

SERIES: Psalms: Cries from the Heart

SERMON: **The Cry for Riches**

SCRIPTURE: Psalm 49

SPEAKER: Michael P. Andrus

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There are no rich people here at First Free that I know of—not really rich. You used to be rich if you were a millionaire, but a mere millionaire is a nobody today. There are at least 5 million in the U.S. alone, and perhaps as many as 17.1 million, depending upon how their wealth is calculated. Back in 1982 when Forbes compiled its first list of the 400 richest Americans, it took a minimum of \$100 million to make the list. Now twenty-five years later there are almost 400 billionaires in the U.S.! No one at First Free was on the list. I checked, because a billionaire's tithe could really boost our building fund.

Yet, in another sense, everyone here this morning is rich. I don't care where you live or what you drive or how much money you have (or lack) in retirement funds, or even how much you owe. You're rich. You may feel poor, but that's only because you are comparing yourself to people who have a lot more than you have. Let me suggest you compare yourself instead with the millions of squatters who inhabit the barrios surrounding Caracas or Mexico City or Manila, homes built of scraps from the dump, sewage flowing openly in the dirt ruts that serve as streets, food scavenged from the garbage cans of the middle class. Or compare yourself to the hundreds of millions of outcastes in India, or the starving masses of North Korea.

What I'm suggesting is something you already know—wealth is a very relative thing. Therefore, whenever we read in the Scripture some exhortation about wealth, we must be very careful not to discard it too quickly on the basis that it doesn't apply to us because we're just middle class. Even if we were tempted to do that, our text for today won't allow it.

By the way, we started a new five-week series last Sunday entitled Cries from the Heart. It is a series on the Psalms; we're taking five different Psalms and examining the cry that produced it. Last Sunday it was "The Cry of Futility" from Psalm 90. Today it is Psalm 49, which I have entitled, "The Cry for Riches." In the introduction the writer specifically addresses every single one of us, exempting no one and allowing very little wiggle-room. Listen to his introduction in Psalm 49:1-4.

*"Hear this, all you peoples; listen, all who live in this world, both low and high, rich and poor alike: My mouth will speak words of wisdom; the utterance from my heart will give understanding. I will turn my ear to a proverb; with the harp I will expound my riddle."*

The point is clear. What the Psalmist is about to offer is wisdom from his heart about riches that will result in understanding for anyone who has an ear to hear.

So much for the introduction. What is his argument? I think it can be conveyed by means of two propositions: (1) There is a stark contrast between the present state and the ultimate state of those who trust in riches, and (2) There is a stark contrast between the destiny of those whose god is wealth and the destiny of those whose wealth is in God.

Listen as we read the rest of the Psalm and see if you can pick up these two key points:

*“Why should I fear when evil days come, when wicked deceivers surround me—those who trust in their wealth and boast of their great riches? No man can redeem the life of another or give to God a ransom for him—the ransom for a life is costly, no payment is ever enough—that he should live on forever and not see decay.*

*For all can see that wise men die; the foolish and the senseless alike perish and leave their wealth to others. Their tombs will remain their houses forever, their dwellings for endless generations, though they had named lands after themselves. But man, despite his riches, does not endure; he is like the beasts that perish. This is the fate of those who trust in themselves, and of their followers, who approve their sayings. Selah*

*Like sheep they are destined for the grave, and death will feed on them. The upright will rule over them in the morning; their forms will decay in the grave, far from their princely mansions. But God will redeem my life from the grave; he will surely take me to himself. Selah*

*Do not be overawed when a man grows rich, when the splendor of his house increases; for he will take nothing with him when he dies, his splendor will not descend with him. Though while he lived he counted himself blessed—and men praise you when you prosper—he will join the generation of his fathers, who will never see the light of life.*

*A man who has riches without understanding is like the beasts that perish.”*

This is the Word of the Lord.

The prosperity of the godless was one of the great “enigmas of life” to the pious Jew, and it demanded a solution. Jeremiah wrestled with it when he dared to complain to God, “You are always righteous, O LORD, when I bring a case before you. Yet I would speak with you about your justice: Why does the way of the wicked prosper? Why do all the faithless live at ease?” (Jeremiah 12:1). Asaph also wrestled with the prosperity of the wicked in Psalm 73:1-5:

*Surely God is good to Israel,  
to those who are pure in heart.  
But as for me, my feet had almost slipped;  
I had nearly lost my foothold.  
For I envied the arrogant  
when I saw the prosperity of the wicked.  
They have no struggles;  
their bodies are healthy and strong.  
They are free from the burdens common to man;  
they are not plagued by human ills.*

Jeremiah and Asaph are concerned principally with the prosperity of the *wicked*. But what about the prosperity of those who are not particularly wicked—just too busy for God? Strangely, that is an issue that may cause us even more struggles. Here’s why. It may trouble us that wicked people like John Gotti or Madonna or Michael Vick or Mike Tyson should have millions and millions of dollars to consume upon his or her lusts, but most of us don’t really *envy* them. We wouldn’t want to be in their shoes precisely because their lifestyles are so contrary to our

standards.

But if I mention Bill Gates, Oprah Winfrey, Warren Buffett, or Tiger Woods, that's another matter. Assuming that none of these individuals is particularly wicked (I don't know much about their personal lives), they certainly are very rich and we can spend a lot of emotional energy envying them and stewing because they have it and we don't. Psalm 49 is addressed to the righteous who are struggling with envy and jealousy toward those who are rich.

At heart most of us in the West, even those of us who profess faith in Christ, are essentially materialistic. That is, we think more readily in terms of the material things we see rather than the spiritual realities we cannot see, and we have a strong inclination to trust wealth and what we can accomplish with it. Trust in riches is a persistent and universal problem. This Psalm was written to address it and to help us avoid the pitfalls associated with it.

**There is a stark contrast between the present benefits and the ultimate liabilities of those who trust in riches.**

I think the best way to get a handle on this is to separate what the Psalmist tells us about wealth into two categories: the benefits and the liabilities. He doesn't try to tell us that wealth is worthless—we know better than that. But he does stress that benefits now need to be considered against the backdrop of liabilities later.

What are some of the present benefits of worldly wealth?

**1. The rich person's name is preserved.** (11) A person's name is his most cherished possession. Meet someone at church who remembers your name the second time you are introduced and your estimation of that person increases exponentially. In many cultures fathers long for a son to carry on their name. Companies are named after their founders, buildings after their benefactors, ministries after their leaders.

The rich clearly have an inside track on preserving their names. Verse 11 speaks of how they tend to name lands after themselves. And not just lands, but also cars, foundations, universities, parks, etc. Just think of some of the names that have been preserved because of great wealth: Rockefeller Plaza, Carnegie Hall, Ford cars, Vanderbilt University, Hearst Castle, the Trump Towers, Busch Stadium. You will probably never find your own name (or mine) on a building or a park. Why? Because we're too humble, right? No, because we're not rich! That's one of the present benefits of worldly wealth.

**2. The rich person has followers who quote him as though he were a prophet.** (13) That's my interpretation of what the Psalmist is saying in verse 13 when he speaks of the rich man's followers who approve his sayings. There's no doubt whatever that the rich of this world have followers. Wealth attracts hangers-on like T.V. cameras attract politicians. I caught a program some time ago about the paparazzi who have created an entire industry of following movies stars around twenty-four hours a day—hoping to get a picture of them walking from their

car into a store. Unbelievable. You and I have to go to a studio and pay to get somebody to take our picture. Granted, that attention is not all pleasant, but I definitely think most of the rich and famous prefer it to being ignored.

But what is really amazing is how the rich are quoted. They are constantly being interviewed by the press, and they can speak on subjects of which they have no knowledge, and yet people will treat them like prophets—just because they're rich. It never ceases to amaze me how Ted Turner is quoted like an expert on theology without ever going to seminary. And Whoopi Goldberg gets invited to attend a hearing in Congress and speak about the war in Iraq. This is another distinct benefit of being wealthy—your opinions are worth more than other people's.

**3. The rich person own mansions and is able to add to them continually.** (14, 16) In verse 14 the rich person's mansions are mentioned, and in verse 16 it speaks of the splendor of his house increasing. I can't help but think here of the homes some of the rich are building. Charles Simonyi (I'm not sure how to pronounce his name) is a Microsoft executive who built a little 21,000 square foot house outside Seattle. An ultramodern, totally wired palace, it's got its own heliport, a putting green, an art museum, a computer lab, a video arcade, a James Bond programmable bed and a 60-foot indoor lap pool with underground windows. Real estate taxes alone are \$180,000 a year. And he's single! But his house is a real dump compared to what his boss, Bill Gates has built. And just this week I saw a TV show about a house for sale in England at a price of \$135 million! The staff alone to keep it operating costs \$2 million a year. Obscene, you're thinking. Right?

But let's be fair. There's not a one of us who wouldn't enjoy visiting these homes or even living in them, so long as we didn't have to pay the electric bill or do the windows. These homes are a benefit that is significant.

One final present advantage of the rich mentioned by the Psalmist is this:

**4. The rich person enjoys the praise of men.** (18) See the parenthesis in verse 18—“men do praise you when you prosper.” If you want to be noticed, if you want to be praised, if you want to be valued in this society, getting rich is the surest and quickest way. It's quicker than intelligence, quicker than good looks (if you're rich enough, you can be ugly and still very popular), and a whole lot quicker than godliness. Robert Wuthnow, a professor of sociology at Princeton University, wrote, “Americans very much admire people who have more money than they do; secretly they wish they could be more like Bill Gates or Donald Trump, even while they give lip service to Mother Teresa.”<sup>i</sup>

Those are some of the present benefits of worldly wealth. But that is not the whole story. The Psalmist also describes some of wealth's liabilities.

What are some of the ultimate liabilities of worldly wealth?

**1. It generates self-confidence and pride.** (6) Verse 6 speaks of “those who trust in their wealth and boast of their great riches.” Of course, not every rich person trusts in his wealth, but

the fact is indisputable that great wealth has a tendency to make us self-confident rather than God-confident. After all, you don't need to pray, "Give us this day our daily bread," if you're a billionaire or even a millionaire. Nor is every rich man full of pride, though one doesn't have to meet too many Donald Trumps or Ted Turners to come to the conclusion that boastfulness is uniquely tempting for the filthy rich.

**2. It cannot purchase exemption from death.** (7, 8) Wealth can buy a lot of things. Jim Clark, cofounder of Netscape, is a very rich man, and one known for conspicuous consumption. He makes no apologies: "I grew up in Texas, the prototypical poor boy," he said. "When you make it, you start to think there isn't anything you want that you can't buy." But he's wrong. Money can buy:

*A bed but not sleep;*  
*Books but not understanding;*  
*Food but not an appetite;*  
*Fashion but not beauty;*  
*Admirers but not friends;*  
*Toys but not enjoyment;*  
*A house but not a home;*  
*Medicine but not health;*  
*Luxuries but not culture;*  
*Fun but not happiness;*  
*Religion but not salvation.*

One of the most important things money cannot buy is exemption from death. Look at verses 7, 8 again: "No man can redeem the life of another or give to God a ransom for him—the ransom for a life is costly (it really means priceless), no payment is ever enough—that he should live on forever and not see decay." Oh, it may be that a rich person can purchase better health care than the average person and thus, humanly speaking at least, prolong his life a little. But the fundamental position of Scripture is that our days are numbered by God before they start (Psalm 139:16), and no doctor can ultimately change that. It is patently obvious from mortality statistics that the rich as a class do not live any longer than the rest of us. Actually the opposite is probably the case.

**3. Its owner must surrender his wealth when he dies.** (10) The point of verse 10 seems to be that everyone—wise and foolish alike—dies and leaves his wealth to others. "How much did he leave?" is often the question when a person dies, but the answer is always the same, "Everything." But not only must we surrender it at death; we also lose all control of it. No matter how much effort a person expends in setting up wills and trusts, sometimes an estate goes to relatives who were purposely left out, and sometimes it ends up benefiting causes that the owner hated.

J. Howard Marshall died on August 4, 1995 leaving an estate of hundreds of millions of dollars. He presumably employed the best lawyers in the land to steer all that money to Anna Nicole Smith. Yet she is now dead, his fortune is still tied up in court, and who knows where the money

will eventually go, if there is any left after the lawyers are through with it?

**4. The only permanent piece of real estate a man can own is his own grave. (11)**

Verse 11 is profound: “Their tombs will remain their houses forever, their dwellings for endless generations, though they had named lands after themselves.” The rich may leave huge estates in their names, but the day after they die and for the rest of time, the only piece of real estate that belongs to them is a little plot approximately four feet by eight feet by six feet deep. (And sometimes even that is not secure, as we saw a multitude of caskets floating down canals in New Orleans after the flood).

What a contrast between the present state and the ultimate state of those who trust in riches! Here in this life they have name recognition, people treat them like royalty, they enjoy princely mansions, and they are praised by other people. But none of that will count for anything when the bell rings.

Now the second major point the Psalmist makes for us here in Psalm 49 is that. .

**There is a stark contrast between the destiny of those whose god is wealth and the destiny of those whose wealth is in God.**

**The greatest divide between people is not economic but spiritual. (12-14)** The economic divide is significant, but it is only temporary. The spiritual divide can be permanent. Look at verses 12-14 again:

*“But man, despite his riches, does not endure; he is like the beasts that perish. This is the fate of those who trust in themselves, and of their followers, who approve their sayings. Selah. Like sheep they are destined for the grave, and death will feed on them. The upright will rule over them in the morning; their forms will decay in the grave, far from their princely mansions.”*

This issue of eternity is pretty basic. If this life is all that there is, as Carl Sagan, Sam Harris, and many others have so eloquently argued, then there can be no God, or at least no *just* God, for it is patently obvious that justice is rarely achieved in this life. Some good people endure incredible pain while some wicked people enjoy incredible prosperity. If there is no heaven and hell to balance the books, then life is a cruel joke played on us by fate. But the Bible says this life is *not* all that there is. God says that “in the morning” the books will be balanced.

**The power and prerogatives of wealth are all temporary. (12)** Verse 12: “But man, despite his riches, does not endure.” In fact, in respect to longevity he is no different from the beasts. Notice the comparison to sheep destined for slaughter in verse 14. The Hebrew literally says that death will shepherd the rich. The NASB translates it correctly, “Death will be their shepherd.” The Psalmist may have had the well-known words of Psalm 23 in mind here, “The Lord is my shepherd,” as he writes, “Death is their shepherd.”

By the way, the fate of the followers of the rich is the same as the fate of the rich. It says in verse

13, “This (i.e. perishing like a beast) is the fate of those who trust in themselves, and of their followers.” God puts the worldly rich and the greedy poor in the same category and denounces both.

You know something? To be perfectly honest, the power and prerogatives of wealth aren’t what they’re cracked up to be even while the rich are living, much less after they’re dead. Let some of the richest people in history share their testimonies: John D. Rockefeller said, “I have made many millions, but they have brought me no happiness.” W. H. Vanderbilt said, “The care of \$200,000,000 is enough to kill anyone. There is no pleasure in it.” John Jacob Astor claimed, “I am the most miserable man on earth.” And Henry Ford wrote, “I was happier when doing a mechanic’s job.” The power and prerogatives of wealth are all temporary—they don’t even last a lifetime, much less for eternity.

**The righteous will one day rule over the worldly rich.** (14) Verse 14: “The upright will rule over them *in the morning*; their forms will decay in the grave, far from their princely mansions.” I don’t know how much the OT Psalmist understood about the resurrection or the after-life, but he surely gives us a fascinating hint here of what Randy Alcorn calls “The Doctrine of the Great Reversal.” Simply put, it teaches that in eternity many of us will find ourselves in opposite conditions from our current situation on earth. The worldly rich will be unspeakably poor. The righteous poor will be unspeakably rich.

You’re familiar with Luke 16 and the story of the rich man and Lazarus. Abraham addresses the rich man in the afterlife and says, “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.” And I’m reminded again of what Hebrews 11 says of Moses: “He regarded disgrace for the sake of Christ as of greater value than the treasures of Egypt, because he was looking ahead to his reward.” Moses believed in the Great Reversal.

Beginning in verse 15 the Psalmist offers his most important point for most of us:

**We should not be overawed by the rich, for God will do for the righteous what all the wealth in the world cannot do for the rich.** (15-19)

The words of verse 16 are directed at the believer who is tempted to be intimidated by the wealth he sees all around him. “Do not be overawed when a man grows rich, when the splendor of his house increases.” Don’t grovel in his presence. Don’t treat him with deference. Why? Because it’s all temporary, ephemeral, and ultimately dust. The worldly rich (i.e. the rich who are worldly rather than godly) will never see the light of life, verse 19. In contrast, the Psalmist says with confidence in verse 15, “God will redeem my life from the grave; he will surely take me to himself. Selah.”

Remember what verse 8 says about no ransom being large enough to pay for a life, but now we read that God Himself will redeem the righteous. The term “redeem” is a commercial term, meaning “to buy out of the marketplace.” Spiritually, it refers to God’s work in buying us out of

sin's marketplace and setting us free. Only God can do that, because only God had the price to pay—the precious and priceless blood of Christ. Further, He will take the righteous to himself for all of eternity. One commentator wrote, “We leave the world either with God or with nothing.”

**Conclusion:** The problem is not riches; it is riches *without understanding*. (20) Verse 20: “A man who has riches without understanding is like the beasts that perish.” Please understand this morning that Psalm 49 is not attacking wealth. Wealth no more makes a man wicked than poverty makes a man good. Riches can be a great blessing, and for some it is. I have known some relatively wealthy people who were extremely generous givers with servant attitudes and a heart for God. By using their gift of giving they became a great blessing to many, and to the Lord. There is not a word in this Psalm that disparages the godly rich who receive their wealth honestly, employ it righteously and generously, and even enjoy it humbly. But our Psalm does attack the attitude of self-sufficiency and the practice of conspicuous consumption so often associated with riches.

Spurgeon tells about a preacher who was called to speak to a dying old miser who wanted him to pray for his soul but declined to shake the pastor's hand. The preacher nevertheless talked to him about eternity and the plan of salvation, but when he asked the man what he was actually trusting, the miser confessed that under the sheets his hands were clutching the keys to his safe deposit box and that is why, even though he was in the process of breathing his last breaths, he could not take the preacher's hand.<sup>ii</sup>

Don't be so foolish. Relax your grip on perishing treasures, don't be overawed by the wealth of others, place your hand in the hand of the One who died to save you from your sin.

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i. St. Louis Post Dispatch, August 1, 1997.

ii. James Montgomery Boice, *Psalms, Volume 2*, 414.