

The Folly of Wealth Without Godly Wisdom

Psalm 49:1-20

For the director of music. Of the Sons of Korah. A psalm.

- ¹ *Hear this, all you peoples;
listen, all who live in this world,*
- ² *both low and high,
rich and poor alike:*
- ³ *My mouth will speak words of wisdom;
the meditation of my heart will give you understanding.*
- ⁴ *I will turn my ear to a proverb;
with the harp I will expound my riddle:*
- ⁵ *Why should I fear when evil days come,
when wicked deceivers surround me—*
- ⁶ *those who trust in their wealth
and boast of their great riches?*
- ⁷ *No one can redeem the life of another
or give to God a ransom for them—*
- ⁸ *the ransom for a life is costly,
no payment is ever enough—*
- ⁹ *so that they should live on forever
and not see decay.*
- ¹⁰ *For all can see that the wise die,
that the foolish and the senseless also perish,
leaving their wealth to others.*
- ¹¹ *Their tombs will remain their houses forever,
their dwellings for endless generations,
though they had named lands after themselves.*
- ¹² *People, despite their wealth, do not endure;
they are like the beasts that perish.*
- ¹³ *This is the fate of those who trust in themselves,
and of their followers, who approve their sayings.*
- ¹⁴ *They are like sheep and are destined to die;
death will be their shepherd
(but the upright will prevail over them in the morning).
Their forms will decay in the grave,
far from their princely mansions.*
- ¹⁵ *But God will redeem me from the realm of the dead;
he will surely take me to himself.*
- ¹⁶ *Do not be overawed when others grow rich,
when the splendor of their houses increases;*
- ¹⁷ *for they will take nothing with them when they die,
their splendor will not descend with them.*
- ¹⁸ *Though while they live they count themselves blessed—
and people praise you when you prosper—*

¹⁹ *they will join those who have gone before them,
who will never again see the light of life.*

²⁰ *People who have wealth but lack understanding
are like the beasts that perish.*

Introduction

A wisdom psalm: not written as a prayer directed to God; it is a word of wisdom or advice to the people. Wisdom psalms are associated with the Wisdom Literature in the Bible (Proverbs, Job and Ecclesiastes).

Call to All People (vv. 1-4)

¹ *Hear this, **all** you peoples;*

*listen, **all** who live in this world,*

² *both **low** and **high**,*

***rich** and **poor** alike:*

³ *My mouth will speak words of **wisdom**;*

*the meditation of my heart will give you **understanding**.*

⁴ *I will turn my ear to a **proverb**;*

*with the harp I will expound my **riddle**:*

- Psalm 49 talks about money and wealth. The psalmist started out by inviting all people to come and listen to him, because he is speaking something very important.
- In verse 4, the Hebrew word for ‘riddle’ means ‘hard question’. Money and wealth are hard topics, complex issues. It is an important topic that we need to know what God says about it.
- Regardless of how much or little we have, rich or poor, it is very important for all of us to work out our understanding and relationship with money, based on scriptures.

The Riddle (vv. 5-6)

⁵ *Why should I fear when evil days come,
when **wicked deceivers** surround me—*

⁶ *those who **trust in their wealth***

*and **boast of their great riches**?*

- Money itself is not evil. We all need money to meet our basic needs; and God blesses us to enjoy good gifts from him. God also blesses us with money to share with others, to help those in need through kindness and generosity. In the book of Acts, the early church used their wealth to bless the church and the community by sharing it with them.

1 Timothy 6:10

For the love of money is a root of all kinds of evil.

- But sin turns money into a seductive force for selfish ambition. It becomes a problem when we love money, when we love the comfort, the security, and the pleasure it brings; when it takes God’s place in our lives, when we begin to trust in our wealth and boast of our great riches (v. 6), instead of putting our trust in God. Money is a good gift from God, but it cannot be our God.
- Problem: we believe that money is the answer to everything: money can solve every problem, money can give us what we want, money can give us happiness and satisfaction. It has become the “salvation” that everyone wants to pursue. We look for security and meaning in our possessions.
- When we look at the rich and powerful, we get intimidated by them because it seems like they are calling the shots and have the upper hand. But the psalmist argues otherwise.

1. Earthly Possessions Will Pass Away (vv. 7-12)

*⁷ No one can redeem the life of another
or give to God a ransom for them—
⁸ the ransom for a life is costly,
no payment is ever enough—
⁹ so that they should live on forever
and not see decay.
¹⁰ For all can see that the wise die,
that the foolish and the senseless also perish,
leaving their wealth to others.
¹¹ Their tombs will remain their houses forever,
their dwellings for endless generations,
though they had named lands after themselves.
¹² People, despite their wealth, do not endure;
they are like the beasts that perish.*

- The basic truth that people seem to avoid talking about is no one can redeem life with the possessions they have. No matter how much we have, we all will one day die. We are all equally powerless when it comes to life and death.
- The pandemic exposes this truth: no matter rich or poor, young or old, the virus can strike anyone at any time. It is an illusion that we can trust in our wealth or boast in our riches. It is a flawed belief system.
- When we die, we cannot bring our possessions along with us. The possessions that we have accumulated in this lifetime are temporary, and they will fade away.
- The psalmist is asking, “how are we going to live our lives?” Are we going to live our lives just to gratify our needs and desires, living as though there is no God? Vv. 12 & 20 tells us the beasts, the animals live like that. All they do is to meet their needs. But, we are called to live differently, God has a higher calling, a higher purpose for us, that we may know him, that we may live according to his purposes and glorify him with who we are and what we do.

Luke 12:15-21

¹⁵ Then he said to them, “Watch out! Be on your guard against all kinds of greed; life does not consist in an abundance of possessions.”

¹⁶ And he told them this parable: “The ground of a certain rich man yielded an abundant harvest. ¹⁷ He thought to himself, ‘What shall I do? I have no place to store my crops.’

¹⁸ “Then he said, ‘This is what I’ll do. I will tear down my barns and build bigger ones, and there I will store my surplus grain. ¹⁹ And I’ll say to myself, ‘You have plenty of grain laid up for many years. Take life easy; eat, drink and be merry.’”

²⁰ “But God said to him, ‘You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?’

²¹ “This is how it will be with whoever stores up things for themselves but is not rich toward God.”

- Jesus warns us to be on our guard against all kinds of greed and our trust in our possessions. The rich man had so much that he had no place to store his crops, so he wanted to build bigger barns, to continue accumulating and enjoying his wealth. But before he could do that, he died. Jesus calls him a fool because he stored up things for himself but did not store up treasures in heaven.
- Those who worship money, those who trusts in their wealth and boast in their riches are foolish because they do not consider what happens to their money when they die. Everything will perish, everything will pass away, money, wealth, possessions, status, all will pass away. They cannot save us; and they cannot go with us.

2. Only God Can Redeem Us (vv. 13-15)

¹³ This is the fate of those who **trust in themselves**,
and of their followers, who approve their sayings.

¹⁴ They are like sheep and are destined to **die**;
death will be their shepherd
(but the upright will prevail over them in the morning).

Their forms will decay in the **grave**,
far from their princely mansions.

Death will be their shepherd Sheep destined to die Eternal death
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The Lord as our Good Shepherd Abundant life Being in the house of the Lord forever
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- Those who trust in themselves are like “sheep destined to die”, because “death will be their shepherd”. In the Old Testament, God was Israel’s shepherd (Psalm 23:1, “The Lord is my shepherd.”) In the New Testament, Jesus calls himself the Good Shepherd, he came to give us abundant life.
- Money is a seductive agent because it gives us a momentary hype, a temporary happiness and satisfaction. Eventually, the hype dies off, there is an emptiness that drives us to look for something else to give us happiness and satisfaction again. So, we end up chasing things after things to make ourselves happy, but we are never truly satisfied because the void can only be filled by God himself.
- Life becomes sad and superficial if all we live for is money. All we focus on is on the self, what I want, what makes me happy, what makes me look good. We need things after things to satisfy us. We do not enjoy what we have; we do not appreciate the

relationships we have. We do not identify with those who are different from us. We do not know how to be kind and compassionate to those who are in need. We do not know how to love and care for others the way Christ did. We do not see the joy in sacrifice, joy in helping others. There is no gratitude, no contentment, no joy, no peace. We miss out on the true treasures and blessings in life.

¹⁵ *But God will redeem me from the **realm of the dead**; he will surely take me to himself.*

- We are all sinners, we have fallen, and none of us can earn our way into eternity with God. Because of our sins, we are destined to eternal death. No matter how hard we try or how much we have, we cannot save ourselves. No one can rescue himself or of another person (vv. 7-9).

Matthew 20:28

“²⁸ just as the Son of Man did not come to be served, but to serve, and to give his life as a ransom for many.”

- But God will redeem those who trust in him from the realm of the dead. God took it upon himself and paid the ransom with the life of Jesus Christ. It is only by our faith and trust in Jesus that we are saved.
- Those who put their trust in wealth and possessions work towards a life which they think will give them security and happiness. But those who put their trust in Christ, He will save them, he will redeem them, he will take them to himself.

Luke 16:19-31

¹⁹ *“There was a rich man who was dressed in purple and fine linen and lived in luxury every day. ²⁰ At his gate was laid a beggar named Lazarus, covered with sores ²¹ and longing to eat what fell from the rich man’s table. Even the dogs came and licked his sores.*

²² *“The time came when the beggar died and the angels carried him to Abraham’s side. The rich man also died and was buried. ²³ In Hades, where he was in torment, he looked up and saw Abraham far away, with Lazarus by his side. ²⁴ So he called to him, ‘Father Abraham, have pity on me and send Lazarus to dip the tip of his finger in water and cool my tongue, because I am in agony in this fire.’*

²⁵ *“But Abraham replied, ‘Son, remember that in your lifetime you received your good things, while Lazarus received bad things, but now he is comforted here and you are in agony. ²⁶ And besides all this, between us and you a great chasm has been set in place, so that those who want to go from here to you cannot, nor can anyone cross over from there to us.’*

²⁷ *“He answered, ‘Then I beg you, father, send Lazarus to my family, ²⁸ for I have five brothers. Let him warn them, so that they will not also come to this place of torment.’*

²⁹ *“Abraham replied, ‘They have Moses and the Prophets; let them listen to them.’*

³⁰ *“‘No, father Abraham,’ he said, ‘but if someone from the dead goes to them, they will repent.’*

³¹ *“He said to him, ‘If they do not listen to Moses and the Prophets, they will not be convinced even if someone rises from the dead.’”*

- Jesus kept reminding his disciples that life is not just about what we have on earth, life doesn’t end here. There is much to look forward in the afterlife.
- In the Parable of the Rich Man and Lazarus, after both of them died, the rich man found himself tormented in Hades, while Lazarus, the poor beggar who suffered on earth was now with Abraham in heaven.

- What we trust on earth matters. The rich man trusted in his wealth, in what he can acquire and that became his fate; he received all the “good things” in his lifetime on earth, and after he dies, that “good life” is gone, and he ended up in hell. Lazarus trusted God, and even though he suffered during his time on earth, his fate was in where he placed his trust in. After he died, he was in heaven, in the presence of God, he was comforted.

3. The Temporary vs. the Everlasting (vv. 16-19)

*¹⁶ Do not be overawed when others grow rich,
when the splendor of their houses increases;
¹⁷ for they will take nothing with them when they die,
their splendor will not descend with them.
¹⁸ Though while they live they count themselves blessed—
and people praise you when you prosper—
¹⁹ they will join those who have gone before them,
who will never again see the light of life.*

- It can be intimidating and difficult when we are bullied by the rich and powerful. Sometimes, it seems like they continue to prosper while we continue to suffer. It can feel as though they are blessed while we remain powerless and of no value.
- Where does our value come from? Is our value found in what we have? Are we valuable only when we are rich and wealthy?
- Our value comes from God. He is the One who gives value and dignity to us. We are created in his image, and he loves and cares for us. That is where our value comes from. God sent Jesus to redeem us from the damnation of our sin because we are valuable to God. Our value is not based on how much we have, but based on our faith and trust in Christ, on our relationship with God.
- What we have and face now on earth is temporary, it is fleeting, compared to the eternity that we will spend with Christ, having the inheritance and treasures that we will enjoy in the house of the Lord.
- The Christians in the persecuted nations understand this truth better than us who have plenty compared to them. They face hardships, they have very little, yet they live with firm and fervent faith in the Lord, experiencing grace and joy. And they continue to labour for the Lord, they endure, they persevere, and they celebrate the work that they can do for the Lord. They are not fearful of those in power, those who trust in their wealth and boast in their riches, for their trust and hope are in their salvation in Christ.

The Folly of Wealth Without Godly Wisdom (v. 20)

*²⁰ People who have wealth but lack understanding
are like the beasts that perish.*

- Money is a gift from God; it is not evil. But, if we do not have godly wisdom in understanding money and work out our relationship with it, our love for money can lead us to evil; money can become merely a means to get what we want. Without godly wisdom, we become like beasts, who act instinctively based on feelings instead

of the truth. Like animals, our sole purpose becomes meeting our needs and desires, to protect ourselves, to make ourselves happy, to have security, comfort and power.

- People responded differently to the pandemic based on their perception of money. Some were generous and kind, and they shared and gave to those in need. Others were out to gain something out of it, seizing every opportunity to take advantage of the situation. The love of money leads to corruption and greed.

1 Timothy 6:6-10, 17-19

⁶ But godliness with contentment is great gain. ⁷ For we brought nothing into the world, and we can take nothing out of it. ⁸ But if we have food and clothing, we will be content with that. ⁹ Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction. ¹⁰ For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.

¹⁷ Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. ¹⁸ Command them to do good, to be rich in good deeds, and to be generous and willing to share. ¹⁹ In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.

- Money is a strong force that tempts us to place our trust in it, to place our trust in ourselves. That is why it is so important for us to guard our hearts and minds, to saturate ourselves with the truth that comes from God's word, to pray, to read the Bible.
- As we begin to put our trust in God, embracing his values, he will give us godly understanding of money, he will help us work out our relationship with money. The things of the world become less important. We slowly lose the desire to chase after the things of this world. God frees us from the grip and slavery of money. We begin to move the focus from the self to God and to others. We learn to be grateful and content, and we enjoy what we already have. We begin to see the importance and blessing of the relationships God has placed in our lives, and we invest our resources into building those relationships. We begin to see the need of the poor, the neglected, the foreigners, the marginalized, people who are in need, and we reach out to them, we want to help, we want to care for them because God loves them, and we want them to know God's love. Life becomes purposeful and meaningful. It is no longer superficial; it is not about us getting what we want, about us gratifying our flesh and desires. Life becomes about God and others, and it brings joy and blessings.

Prayer

²⁰ *People who have wealth but lack understanding are like the beasts that perish.*

- We will work out our relationship with money based on God's word
- We will place our trust in the Lord (everlasting) instead of our possessions (temporary)

Church

- Wisdom and God's direction as we restart our physical service.
- We will hunger for God, through prayer and the meditation of God's word.
- We will be focus on what is important, instead of pursuing earthly treasures.
- Transformative work of the Holy Spirit through the Word of God.
- We will be faithful to welcome and minister to all the people that God sends to us.
- We will be a place of healing, restoration and reconciliation.
- Unity based on God's love and truth: breaking barriers between people from different groups.
- Workplaces: we will respond to our calling in the harvest field, representing Christ to the world.
- Compassion and wisdom to help those who are in need.
- Salvation for our loved ones.
- Ministries:
 - Open doors
 - Wisdom and discernment to reach out and minister
 - Sensitive to the needs of the people

Covid-19

- Those who are sick, those who have lost loved ones
- Healing and deliverance
- Government: wisdom and compassion
- Economy
- Mental health, domestic abuse
- Church: to bring hope with the Gospel

Malaysia

- Leadership: righteousness, integrity, compassion for the people
- Unity: between all people group
- Justice and mercy: care for the marginalized (the poor, oppressed, widows, orphans, foreigners)
- Church: instruments of love and unity, prophetic voice to the nation
- Salvation

