41-44).

The psalmist matched the fourfold success of the wicked with their fourfold fate: they take nothing with them when they die, they part ways with their precious wealth, they fare the same as their bygone ancestors, and they will dwell far away from God's light.

Believers will enjoy an eternal bright morning while the unrepentant dwell in darkness. Psalm 49:20 offers a general statement about all mankind. When people trust riches instead of the Lord, they will be destroyed. Second Timothy 3:15 says this is the goal of Scripture—to make people wise unto trusting the Lord Jesus for salvation. To trust Jesus is not just wisdom; it is eternally significant wisdom.

—Matthew Swale

QUESTIONS

1. What literary device emphasizes that this psalm is for everyone?
2. How is this psalm a riddle?
3. What kind of adversary did the psalmist likely face?
4. How is the word "redemption" often used in the Old Testament?
5. What does the word "pit" refer to?
6. What is ironic about death for those who amass wealth?
7. Who shepherds the righteous, and who will shepherd the unrighteous?
8. How much did the Old Testament reveal about God "taking" believers at death?
9. In what four ways does the psalmist describe the fate of the wicked?
10. What does the psalm conclude about those who trust in riches?

—Tom Greene

PRACTICAL POINTS

1. True wisdom applies to all people regardless of their financial circumstances (Ps. 49:1-2).
2. We should share our wisdom with others (vss. 3-4).
3. Wise people should not fear the success of others (vs. 5).
4. Money cannot deliver from the ultimate unknown in life, which is death (vss. 6-9).
5. Eventually, death catches up to all people, whether they are righteous or unrighteous (vss. 10-14).
6. God will ultimately deliver His people from the grave to be with Him (vss. 15-20).

—James Frohlich

RESEARCH AND DISCUSSION

1. Is there anything in your family tree that brings you embarrassment or honor?
2. Why is it often easier for people without integrity to become wealthy?
3. How can a Christian avoid an idolatrous relationship with money?
4. Do you know Christians who view and use their money commendably? How do you think they have avoided letting money define them?
5. How do you know when your heart begins to trust money instead of the Lord?
6. Do you need to change your relationship with money at all? How? What are some practical ways you can do this?
7. Do you know anyone who is afraid of death? How could you use Psalm 49 to comfort him or her?

—Matthew Swale

Golden Text Illuminated

“Be not thou afraid when one is made rich, when the glory of his house is increased” (Psalm 49:16).

We can often become afraid when people we disagree with gain influence or power. Consider how people often react when their preferred politician loses an election. Our golden text challenges us to reconsider our perspective on riches and power.

Earthly riches, no matter how abundant, have severe limitations. No amount of money can purchase salvation. Material wealth, in the grand scheme of eternity, is powerless. In contrast, Paul spoke of “the riches of his grace” (Eph. 1:7) that we have in Christ. This grace far outweighs any earthly wealth. Paul emphasized this point to the Philippians, declaring, “But what things were gain to me, those I counted loss for Christ . . . I count all things but loss for the excellency of the knowledge of Christ Jesus my Lord” (Phil. 3:7-8). Jesus is far superior to any earthly treasure.

This radical reframing of wealth calls us to reevaluate what we prize. Jesus compared the kingdom of God to a great treasure, worth giving up all that we have (cf. Matt. 13:44). Living as those who are truly rich through Christ produces contentment regardless of circumstances. Paul testified, “I have learned, in whatsoever state I am, therewith to be content” (Phil. 4:11).

Recognizing that all we have comes from God, we are free to give generously. As we freely give of our time, talent, and treasure, we reflect God’s generous heart.

—Gene Kissinger