

Pastor Steven J. Cole
Flagstaff Christian Fellowship
123 S. Beaver Street
Flagstaff, Arizona 86001
www.fcfonline.org

A PSALM FOR THE RECESSION

Psalm 49

By

Steven J. Cole

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Psalm 49

Marla and I will always remember a November night in 1980. After being awake most of the night cleaning up the vomit from both of our little girls and their bedding, we were awakened at 4 a.m. by a phone call from a neighbor. Her husband was a volunteer fireman. She called to warn us that the fire department would be forcing us to evacuate our house at 7 a.m. because of the danger of the nearby Panorama Fire.

We had three hours to go through everything that we owned and decide what to take with us, realizing that whatever we left behind could go up in smoke. Our only car was a 1968 Mustang, which did not have much cargo space. And my office was at home, so what we took included some of my books and files, which went on the top rack.

We were out of our home for three days. Thankfully, the fire did not reach our house. But the experience was an unforgettable lesson in clarifying what is *really* important in terms of material possessions. What *really* matters and what could we live without?

It is my prayer that the current recession would be a life-changing, unforgettable lesson in values clarification for all American Christians. Perhaps God will use it to pry us loose from our love of the things that so easily tempt us. Maybe we will begin to identify with the vast majority of people around the world for whom life is a perpetual recession. Maybe we will grow in our understanding of what it means *truly* to seek first God's kingdom and righteousness. Maybe we will be more faithful to lay up treasures in heaven, where recessions never affect our investments. Maybe in light of the shortness of life, we will shift our focus from storing up treasures on earth and instead focus on being rich toward God.

Psalm 49 is a psalm for the recession. Its theme is the futility of living for this world's possessions, status, and fame, in light of the certainty of death. It is a "wisdom" psalm, similar in theme to Psalms 37 and 73. Rather than focusing directly on praise to God,

the psalm gives instruction that—if we heed it—will ultimately result in praise to God. It gives us the understanding that we need to live rightly in light of eternity, so that one day we can present to God a heart of wisdom (Ps. 90:12). The message is:

Because we all will die, our focus should not be on riches and fame in this life, but on eternity with God.

Several commentators observe that Jesus probably based the parable of the rich fool on this psalm (Luke 12:16-21). He prefaced the story with a warning (12:15), “Beware, and be on your guard against every form of greed; for not even when one has an abundance does his life consist of his possessions.” Then He told the story of the man who was very successful. His barns were full, so he decided to build bigger barns. He congratulated himself by thinking (12:19), “Soul, you have many goods laid up for many years to come; take your ease, eat, drink and be merry.” But God told him (12:20): “You fool! This very night your soul is required of you; and now who will own what you have prepared?” Jesus’ conclusion is (12:21), “So is the man who stores up treasure for himself, and is not rich toward God.”

Psalm 49 falls into four sections. In verses 1-4, we have the psalmist’s call to all people from every culture and stratum of life. Everyone needs to hear his counsel. In verses 5-12, we have the psalmist’s counsel, that we should not fear when those who trust in their wealth increase, because their wealth cannot buy them an escape from death. In verses 13-15, we have the psalmist’s contrast, as he sets the foolish, who ignore eternity and trust in their wealth, against the godly, who look to God to redeem and receive them. The conclusion (verses 16-20) gives us the psalmist’s repeated counsel, that we should not fear when the wealthy increase, because they will soon die like unreasoning animals.

1. The psalmist’s call: Every person from every country and every walk of life should hear this counsel (49:1-4).

The psalmist is not just a poet, but also a preacher. He is preaching not just to the people of God, the Jews, but to all peoples, to all the inhabitants of the world. The social nobodies may be tempted to shrug off his message as applying only to those who are high on the social ladder, but the psalmist includes both low and

high. The poor may think that a sermon in song about trusting in material possessions only applies to the rich, but the psalmist addresses rich and poor together. The poor can be just as materialistic as the rich, because materialism is a desire of the heart, not just a matter of owning things. So you can't shrug off the psalmist's message by thinking, "I am too poor to worry about living for possessions." His message applies to all people in every culture.

Furthermore, the psalmist claims that he is going to speak wisdom and give us understanding (49:3). *Wisdom* comes from a Hebrew word meaning "skill." It was used of the skill of the craftsmen who constructed the beautiful tabernacle (Exod. 36:1-2). It refers to the necessary skill to live in such a manner as to produce a beautiful life in God's sight.

Proverbs 2:6 tells us, "For the Lord gives wisdom; from His mouth come knowledge and understanding." So the psalmist is not giving us the wisdom and understanding of a sage, who has assimilated man's wisdom. Rather, he is passing on to us wisdom that he has gained by inclining his ear to God. The *proverb* that he is going to give us (49:4) is in verse 12 and repeated again with a slight variation in verse 20, "Man in his pomp, yet without understanding, is like the beasts that perish."

The psalmist also says that he is going to *open up* (lit.) to us a *riddle* on the harp. The word *riddle* is used of Samson's riddle of the lion and the honey (Judges 14:12-15) and of the difficult questions that the Queen of Sheba brought to Solomon (1 Kings 10:1). In our psalm, the riddle seems to be the age-old question, why are evil people rich and comfortable, while the godly are often poor and oppressed? The psalmist's answer to the riddle is that no amount of money can buy a person an escape from death and judgment. We all must stand before God, who will either condemn us because we lived for this world (49:14) or redeem and receive us because we lived wisely in light of eternity (49:15).

Some have pointed out that the psalmist's message, on one level, does not seem all that profound. Calvin (*Calvin's Commentaries* [Baker], on Psalm 49, p. 235), for example, comments that even worldly philosophers have pointed out the shortness of human life and the vanity of putting your confidence in things. But Calvin says that the real scope of the psalm is to comfort God's people who

are exposed to suffering by teaching us to trust God to right all wrongs at the judgment. And the psalm urges us to be patient when it seems that God is not governing the world, realizing that He will rectify all wrongs in His good time.

It also seems to me that while the message of the psalm is very basic, something that every Christian knows, it is at the same time a message that we need to hear and think about often. Although I know intellectually that even when one has an abundance, life does not consist of possessions, it's easy for me to forget this and be tempted by greed. On our recent trip, we drove by many casinos, none of which seemed to be hurting for business. Even Christians can be tempted to gamble, especially when times are tough, thinking that if we just hit the jackpot, we would be happy. Because we're all susceptible to this (or the Bible wouldn't warn us against it), we all need to ponder the message of Psalm 49.

2. The psalmist's counsel: Do not fear when those who trust in their wealth prosper, because their wealth cannot buy them an escape from death (49:5-12).

This section falls into two subsections:

- A. The prosperity of the wealthy wicked is brief at best and useless when it comes to staving off death (49:5-9).

The theme of fear pops up in verse 5 and again in verse 16. Why is the psalmist prone to fear because of the wealthy? The answer is that often, the wealthy oppress and take advantage of the poor. The psalmist describes himself as surrounded by "supplanners" or "deceivers" (49:5; it's the Hebrew word for "Jacob"). So he is not talking about all of the rich, as if to be rich is to be sinful. Rather, he specifically mentions "those who trust in their wealth and boast in the abundance of their riches" (49:6). He's talking about the arrogant rich who do not trust in God.

Power and influence often go along with wealth, so that the wealthy have close ties with those in political power or they use their wealth to gain such offices for themselves. You see this often in countries where power is by clans or by connections, not by law. Those in power ignore the law, so it is fearful when the wicked rich come to power. Even in our own country, bribery and influence peddling among the rich and powerful can threaten the poor.

The psalmist reflects on the obvious (which isn't always so obvious!), that no one can use money to redeem his brother or to give God a ransom for him, so as to prolong his life (49:7-9). In other words, you can't bribe God with a payoff to buy yourself or anyone else a few more years, much less to escape from death so as to live forever. I thought about this when Jacqueline Kennedy Onassis succumbed to cancer at a relatively young age. Her fabulous wealth could get her the best doctors in the world, but they could not extend her life. God holds the trump card of death and no amount of money or fame will keep Him from playing it!

So the psalmist's first answer to the riddle of the prosperity of the rich and their oppression of the poor is that their success is brief at best and useless in staving off death.

B. The failure of wealth is certain and total (49:10-12).

The psalmist goes on to point out that it is absurd to trust in riches in light of the certainty of death. The odds that you will beat death are not very good! Since death is 100 percent certain and no one will be taking any of it with him, you'd think that everyone would be living in view of eternity. The psalmist observes (49:10) that the wise and the stupid both perish and leave their wealth to others. They think that their houses will endure forever (49:11). (A transposition of Hebrew letters makes the verse read that their graves are their houses [NIV].) They name their lands after themselves. But they die and are soon forgotten. The psalmist's grim conclusion is (49:12), "But man in his pomp will not endure; he is like the beasts that perish."

The Russian writer, Leo Tolstoy, has a story, "How Much Land Does a Man Need?" It's about a man who keeps longing for more and more land. Finally, he strikes a bargain that for 1,000 rubles, he can have all the land that he can walk around in one day. But the catch is, he must be back at the starting point before sunset or he loses his money and the land. So he starts off early. As the day goes on, his greed drives him to keep going a bit farther and just to go around that nice piece of land over there.

Finally, he realizes that the sun is getting low, so he turns toward the starting point and picks up his pace. As the sun drops lower in the sky, the man starts running. He is sweating profusely;

his heart is pounding. Just as the sun is setting, he sees the finish line. He gives it everything he's got. He sprints up the hill and across the line just as the sun sets. He falls to the ground and blood spurts out of his mouth. He is dead. His servant digs a grave, just long enough for him to lie in, and buries him. Tolstoy concludes, "Six feet from his head to his heels was all that he needed."

So the psalmist's counsel is, do not fear when those who trust in their wealth increase in power. Their wealth can't buy them an escape from death. At death they will lose everything. As they say, you never see a hearse pulling a U-Haul!

3. The psalmist's contrast: The foolish ignore eternity and trust in their wealth, whereas the godly look to God to redeem and receive them (49:13-15).

In verse 13, the psalmist adds a new thought to his theme. He points out that the foolish ignore the transitory nature of riches and the certainty of death, but he adds, "And of those after them who approve their words." In other words, even though others watch the rich accumulate their wealth only to die and leave it all behind, they don't learn the lesson. They still want to get rich. As James Boice puts it (*Psalms* [Baker], 2:412), "You do not have to have wealth to perish because of wealth. You can perish equally well merely by making money your goal and forgetting spiritual things."

Then, concerning both those that trust in their wealth and those that envy the rich (49:13), the psalmist adds (49:14), "As sheep they are appointed for Sheol; death shall be their shepherd; and the upright shall rule over them in the morning, and their form shall be for Sheol to consume so that they have no habitation." The metaphor of sheep suggests those who mindlessly follow the shepherd. But in this case, the Lord is not their shepherd; rather, *death* is! While the wealthy may live in mansions now, when they die, they will have no habitation, except for Sheol, the grave.

Up to this point, the psalmist has focused exclusively on the foolishness of those who trust in their riches and glory in their fame and ignore the inevitability of death. But now he introduces a contrast between them and those who trust in God, which he will further develop in verse 15. In verse 14 he says, "And the upright shall rule over them in the morning."

That phrase, "in the morning," is a word of hope for those who are currently oppressed by the ruthless rich. It points to a new day, when God will right all wrongs. It implies a day beyond this life, because in this life, it is not always the case that the upright will rule over the wicked who have oppressed them. So verse 14 anticipates the day of resurrection and reward for the righteous, as well as judgment for the wicked.

Then (49:15) the psalmist breaks in with a great "But God," which Derek Kidner calls "one of the mountain-tops of Old Testament hope" (*Psalms 1-72* [IVP], p. 182): "But God will redeem my soul from the power of Sheol, for He will receive me." Some contend that the Old Testament does not have a clear doctrine of life after death, but this is one verse among many others that refute that idea. H. C. Leupold (*Exposition of Psalms* [Baker], p. 386) observes, "The offhand way in which this deep and comforting truth is mentioned surprises us. Why the writer does not dwell on this matter longer is difficult to determine. It must be that the hope of life with God was more real in Old Testament days than many commentators would allow for."

Also, when the psalmist says that God will "receive me," it is the same Hebrew verb used of God's taking Enoch to heaven directly without dying (Gen. 5:24). It is also used in Psalm 73:24, "With Your counsel You will guide me, and afterward receive me to glory." Both of these verses show that the saints in the Old Testament had a hope of life with God beyond the grave. Granted, that hope became clearer when Jesus came and explained things more plainly. But it is here in the Old Testament as well.

But, why is it that those who trust in their riches will be consumed in Sheol, whereas those who are upright (49:14) will be welcomed into heaven by God? The difference is that God will redeem their souls (which often means, "life") from the power of the grave. To redeem means to buy back or buy something or someone out of the marketplace. In spiritual terms, it refers to God's buying us out of the marketplace of sin and setting us free.

While the psalmist probably did not understand the doctrine of redemption as clearly as it would be revealed in the New Testament, we now know that Jesus Christ paid the price that our sin deserved. The wages of our sin is death, eternal separation from

God. Jesus died to pay that price so that we may go free by faith in Him. If you have trusted in Jesus' shed blood, you have hope beyond the grave, that God will receive or welcome you into heaven! So, as one commentator observes, "We leave the world either with God or with nothing" (Murdoch Campbell, cited by Boice, p. 414).

Thus we have the psalmist's *call* to all to listen; his *counsel*, not to fear when the wicked wealthy increase; and his *contrast* between the final destiny of the wicked and the righteous. Finally,

4. The psalmist's repeated counsel: Do not fear when the wicked wealthy prosper, because soon they will die like unreasoning animals (49:16-20).

The psalmist repeats for emphasis and review his earlier counsel (49:5-12). Don't worry when a man becomes rich and famous, because when he dies, he leaves with the same amount as everyone else: Nothing! In verse 18, the psalmist first states the general truth, that rich men congratulate themselves on their success (like the rich fool, Luke 12:19). But then, in the second half of the verse, he changes from the third person to the second person. He addresses the rich directly to get their attention. Both clauses drive home the same lesson, that no matter how much worldly success you attain, you're going to die and you can't take it with you.

Then the psalmist ends by repeating the theme or proverb of verse 12, but with a slight change. In verse 12, the phrase "will not endure" literally means, "does not pass the night." As Dr. Boice explains (p. 412), "It suggests that in view of death a person's position in life is not as secure even as a traveler who turns into an inn for the evening. In our case, life is so short that we do not even make it to the morning." But in verse 20, the psalmist adds, "Man in his pomp, yet without understanding, is like the beasts that perish."

The point of the psalm is to gain that understanding so that you do not perish! To die without understanding the need to be right with God is to die like an unreasoning beast. Don't do that! Learn from the psalmist: Because you will die, your focus should not be on accumulating more and more stuff in this life, but rather on spending eternity with God.

Conclusion

As a young man, Jonathan Edwards wrote down 70 resolutions to govern his life. Number 9 was, “*Resolved*, To think much, on all occasions, of my dying, and of the common circumstances which attend death” (*The Works of Jonathan Edwards* [Banner of Truth, 1:xx]). That resolution may strike you as excessively morbid, especially for a 19-year-old. Maybe when we’re in our seventies we will think often of our own death, but certainly not in our twenties! But Edwards was really just applying the message of Psalm 49: Because we all will die (and we don’t know when), our focus should not be on riches in this life, but on eternity with God.

This psalm for the recession tells us, “Don’t lay up treasures on earth. Everything that you invest in this world will soon be gone. Invest in God’s kingdom! Be rich toward God!” If you have trusted in Him to redeem you through Jesus Christ, then you have the hope that He will receive you into heaven when you die. No recession can touch that!

Application Questions

1. As American Christians, how can we determine an appropriate level of consumption in light of the world’s glaring poverty? How much stuff is too much?
2. How can a conscientious Christian determine the appropriate amount to set aside for retirement?
3. Jonathan Edwards resolved, as a young man, to think often about his own death. Is this overly morbid or biblically wise?
4. A Christian friend confides that he (she) likes to gamble. He (she) shrugs it off as innocent fun. How would you counsel? What Scriptures would you use (besides this psalm)?

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