



Psalm 49 - The Folly of Trust in Riches

To the leader. Of the Korahites. A Psalm.

Introduction

This is a wisdom psalm, i.e. a hymn that reflects on topics typically covered in the Bible's Wisdom Literature. In particular, it addresses the perplexity that the pious often feel when they encounter trouble, while unfaithful people seem to get along so well. Is not God expected to show his favour for the pious in how he treats them? The answer is that God will distinguish between the faithful and the unfaithful in what happens to them when they die.

The psalm follows a very simple argument: it calls everyone to pay attention (vv.1-4); then it reminds the singers that everyone has a common outcome, namely, all will die (vv.5-12); and it finishes by stressing the contrasting destinations for the faithful and the unfaithful (vv.13-20). Other psalms that address the same topic include Psalms 37 and 73.

The Korahites were Levites from the family of Kohath and were descended from Korah. By David's time it seems they served in the musical aspect of the temple worship (2 Chronicles 20:19). Korah led a rebellion of 250 community leaders against Moses during the wilderness days of the Exodus (Numbers Chapter 16). God judged Korah and his leaders and they all died, but the sons of Korah remained. Perhaps they were so grateful for this mercy that they became notable in Israel for praising God.

Psalm 49:1-4 - Call to Pay Attention

This section indicates that the message is for all sorts of peoples throughout the world, whatever their social standing. The terms wisdom and understanding are used in the Wisdom Books for genuine spiritual perception, the ability to approach life from God's perspective; they are features marking those who have true faith.

The song will expound a proverb and solve a riddle, i.e. the puzzle presented in vv.5-6.

- 1 Hear this, all you 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 harp.

Psalm 49:1-4

Hear this, all you peoples. The psalmist spoke to everyone, especially including rich and poor together: <<*Hear, O heavens, and listen, O earth; for the Lord has spoken: I reared children and brought them up, but they have rebelled against me*>> (Isaiah 1:2). He hoped to guide those who were troubled about the wealth of the wicked. There are four kinds of riches. There are riches in what one has, riches in what one does, riches in what one knows, and riches in what one is, the riches of character. The psalmist spoke of those who are only rich in the first way, the least important kind of wealth.

My mouth shall speak wisdom. Other psalms praise and pray to God; this psalm teaches wisdom and imparts understanding: <<*The mouths of the righteous utter wisdom, and their tongues speak justice*>> (Psalm 37:30). The psalm will focus on the folly of trusting in wealth or envying others just for their wealth. It sets the present prosperity of those who do not know God in an eternal perspective.

I will solve my riddle. The psalmist was not interested in hidden, mystical knowledge but in things that were simply difficult to understand and perceive. He hoped that doing it on the harp might help the message to be better remembered.

Psalm 49:5-12 - Common Outcome: We All Die

After presenting the puzzle, the song reminds all its singers that every single person has the same end - death. From vv.5-6 the puzzle is clear: the pious, the 'I' in this psalm, face times of trouble (v.5), finding themselves surrounded by the iniquity of those who cheat me (v.5), which is the same group as those who trust in their wealth (v.6). It is likely that in this psalm the pious and the unfaithful are

alike members of the covenant people of God; not all of the people lay hold of the blessings of the covenant.

The point about everyone dying is made in two ways: in vv.7-9, no one can bribe death, either to ransom another or to give to God the price of his own life (v.7); in vv.10-12, all kinds of people die, whether one is wise in embracing God's covenant, or a fool, the one who stupidly rejects God's covenant. Thus even the wealthy must die, and their wealth cannot prevent it.

5 Why should I fear in times of trouble,
when the iniquity of my persecutors surrounds me,
6 those who trust in their wealth
and boast of the abundance of their riches?
7 Truly, no ransom avails for one's life,
there is no price one can give to God for it.
8 For the ransom of life is costly,
and can never suffice,
9 that one should live on for ever
and never see the grave.

Psalm 49:5-9

Why should I fear in times of trouble, when the iniquity of my persecutors surrounds me? The psalmist made a contrast between himself and those he will mention in the following lines. He, in contrast to them, has no reason to fear in the days of evil.

Those who trust in their wealth and boast of the abundance of their riches. When this psalm speaks of the rich, this is what it means. It is not merely the possession of material things that makes one rich in the sense that Psalm 49 means it. It is to trust in that wealth and to boast in their riches: <<***Such are the wicked; always at ease, they increase in riches***>> (Psalm 73:12), and: <<***Surely, because you trusted in your strongholds and your treasures, you also shall be taken***>> (Jeremiah 48:7a). This is simply idolatry. Although the Bible presents several godly rich men, such as Abraham and King David who by modern measures would probably be billionaires, they were men who still trusted in the Lord and made their boast in him: <<***if you treat gold like dust, and gold of Ophir like the stones of the torrent-bed, and if the Almighty is your gold and your precious silver, then you will delight in the Almighty, and lift up your face to God***>> (Job 22:24-26). They did not trust in their wealth nor boast of their riches:

- One may know if they trust their wealth if they find too much peace and security by their accounts and holdings, and if they despair when such decline. They can ask the question, “What loss in life would most trouble me, material or spiritual?”
- One may know if they boast in their riches if they find deepest satisfaction in gaining and measuring their wealth and if they look for ways to display their riches. They can ask the question, “What am I appropriately proud of, material or spiritual?”

In general, God’s answer to these things for the rich is to practice radical generosity, a way for them to declare their trust in the Lord and to guard against a boast in their riches.

Truly, no ransom avails for one’s life, there is no price one can give to God for it. The psalmist revealed the great limitation the idolatry of trusting and boasting in material wealth, this idol is of no help in the spiritual world. Money itself cannot rescue a soul because the ransom of life is costly; that is, beyond the ability of material things to purchase.

The ransom of life is a spiritual work, accomplished only by God’s atoning sacrifice. This sacrifice began in the Garden of Eden (Genesis 3:21), was practiced among the patriarchs (Genesis 22:13-14), and instituted in a sacrificial system of Leviticus Chapters 1-7. The concept of a substitutionary, atoning sacrifice was fulfilled and perfected by the work of Jesus at the Cross: *<<Yet it was the will of the Lord to crush him with pain. When you make his life an offering for sin, he shall see his offspring, and shall prolong his days; through him the will of the Lord shall prosper. Out of his anguish he shall see light; he shall find satisfaction through his knowledge. The righteous one, my servant, shall make many righteous, and he shall bear their iniquities>>* (Isaiah 53:10-11), *<<But when Christ had offered for all time a single sacrifice for sins, ‘he sat down at the right hand of God>>* (Hebrews 10:12), and many others). This spiritual work is what provides for the redemption of their souls.

That one should live on for ever and never see the grave. Those who have the redemption of their souls will live eternally and not see the grave. Here the concept of Sheol is seen as more than just the grave, but the ultimate and empty destiny of those who reject God.

¹⁰ When we look at the wise, they die;
fool and dolt perish together
and leave their wealth to others.

¹¹ Their graves are their homes for ever,
their dwelling-places to all generations,

though they named lands their own.

¹² Mortals cannot abide in their pomp;
they are like the animals that perish.

Psalm 49:10-12

Fool and dolt perish together and leave their wealth to others. Much in the pattern of: <<*There is an evil that I have seen under the sun, and it lies heavy upon humankind: those to whom God gives wealth, possessions, and honour, so that they lack nothing of all that they desire, yet God does not enable them to enjoy these things, but a stranger enjoys them. This is vanity; it is a grievous ill*>> (Ecclesiastes 6:1-2), the psalmist noted that we cannot take our material wealth with us into the world beyond.

Despite the beliefs of many ancient cultures, material wealth cannot be taken to the world beyond, but there is a real sense in which it is sent on ahead. Jesus spoke of using present material resources to store up treasure in heaven: <<*Jesus, looking at him, loved him and said, 'You lack one thing; go, sell what you own, and give the money to the poor, and you will have treasure in heaven; then come, follow me'*>> (Mark 10:21). Material wealth can achieve much in the world to come, but that happens through kingdom minded generosity more than accumulation.

Hungering for some kind of immortality, they that trust in riches believe their estates will last forever, beyond their own life to all generations. They memorialise themselves by calling their lands their own. The simple reality is that it is that their graves are their homes for ever.

Mortals cannot abide in their pomp; they are like the animals that perish. Although a man may have some measure of honour through estates or descendants or memorials, he still dies, just like an animal dies. Therefore, the truly wise man or woman does not trust in riches or boast in wealth. They prepare for eternity by trusting God and making their boast in the Lord.

Psalm 49:13-20 - Contrasting Destinations: We Go to God, Not Sheol

There are two groups of people here, 'they' being the unfaithful, those who have foolish confidence, and 'I' who is faithful and who sing this; and God treats them differently when they die. The unfaithful are like sheep appointed for Sheol, while God will ransom the faithful person's soul from the power of Sheol (vv.14-15). Since the impious go to Sheol, and the pious do not, here it represents the grim place of destruction for the wicked, and not simply the grave. A genuine grasp of this will enable a person to resist being afraid when a man becomes rich (v.16), the fear that might lead the faithful to despair of God's justice and goodness, or to

give up piety in order to join the wicked and to get praise when they do well for themselves (v.18).

- 13 Such is the fate of the foolhardy,
the end of those who are pleased with their lot. Selah

Psalm 49:13

Such is the fate of the foolhardy. The psalmist noted that the way that values the material over the spiritual and that does not prepare for the world to come is foolish and will be revealed as such: <<*But God said to him, "You fool! This very night your life is being demanded of you. And the things you have prepared, whose will they be?"*>> (Luke 12:20). Jesus also had genuine concern for those who had great material wealth and trusted in it more than in him: <<*Again I tell you, it is easier for a camel to go through the eye of a needle than for someone who is rich to enter the kingdom of God*>> (Matthew 19:24).

The end of those who are pleased with their lot. There is a second foolish way; to be a descendant of the one who trusted and boasted in riches and to approve of their world view. This also is foolish and will be revealed as such.

Selah, used 71 times in the Book of Psalms and three times in Habakkuk, has never been fully understood because the Hebrew root word is undefined. Many take it to be an instruction related to either the music, such as an interlude, or the cadence of the song, e.g. stop and reflect.

- 14 Like sheep they are appointed for Sheol;
Death shall be their shepherd;
straight to the grave they descend,
and their form shall waste away;
Sheol shall be their home.
- 15 But God will ransom my soul from the power of Sheol,
for he will receive me. Selah

Psalm 49:14-15

Like sheep they are appointed for Sheol. The psalmist painted a ghastly picture. A man is buried like an animal (v.12) and death consumes his material body. Of their once-beautiful body, their form shall waste away.

Death shall be their shepherd. They will no longer come under the protective hand of God or have the opportunity to do so. That opportunity exists only in this

life and is now available to those who are guided by the good shepherd: <<***I am the good shepherd. The good shepherd lays down his life for the sheep***>> (John 10:11).

Sheol is a proper name in Hebrew; sometimes it serves as a poetic name for the grave, to which all go, for example: <<***Like a rock that one breaks apart and shatters on the land, so shall their bones be strewn at the mouth of Sheol***>> (Psalm 141:7), and other times it names the dim destination to which the wicked go but not the faithful, as seen here.

But God will ransom my soul from the power of Sheol, for he will receive me. The psalmist was confident that he was among the upright, and not among those who foolishly trusted and boasted in riches. The one who trusted and boasted in riches had no power to ransom or redeem a soul (vv.7-8). The psalmist understood that God and God alone had the power to redeem a soul from the power of the grave. God gave a similar staggering announcement: <<***Shall I ransom them from the power of Sheol? Shall I redeem them from Death? O Death, where are your plagues? O Sheol, where is your destruction? Compassion is hidden from my eyes***>> (Hosea 13:14).

Quite often in the Bible, soul describes the life principle that animates the body, or the person's inner self, and can simply be another way of saying 'the self.' At other times, however, it can describe that inner self as something that survives the death of the body, as it does here, where my soul is parallel to me, the self that after death will not go to Sheol. In the larger picture of the Bible, the separation of body and soul is unnatural, a product of sin: <<***By the sweat of your face you shall eat bread until you return to the ground, for out of it you were taken; you are dust, and to dust you shall return***>> (Genesis 3:19), and will be healed with their reunion at the resurrection: <<***Many of those who sleep in the dust of the earth shall awake, some to everlasting life, and some to shame and everlasting contempt. Those who are wise shall shine like the brightness of the sky, and those who lead many to righteousness, like the stars for ever and ever***>> (Daniel 12:2-3), and: <<***For we know that if the earthly tent we live in is destroyed, we have a building from God, a house not made with hands, eternal in the heavens. For in this tent we groan, longing to be clothed with our heavenly dwelling – if indeed, when we have taken it off we will not be found naked. For while we are still in this tent, we groan under our burden, because we wish not to be unclothed but to be further clothed, so that what is mortal may be swallowed up by life***>> (2 Corinthians 5:1-4).

The power of Sheol is staggering. Every graveyard tells of the power that death has over humanity. Yet God is greater than the power of the grave, and in Jesus Christ one can even taunt the grave saying: <<***Where, O death, is your victory? Where, O death, is your sting?***>> (1 Corinthians 15:55).

For he will receive me. The assurance and confidence of the psalmist with worthy of note and should be taken as an example for all who read this. He was confident that God would receive the one who trusted in him and made his boast in the Lord. Jesus had this same confidence on the Cross: <<*Then Jesus, crying with a loud voice, said, ‘Father, into your hands I commend my spirit.’ Having said this, he breathed his last*>> (Luke 23:46).

- 16 Do not be afraid when some become rich,
when the wealth of their houses increases.
- 17 For when they die they will carry nothing away;
their wealth will not go down after them.
- 18 Though in their lifetime they count themselves happy
— for you are praised when you do well for yourself —
- 19 they will go to the company of their ancestors,
who will never again see the light.
- 20 Mortals cannot abide in their pomp;
they are like the animals that perish.

Psalm 49:16-20

Do not be afraid when some become rich. This might seem like a strange way to phrase the matter. Most people are not consciously afraid at the prosperity of another or when **the wealth of their houses increases.** Yet the fears may come in subtle ways. People may become afraid because:

- They think others prosper at their expense.
- Material things matter more than spiritual things do.
- Maybe God does not govern the universe as one hopes he does.
- Maybe there is no reward for the righteous or punishment for the wicked in the world beyond; there is no moral government to the universe.
- The evil people of the world will not get what is coming to them.

For when they die they will carry nothing away. The psalmist assures the reader that their reasons for fear are unfounded. The fool who trusted and boasted in riches can take nothing with him into the world beyond.

Their wealth will not go down after them. All the wealth he or she will ever deserve they had in this life: <<*But Abraham said, “Child, remember that during your lifetime you received your good things, and Lazarus in like manner evil things; but now he is comforted here, and you are in agony”*>> (Luke 16:25).

For the upright, the opposite is true; their glory shall ascend after them and they will in some sense be brought to glory: <<*It was fitting that God, for whom and through whom all things exist, in bringing many children to glory, should make the pioneer of their salvation perfect through sufferings*>> (Hebrews 2:10), and even obtain God's glory in the world to come: <<*For this purpose he called you through our proclamation of the good news, so that you may obtain the glory of our Lord Jesus Christ*>> (2 Thessalonians 2:14). For those who trust and boast in riches, this world is the best they will ever have it. For the upright who look to God for their redemption, this world is the worst they will ever have it.

Though in their lifetime they count themselves happy – for you are praised when you do well for yourself. Yes, the men and women who trust and boast in riches are often pleased with themselves and others are pleased with them. Yet that is short lived. They will die, and go to the company of their ancestors.

Who will never again see the light. The psalmist only had a dim understanding of punishment in the world to come, but he knew it to be in some sense a place of darkness. This is reserved for those who failed to understand that they needed to place their faith in God alone.

Mortals cannot abide in their pomp; they are like the animals that perish. The psalm ends by repeating the warning first given in v.12. It is the grave warning to those who may have honour in this world but no real understanding that it was given to them by God. Their honour in this world will not preserve them in the next unless they had put what they had at the service of God.