

FIFTH DECADE OF PSALMS

PSALM 49: WEALTH AND DEATH

Psalm 49:1-20

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INTRODUCTION:

We come now to a very potent expression of the biblical take on blind wealth in the face of inexorable death. As we treat the subject of our riches, let us take care, first, to remember the whole counsel of God on this subject, and let us take even greater care to not allow the whole counsel of God to dilute the force of the text before us.

THE TEXT:

“Hear this, all ye people; give ear, all ye inhabitants of the world: Both low and high, rich and poor, together. My mouth shall speak of wisdom; and the meditation of my heart shall be of understanding . . .” (Psalm 49:1-20).

SUMMARY OF THE TEXT:

An invitation to the entire world is extended—give ear to this (v. 1). The teaching applies to all, whether high or low, rich or poor (v. 2). The words to follow are words of wisdom and understanding—the understanding that is lacking in v. 20. The psalmist will hear a parable, and will open up a dark saying as he sings (v. 4). Why should the godly fear when a supplanter is right behind him, right on his heels (v. 5)? There are those who trust in wealth and in the multitude of their riches (v. 6). Not one of these guys can redeem or ransom any of the rest of them (v. 7). The price of immortality is way more than they have (vv. 8-9). Anybody can see that everybody dies, and that everybody leaves their possessions behind (v. 10). But their inward thought is otherwise; they are vain all the way down. They think they can secure a posterity for themselves (v. 11). Nevertheless, rich men still die, just like dogs do (v. 12). But even though this keeps happening, the next generation doesn’t learn a single blessed thing from it (v. 13). Think about this. Death gathers them; death is their shepherd, and the upright will replace them (v. 14). The godly are not claimed by death in a final way at all (v. 15). This also is worthy of meditation. When some fool grows wealthy, and the glory of his house increases—don’t worry about it (v. 16). He is not going to be taking all that with him when he goes, and he *will* go (v. 17). While he was alive he got a lot of praise, which is to be expected (v. 18). Everybody flatters the rich guy. Nevertheless, he will still descend to join his fathers in darkness (v. 19). An honorable and wealthy man, one who does not understand the wisdom of this psalm (vv. 1, 20), is like the beasts that perish.

A DARK SAYING:

The third verse here is striking for several reasons. “I will incline mine ear to a parable: I will open my dark saying upon the harp.” It is very similar to Psalm 78:2, which Jesus quotes in Matthew 13:35. This is important for several reasons. Jesus tells *dark* parables—His teaching was not accessible to the educated, the wealthy, the secure, and the well-established. Psalm 78 is about their failure to understand the meaning of their history, and their failure pass a true understanding on to subsequent generations. This psalm addresses one of the principal reasons for men forgetting their God that way. And Jesus applies it both ways. He is teaching Israel on their threshold of their great judgment, at the climax of their *history*, and He was doing so while reminding them of the deceitfulness of *riches* (Matt. 13:22). The Pharisees loved their covenant position, which they misunderstood, and they loved their money, which they also misunderstood. Jesus once told them that they could not serve both God and mammon. “And the Pharisees also, *who were covetous*, heard all these things: and they derided him” (Luke 16:14; cf. 12:19). Money is one of the great hermeneutical blinders of men.

THE FINAL AND FUNNIEST FOLLY:

In his *Devil’s Dictionary*, Ambrose Bierce defines a mausoleum as the “the final and funniest folly of the rich.” The sentiment expressed lines up nicely with the theme of this psalm. You have heard it expressed many ways, many times. You can’t take it with you. There are no hitches for the U-Haul behind a hearse.

But being able to rattle off a proverb like this is not the same thing as understanding it. As one Puritan put it, “speaking bad words of worldly riches doth not exempt us from *trusting* them.” *Saying it* and *getting it* are quite different.

This psalm makes the point bluntly enough. A rich banker will rot just as quickly as a dead cow (vv. 12, 17, 20). There is no mutual insurance company that will accept premiums to enable you to forestall death (v. 7). All your goods are simply leased, and death ends the tenure (v. 17). The clown and the sage both die, and they both leave their stuff behind (v. 10). The idolatrously wealthy follow the way of folly, and that is why their posterity build them monuments, and put their sayings in brass (v. 13). The more gold you have, the faster you will sink into the darkness (v. 19). And so we must always remember that all of us must swim the river of death *naked*. Look at your right hand—in a matter of time, no one knows how long, that same hand will no longer be clothed in flesh. It will be whited bones, and that is all. On that day, all your other stuff—house, car, china, silver, savings accounts, furniture and more—will be in the possession of others. Those others will either be foolish like you, or wise like you. Those are the only two options.

GROUNDLINGS:

In verse eleven, they call their manicured grounds after their own names. But verse twelve can be rendered, “But the groundlings, in the midst of splendor, do not endure.” Worldlings are of the world. Groundlings are of the ground, and return to it. When someone is a groundling, their thoughts are vain clean through (v. 11). Their inward thoughts make no sense. Like the rich fool in the parable, *they talk this way to themselves* (Luke 12:19).

HIGH AND LOW ALIKE:

This psalm is directed to all of us (vv. 1-2). Everyone that breathes needs to hear it. You don’t need to have money to be centered on it, or absorbed by it. Even the wealthy idolater is more absorbed by the money he *doesn’t* have than the money he does. Rockefeller was once asked how much money he needed, and he said, “Just a little bit more.” If the wealthy can be distracted by money they don’t have, how much more can the poor be? After all, they “don’t have” a lot more.

THE GOD WHO GOES POOF:

As providence would have it, this message on Psalm 49 is being preached a week or so after a trillion or so dollars in the U.S. economy went *poof*. Some god. But we do not say these things out of some kind of christoplatonic disparagement of material things. Not in the slightest. The issue here is *understanding* (v. 20). As for the meek, who will inherit the *earth*, this is promised us. “The upright shall have dominion over them in the morning” (v. 14). The grave awaits the believer also, but the grave does not triumph over us (v. 15). This is because we have been redeemed, not with silver and gold, but with the blood of Jesus Christ (1 Pet. 1:18).

If your heart is wrong on money, on economics, on wealth and poverty—you cannot be right with God. If your eye is dark, your whole body will be full of darkness. If your eye is light . . .



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