

**Psalm 49 NKJV**  
**For the director of music. Of the Sons of  
Korah. A Psalm.  
“You Can’t Take It with You”**

This psalm exhorts the reader to trust in God rather than in wealth and emphasizes life’s brevity in light of eternity. This realization can alter our priorities and prompt us to pursue the things that will really endure rather than to put our hope in things that will pass away.

Psalm 49 is a reflective or meditative psalm. The psalmist here is going to be leading us in meditating on the following fact – We Shouldn’t Fear Powerful Wicked Men... Because They Will Die Some Day... but God Will Redeem You from Death.

**(Verses 1-4) Introduction to this psalm of wisdom.**

**Verse 1, Hear this, all peoples; Give ear, all inhabitants of the world:**

Everyone Everywhere Listen Up! Everyone – no matter where they live – must receive this psalm. So, this psalm isn’t just for Israel. It’s for all people or even all nations. It’s for all the inhabitants of the world. Its intended audience is universal.

**Verse 2, Both low and high, Rich, and poor together:** Everyone Listen Up No Matter Social Standing - must receive this psalm.

This psalm is aimed at helping the righteous to think about wicked and rich people –it’s interesting that the rich themselves are called on to pay attention to this psalm. The ones about whom this psalm is written are the very ones who also need to hear this message – that tells everyone in the world that they shouldn’t be feared – because these wicked ones are just going to die – while the righteous on the other hand will be redeemed from death.

**Verse 3, My mouth shall speak wisdom, And the meditation of my heart shall give understanding:** Why Listen? So why is everyone – no matter their social standing or location – why do they need to listen to this psalm? What are we all to expect from Psalm 49? What we can expect in this psalm is *wisdom*.

This psalm will make us wise – if we let it. We need Psalm 49 and the wisdom that God is wanting to impart through it!

Other psalms praise and pray to God; this psalm teaches wisdom and imparts understanding. 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 don't know God in an eternal perspective.

**Verse 4, I will incline my ear to a proverb; I will disclose my dark saying on the harp:** Gained Wisdom will be Imparted - Now, there's only one way that a person is able to impart wisdom. And that's to first gain it. Right? You can't give something you haven't first received and possessed yourself. And that's what the psalmist says that he's done already in verse 4.

So, this wisdom that the psalmist is about to impart in this psalm is something that he's already had to personally learn. And beyond that – he's going to not just speak this wisdom – but he's made it into a beautiful musical arrangement – **So**, the psalmist views what he's about to say as extremely important. So important – in fact – that all the world needs to hear it. So important – that he's not only learned the lessons of this psalm – but he's also going to speak it and even take the time to arrange it to music.

The writer gives us three (3) reminders to help us keep our perspective in a world obsessed with wealth and the power it brings. Verses 5-20:

- **Wealth Cannot Prevent Death (verses 5-12)**
- **Wealth Will Not Determine Your Destiny (verses 13-15)**
- **Wealth Must Not Increase Your Desires (verses 16-20)**

Think about these three points from the perspective of eternal life.

## **1. Wealth Cannot Prevent Death (verses 5-12)**

<sup>5</sup> Why should I fear in the days of evil, *When* the iniquity at my heels surrounds me?

<sup>6</sup> Those who trust in their wealth And boast in the multitude of their riches,

<sup>7</sup> None *of them* can by any means redeem *his* brother, Nor give to God a ransom for him—

<sup>8</sup> For the redemption of their souls *is* costly, And it shall cease forever—

<sup>9</sup> That he should continue to live eternally, *And* not see the Pit.

<sup>10</sup> For he sees wise men die; Likewise, the fool and the senseless person perish, and leave their wealth to others.

<sup>11</sup> Their inner thought *is that* their houses *will last* forever, their dwelling places to all generations; They call *their* lands after their own names. <sup>12</sup> Nevertheless man, *though* in honor, does not remain; He is like the beasts *that* perish.

**a. Why should I fear in the days of evil, when the iniquity at my heels surrounds me (verse 5):** Here the psalmist poetically pictures these enemies of his as one big heel that's turned against him and is now ready to kick at him sinfully.

Psalm 41:9 NKJV “Even my own familiar friend in whom I trusted, who ate my bread, has lifted up his heel against me”.

Jacob whose name has to do with grabbing the heel; he was one who grabbed the heel of his brother Esau (Genesis 25:26). In that sense, he was his enemy.

**b. Those who trust in their wealth and boast in the multitude of their riches (verse 6):** The psalmist goes on to describe what these people – ‘these heels’ – these enemies of his – are like. And he kind of answers his own rhetorical question from verse 5. Why fear these “heels” – these enemies of his? Because they're wealthy and powerful! So, proud boastful rich people who have made themselves our enemies; we must not fear them.

When this psalm speaks of the rich, this is what it means. It isn't 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. It is not a sin to be wealthy if we acknowledge God as the Giver and use what He gives to help others and glorify His name (Matthew 6:33).

**i. It is idolatry to place money first in our lives especially before God.** Though the Bible presents several godly rich men to us (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. They did not trust in their wealth or boast in their riches.

**ii.** Those who boast of their wealth have a false sense of security, because their wealth cannot protect them from “the last enemy” ---death.

1 Corinthians 15:26 “**The last enemy to be destroyed is death**”.

Here are some questions to ask oneself:

- One can know if he puts his trust in his wealth if he finds too much peace and security by his accounts and holdings, and if he despairs when such things decline. He can ask the question, What loss in life would most trouble me – **material or spiritual?**
- One can know if he boasts in his riches if he finds deepest satisfaction in gaining and measuring his wealth and if he looks for ways to display his riches. He can ask the question, what am I appropriately proud of – **material things or spiritual things?**
- 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.

**iii. The story of the rich fool in Luke 12:15-21 NLT.** <sup>15</sup> Then he said, “Beware! Guard against every kind of greed. Life is not measured by how much you own.”

<sup>16</sup> Then he told them a story: “A rich man had a fertile farm that produced fine crops. <sup>17</sup> He said to himself, ‘What should I do? I don’t have room for all my crops.’ <sup>18</sup> Then he said, ‘I know! I’ll tear down my barns and build bigger ones. Then I’ll have room enough to store all my wheat and other goods.

<sup>19</sup> And I’ll sit back and say to myself, “My friend, you have enough stored away for years to come. Now take it easy! Eat, drink, and be merry!”

<sup>20</sup> “But God said to him, ‘You fool! You will die this very night. Then who will get everything you worked for?’ <sup>21</sup> “Yes, a person is a fool to store up earthly wealth but not have a rich relationship with God.”

**c. None of them can by any means redeem his brother, nor give to God a ransom for him (verse 7):**

Despite the wealth or power of these men – none of them is a match for God. And one day he’s going to recall what he’s given them – that is, their life. And they won’t be able to escape.

The idea of redeeming a brother takes us back to the book of Exodus 21. **Three verses** from God’s Law for Israel about what to do when a person’s animal kills someone.

**First**, if an ox kills someone with no previous history of doing that, the owner loses his ox, but he’s not held accountable for its actions.

**Exodus 21:28** If an ox gores a man or a woman, that they die: then the ox shall be surely stoned, and his flesh shall not be eaten; but the owner of the ox shall be quit.

**Second**, if the owner knew that the ox had tendencies to gore, both the ox and its owner need to die.

**Exodus 21:29** But if the ox were wont to push with his horn in time past, and it hath been testified to his owner, and he hath not kept him in, but that he hath killed a man or a woman; the ox shall be stoned, and his owner also shall be put to death.

**Third** – there then is given an option for this man to redeem his life. He can pay a set ransom price and – as it were – buy back his life.

*Exodus 21:30* If there be laid on him a sum of money, then he shall give for the ransom of his life whatsoever is laid upon him.

The psalmist is saying that there's a time when these rich powerful and evil men die. As rich as they are, they cannot redeem their lives – or the lives of their brothers for that matter.

The end of verse 7 speaks about the impossibility of wicked men redeeming their brother by paying a ransom to God for that brother. Imagine, paying a ransom to God.... God's people have been redeemed by the blood of the lamb.

**d. The redemption of their souls is a spiritual work, accomplished only by God's atoning sacrifice (verse 8).**

- This sacrifice began in the Garden of Eden (**Genesis 3:21NLT** “And the LORD God made clothing from animal skins for Adam and his wife”),
- It was practiced among the patriarchs (**Genesis 22:13-14 NLT** “Then Abraham looked up and saw a ram caught by its horns in a thicket. So, he took the ram and sacrificed it as a burnt offering in place of his son. <sup>14</sup> Abraham named the place Yahweh-Yireh (Jehovah Jireh, which means “the LORD will provide”). To this day, people still use that name as a proverb: “On the mountain of the LORD it will be provided”).
- Then there was the sacrificial system (**Leviticus 1-7** Offerings).
- The concept of a substitutionary, atoning sacrifice was fulfilled and perfected by the work of Jesus at the cross (**Hebrews 10:12 NLT** “But our High Priest offered himself to God as a single sacrifice for sins, good for all time. Then he sat down in the place of honor at God's right hand”). This spiritual work is what provides for the redemption of their souls.

**e. That he should continue to live eternally, and not see the Pit (verse 9):** Those who have the redemption of their souls will live eternally and not see the Pit. Here we see the concept of sheol (pronounced, she-all) (the Pit) as more than just the grave, but the ultimate and empty destiny of those who reject God.

There is no money great enough to cause him to live forever.

**1 Peter 1:18-19 NLT** “For you know that God paid a ransom to save you from the empty life you inherited from your ancestors. And it was not paid with mere gold or silver, which lose their value. It was the precious blood of Christ, the sinless, spotless Lamb of God”.

**f. The fool and the senseless person perish and leave their wealth to others (verse 10):** Much in the pattern of the writer of Ecclesiastes 6:1-2, the psalmist noted that we can’t take our material wealth with us into the world beyond.

**Ecclesiastes 6 1-2** “I looked long and hard at what goes on around here, and let me tell you, things are bad. And people feel it. There are people, for instance, on whom God showers everything—money, property, reputation—all they ever wanted or dreamed of. And then God doesn’t let them enjoy it. Some stranger comes along and has all the fun. It’s more of what I’m calling smoke. A bad business”. **The Message Bible**

**Ecclesiastes 6:1-2 NLT** “There is another serious tragedy I have seen under the sun, and it weighs heavily on humanity. God gives some people great wealth and honor and everything they could ever want, but then he doesn’t give them the chance to enjoy these things. They die, and someone else, even a stranger, ends up enjoying their wealth! This is meaningless—a sickening tragedy”.

We can’t take our material wealth with us to the world beyond, but there is a real sense in which we can send it on ahead. Jesus spoke of using our present material resources to store up treasure in heaven (Mark 10:21). Our material wealth can do us good in the world to come, but that happens through kingdom-minded generosity more than accumulation.

**g. Their inner thought is that their houses will last forever (verse 11):** Hungering for immortality, they that trust in riches believing their estates will last forever, beyond their own life to all generations. They memorialize themselves by calling their lands after their own names. That’s the proof that they think they’re invincible – they name their lands after themselves as if they permanently own the place! And yet, the closest these men will get to having permanent real estate is the grave in which their bodies are laid.

Many wealthy people think they will go on forever and enjoy their houses and lands, only to discover that death is a great leveler. After death, the rich and poor stand equal before God. The rich may call their lands after their own names, but the names engraved in stone will outlast the owners.

Proverbs 10:7 NLT “We have happy memories of the godly, but the name of a wicked person rots away”.

This **verse 11** describes a man who believes he will live in the flesh forever. He names buildings and all his property after himself, as if that will help him last forever. All of this is vanity. One of the worst false religions going around is the religion of self. Secular humanism is one name it is called. Since Eve in the garden, worldly people have wanted to be as God. The truth is we will never be as God. We are His servants. At the best, we are His adopted children, but we are never equal with God.

**h. Nevertheless man, though in honor, does not remain (verse 12):** Though a man may have some measure of honor through estates or descendants or memorials, he still dies – just like an animal dies.

**i.** Therefore, the truly wise man or woman does not trust in riches or boast in wealth. He prepares for eternity by trusting God and making their boast in the LORD.

**ii. He is like the beasts that perish (verse 12):** this phrase does not suggest that humans are on the same level as brute beasts, but only that both face ultimate death and decay. (Eccl. 3:19)

Ecclesiastes 3:19 NLT “For people and animals share the same fate—both breathe, and both must die. So, people have no real advantage over the animals. How meaningless”!

## **2. Wealth Will Not Determine Your Destiny (verses 13-15)**

**13** This is the way of those who are foolish, and of their posterity (future generations) who approve their sayings. Selah

**14** Like sheep they are laid in the grave; Death shall feed on them; The upright shall have dominion over them in the morning; And their beauty shall be consumed in the grave, far from their dwelling.

**15** But God will redeem my soul from the power of the grave, For He shall receive me. Selah

**a. This is the way of those who are foolish (verse 13):** The psalmist noted that the way that one values material things over the spiritual and does not prepare for the world to come is foolish and will be revealed as so.

**b. And of their posterity who approve their sayings (verse 13):** There is a second foolish way: to be a descendant of the one who trusted and boasted in riches and to approve of his world view. This also is foolish and will be revealed as so.

**i. Of their posterity:** “Grace is not hereditary, but sordid worldliness goes from generation to generation. The race of fools never dies out.” (Spurgeon)

**ii. Who approve of their sayings:** “Those who agree with their words, often benefiting from their power and prestige, will also die and be no more.” (VanGemenen)

**c. Like sheep they are laid in the grave; death shall feed on them (verse 14):** The psalmist painted a ghastly picture. A man is buried like an animal (Psalm 49:12) and death consumes his material body. Of their once-beautiful bodies, their beauty shall be consumed in the grave. And because these men have rejected the Good Shepherd their whole lives, they’ll have their own shepherd – that is not at all good. And that shepherd is death.

Sheep are animals who have no awareness of death, until it comes. These men in this verse, are like that. They make no preparation for the life after death. Their fate in the grave is the decay of their body. The believers on the other hand, are promised that they will reign with Jesus as kings and rulers over the unsaved.

**d. The upright shall have dominion over them in the morning (verse 14):**

When that morning finally comes, those who did not trust or boast in wealth (the upright) will be justified. They will have dominion over those who lived and died with a focus on the material and with no urgency to prepare for the world to come.

**i. The idea is that the upright** – those who did not trust or boast in riches – have a beauty beyond the material and therefore beyond the grave. Those whose beauty was mainly measured in mirrors and bank accounts will find that their beauty shall be consumed in the grave. There is a better beauty to live for.

**e. But God will redeem my soul from the power of the grave, for He shall receive me (verse 15):** The psalmist was confident that he was among the upright, and not among those who foolishly trusted and boasted in riches.

What a contrast the psalmist has set up for us in verse 15. On the one hand, wicked powerful men will die. They can't redeem their brother and their brother can't redeem them – despite all the money that all of them have. On the other hand, the righteous do have someone who can redeem them. He doesn't need to pay money – Jesus the Redeemer has paid with His blood.

**i.** God gave a similar staggering announcement in Hosea 13:14 NKJV “I will ransom them from the power of the grave; I will redeem them from death. O Death, I will be your plagues! O Grave, I will be your destruction!”.

**ii.** The power of the grave 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 we can even taunt the grave saying, O Death, where is your sting? O Hades, where is your victory? (1 Corinthians 15:55).

**f. For He shall receive me (verse 15):** The assurance and confidence of the psalmist is worthy of note and should be taken as an example for us. He was confident that God would receive the one who trusted in Him and made his boast in the LORD.

For the believer, death is only a valley of temporary shadows, and Jesus is the Shepherd (Psalm 23:4). There is coming a “morning” when the dead in Christ will be raised and the share the glory of the Lord (1 Thessalonians 4:13-18). We cannot ransom someone who is about to die (verses 7-8), but the Lord has already ransomed us from sin and the power of the grave (verse 15). When we die, God will receive us to Himself and when Jesus returns, He will raise our bodies from the grave. Decision for Christ, not the possession of great wealth, determines our eternal destiny. SELAH! Think about God’s promises to us.

### **3. Wealth Must Not Increase Your Desires (verses 16-20)**

**16** Do not be afraid when one becomes rich, When the glory of his house is increased.

**17** For when he dies, he shall carry nothing away; His glory shall not descend after him.

**18** Though while he lives, he blesses himself (For men will praise you when you do well for yourself),

**19** He shall go to the generation of his fathers; They shall never see light.

**20** A man who is in honor, yet does not understand, is like the beasts that perish.

**a. Do not be afraid when one becomes rich (verse 16):** This might seem like a strange way to phrase the matter. Most of us are not consciously afraid at the prosperity of another or when the glory of his house is increased. Yet the fears may come in subtle ways for some:

- Afraid because I think they prosper at my expense.
- Afraid because perhaps material things matter more than spiritual things do.
- Afraid because maybe God does not govern the universe as I believe He does.
- Afraid because 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.

**b. When he dies, he shall carry nothing away (verse 17):** The psalmist assures us that our reasons for fear are unfounded. The fool who trusted and boasted in riches can take nothing with him to the world beyond. His glory shall not descend after him; all the glory he will ever deserve he has had in this life.

**c. His glory shall not descend after him (verse 17):** “His worship, his honor, his lordship, and his grace, will alike find their titles ridiculous in the tomb. Hell knows no upper class or noble people. Your dainty and delicate sinners shall find that eternal burnings have no respect for their affectations and refinements.”  
(Spurgeon)

**d. While he lives, he blesses himself...for men will praise you (verse 18):** 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. Each will die and go to the generations of his fathers.

**e. They shall never see light (verse 19):** 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. No light. God – who is light – is not there. It’s away from his presence. And so, a man who goes there will never see light.

**f. A man who is in honor, yet does not understand, is like the beasts that perish (verse 20):** The psalm ends by repeating the warning first given in Psalm 49:12. It is the grave warning to those who may have honor in this world but no understanding. Their honor in this world will not preserve them in the next. The writer penned this psalm so we would have an understanding.

We need to understand that wealth cannot prevent death or determine our destiny, and that we must not become covetous when we see others prospering in this world. It is not a sin to have wealth, provided we earned it honestly, spend it wisely, and invest it faithfully in that which pleases the Lord.