

A PSALM OF THE HAVE-NOTS

Psalm 49

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Psalm 49 is certainly one of the lesser-known psalms of the Psalter. It was originally written to be sung, not to be read. This could be in the minor key, since it is somewhat of a complaint to the Lord.

“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: 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* [think about that]. 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

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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” (Psalm 49:1–20, NIV).

I’m not sure you’ll like the title of the psalm this evening. I’ve called it “The Psalm of the Have-nots.” It’s kind of sour grapes. Sour grapes of the righteous person who is languishing in poverty and trying to come to grips with the fact that there is a wealthy landowner over there who has got everything and is not serving God as he is serving God. He’s putting before God his complaint. It’s an age-old complaint. It’s one we’re still dealing with today as people of faith. It’s a complaint that the Scriptures deal with in a number of different occasions. It’s a poor man’s struggle with the inequity of the wicked wealthy versus the poor godly. As I read and studied this psalm in preparation for tonight, it really struck me how relevant this psalm is on three fronts in the world today and in the body of Christ.

This psalm is extremely relevant as it relates to a phenomenon that is occurring in all of the third world today. We don’t face it so much in the American church, but when I have traveled abroad, ministering in the third-world context, it is one of the single most impacting phenomena hitting the church of Jesus Christ in third world countries. That is, liberation theology. Liberation theology is a theological movement spawned in the liberal Protestant church, and among socially active Roman Catholic priests, that has basically said it is up to spiritual people to redress the problem of the inequity between the rich and the poor. If necessary, the church must even encourage the use of violence to overthrow governments that protect the few rich at the expense of the many poor. The church of Jesus Christ cannot simply promise people that in the sweet by and by they’re going to get their reward and turn its head away from the tremendous poverty, lack of education, lack of health and human resources that are in the world today—if necessary, violence must become a means by which governments are toppled.

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When I travel to third-world countries, that pulls at me. I have struggled so much in third-world countries when I see the palaces of the few rich and the tremendous suffering of people packed in tenements and slums and without adequate food and clothing. You don't have to go very far to see that. You can probably see it in Santa Ana. But you can also certainly see it if you go down to the Baja to be among those people living in cardboard shelters without blankets. Little kids running around in the cold of the winter evening without even shoes to wear. It gets to you.

As I read Psalm 49, I realized that it does not present the total scriptural answer to the problem of inequity. In Psalm 49, ultimately, the bottom line is, "Wait." God will ultimately set everything right. But he won't do it in this age. You'll have to wait for the age to come. Sometimes the body of Christ and people of faith have excused their own inactivity to redress social problems by just simply saying, "We don't have to do anything. God one day will make it all straight." If I understand the completeness and the totality of Scripture, Christians are called to be salt and light. We're called to work non-violently, but we're certainly called to be at work to change some of these problems. We may not be able to do everything, but we can do something. That's the problem so many of us have. Because we can't do everything, sometimes we do nothing. We must do something about what we see. Psalm 49 is important because it shows us an ultimate answer. Psalm 49 provides a part of the answer to the problem. It's not the total answer, because we have the totality of Scripture that addresses the matter of inequity.

You have this all over the world today—inequitable distribution and the poor being trampled on by the privileged few. How do you deal with that as a Christian? How do you deal with it if you're one of the privileged few? Do you advocate military arms or do you find other ways to work with it?

That seems to be, right away, what this psalm wrestles with.

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I think this psalm hits us on another level in terms inequitable distribution. In a personal way, if we have ever struggled with economic unfairness, this psalm can hit us really head on. At various stages of life, it's different how you wrestle with that problem. I think we as Christians have to look at this matter of excess. This psalm hits a relevant issue like that. Especially when you look at people who are on fixed incomes—social security incomes—that are supporting those living a lifestyle of excess. Where is your sense of fairness and balance?

A third way this psalm hits me is prosperity teaching. Current prosperity teaching would throw Psalm 49 right out the window. It's not the wicked that are supposed to prosper. It's the righteous that are supposed to be prospering out there and we're supposed to dispossess the wicked and live in their land. This psalmist appears to be struggling a little bit with some dimensions of faith. It's kind of almost a "poor me." In fact, had he been a prosperity teacher, he would have said, "Now Deuteronomy 28:1–8 promises us that if we'll serve the Lord, we'll have the fat of the land, and the rest of Deuteronomy 28 says that if you don't serve the Lord, you're going to be cursed. So something's wrong. I'm serving the Lord. The rest of the people aren't. They should be cursed. I should be blessed." He's struggling with that within an Old Testament context.

But he would not be the only person in the Old Testament that struggled with that question. In Proverbs you find the writer struggling with that at times. Job is a classic example—or Ecclesiastes. Or the other two psalms that join with Psalm 49 in this problem of inequitable distribution. Why are the righteous suffering while the wicked are either rich or healthy and we're sick and poor? The other two psalms are Psalm 38 and Psalm 73. If you put the three psalms together, you'll have a trio of psalms that harp on this issue. Basically, they all say the same thing. Although they say it in different ways.

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The answer in all three psalms is best reflected on a line out of Psalm 73, where the psalmist is talking about the sleek bodies. The psalmist is saying, “I’m sick and I’m having a rough time.” He’s grouching. The first whole part of Psalm 73 is just grouching. Then he comes to a great line, “When I entered the sanctuary, I considered their end.” It was in the context of worshipping God that he got his eyes off the temporal and earthly and lifted them a little higher to the eternal and to measuring life by the long line, not by the short physical lifeline. It’s when he comes to the conclusion that one must get outside the present moment and look at the long-range message. Prosperity teaching is more subtle than just what’s being announced. I think we have the teaching in the church when someone who is rich or famous gets converted and immediately we set them on a pedestal. What are we doing by that? We’re saying, “If you come to Christ, then you can be a good athlete, you can be a star, you can be a famous person, you can be wealthy.” It’s sort of like a product endorsement kind of thing.

Sometimes there are Christians who are having it so rough that we wouldn’t think of getting that person up in front of the congregation, saying, “This last year I had to file bankruptcy in my business.” I wonder if we ought to get that person up—especially if the bankruptcy wasn’t a result of their own moral failure—to talk about how God is with us in the tough times. That’s a valid and authentic kind of testimony. That’s what Psalm 49 is keying in on too.

I think those are some of the relevancies for this psalm today.

Let’s look at the four basic parts of the psalm that fly out at us.

I. The first part of the psalm is simply a summons or call for all to listen up.

A summons or call to hear (verses 1–4). The call to listen is a call to all people. It’s not just to the Jewish nation. Not just to the spiritual within the Jewish nation. But he has something of relevance for people wherever they are and at whatever station of life they are—low or high, rich

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or poor. That is, “Not only can the poor faithful like me learn from this message. But the rich ungodly can also learn from this. So everyone listen.”

There is a lot of confidence in the psalmist as he starts. He is sure that the end result of his message will be that he imparts wisdom and words of understanding. He’s not too subtle about that either. Contemporary communicators and teachers such as myself try to be more subtle. I like the sense the Holy Spirit gives the psalmist that he’s got something that’s valid, and he’s not hesitant to get it right in front. He’s going to say something that’s worthwhile. He’s going to state it in the form of a riddle or puzzle, and then he’s going to answer it.

II. Following that summons to hear, he then, in the second part of the psalm, deals with the vanity of wealth (verses 5–12).

He is being hard pressed by someone or some group of people who have great wealth and political clout. He uses terms like, “They’re everywhere. Wicked evil deceivers surround me.” That connotes the idea of “all around.”

And they appear to be overbearing. They boast of their great riches. There’s nothing worse than someone who not only has it but flaunts it. Then he also is concerned that these persons are unscrupulous. For they are wicked deceivers. As he looks at these people that are pressing him, his riddle is stated with the beginning question, “Why should I fear?” (Verse 5). He answers his question within the question. He says, “Why should I fear those who trust in their wealth?” (verse 6). That is the whole essence of the psalm, that those who trust in their wealth do not have a trust that is built on a sufficient foundation. Since that is all their trust is in, they are not to be feared. So right in the riddle, he answers the riddle.

There are several reasons why trust in wealth is misplaced. Here are are two main reasons:

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A. First of all, if a person has trusted in wealth, their trust is misplaced because no one has the money to buy everlasting life. Verses 7-8 indicate, “No one can redeem the life of another or give to God a ransom for him. The ransom for life is costly. No payment is ever enough, that he should live on forever and not see decay.”

The word “ransom” here is appropriate. The rich fear having to pay a ransom. The poor want to be ransomed. So the psalmist has chosen the right word in saying that the wealthy, no matter how much money they have, can never ransom themselves out of death. You can’t buy yourself out of that appointment. But the poor who have their faith in God may look forward to someone who will help them in that situation.

Really what the Psalmist is saying is, “Why trust in wealth when it’s so unstable?” It cannot bail you out of the great difficulties of life.

In this sense, this psalm reflects what Proverbs 23:5 says, “Cast but a glance at riches and they are gone. For they will surely sprout wings and fly off in to the sky like an eagle.” Money is uncertain. Don’t trust it for everlasting life. It isn’t going to help you there. That’s what this psalmist is saying. In the case of those who have trust in wealth—their trust is misplaced.

B. The second thing he says is, “You shouldn’t trust in money because death is going to come to you and your wealth is going to be left to other people.”

“[Even] wise men die; the foolish and the senseless alike perish and leave their wealth to others” (Psalm 49:10). He says that there’s one piece of real estate you can have, if you’re wealthy, that will go on—the tomb. The supreme irony for the wealthy ungodly was that their only permanent real estate was their tomb. Even the famous with lands named after them must go to the grave.

The psalmist comes to the conclusion, in verse 12, that not only are all men alike—rich and poor—but men are even like the animals. They’re no different than the beasts that perish. His

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vantage point is, “Why have all of your priorities and your trust in wealth when it isn’t going to do you any good when you really need it?”

III. In the third part of the psalm, he passes from the vanity of wealth to the theme of the great separation (verses 13–15).

He talks about the way things are going to be turned upside down in the life to come. In fact, verse 14 is one of the most picturesque verses on death in the whole Bible. “Like sheep they are destined for the grave.” Destined for *Sheol*. It has the imagery of sheep wandering over a cliff. 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. That verse ranks alongside Jeremiah 9:21 as one of the most grim verses in Scripture on death. Jeremiah says, “Death has climbed in through our windows and has entered our fortresses; it has cut off the children from the streets and the young men from the public squares.”

This psalmist is saying that those who have a covenant with God, who are the people of faith, can expect things to be different. They can expect two things to be different:

A. They will rule over the wicked, wealthy ungodly.

B. Secondly, God will redeem them from the grave or the place of the dead, *Sheol*.

“But God will redeem my life from the grave; he will surely take me to himself” (Psalm 49:15).

See where this entire psalm, Psalm 49, is richly developed by the Lord when he tells the story of the rich man and Lazarus (Luke 16:19–31). The whole story is straight out of the biblical teaching of Psalm 49. The Lord adds some irony to this story. For one thing, the poor man in the Lord’s story is given a name, Lazarus, which means “God is my help.” Here the psalmist is saying, “God will redeem.”

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The wealthy man, whoever he was, is totally unnamed. That's an odd paradox. That's not the way it was in life. Everybody knew who the wealthy man was. He was the chairman of committees, a mover and shaker in the community. He had a calling card and a bronze doorknob, and his monogram on his shirts and on his car, and a personalized license plate. A checking account and savings account and stocks and bonds and titles in his name. His name was everywhere. The guy outside, who was so insignificant and approachable that even the dogs came and licked his sores, was nothing. He lived outside the rich man's house for years, and the guy inside never even knew who he was, other than the beggar—unnamed. Jesus says, "There comes a point when the tables get turned. And the ungodly wealthy have no name and the godly poor have a name. "God is my help."

I don't think I can read Luke 16 again without tying it into the message of Psalm 49.

IV. The last part of this psalm, the fourth part, is about the great illusion (verses 16–20).

It's the illusion that comes when we get overawed by people with the external trappings of prosperity and power and wealth. "Don't be overawed," the psalmist says, "when a person grows rich, when the splendor of his house increases. He won't take anything with him when he dies." Sometimes people don't even get a chance to take anything with them while they're alive. Don't live in terror or in awe of this kind of external power. The psalm closes with the words of verse 20, "A man who has riches without understanding is like the beasts that perish." Notice that verse 20 seems, at an initial glance, to be a repetition of verse 12. But it's not. Two things change it. Two words—verse 12 says, "But man, despite his riches, does not endure; he is like the beasts that perish." Verse 20 says, "A man who has riches without understanding is like the beasts that perish." So the inference is—as the psalmist has meditated upon the great separation, in verses 13–15, between those who have faith in God and those who do not—as he considers eternity, he

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recognizes that those who do have understanding are unlike the beast and will not perish, but will have eternal relation and union and fellowship with God. He's content with that as a solution. He probably lived in a society and a culture that did not allow him a political voice to do anything to redress some of the tremendous social problems that were in that day.

Amos protests as a prophet about people who add houses to houses and who are living in inlaid ivory palaces, while there are people in the streets that are homeless and hungry. He regards that as an immoral condition. He calls upon the people of God to have a sensitive conscience towards the poor and needy.

Psalm 49 does not do that same thing. It only addresses the problem from one particular perspective. There are some things that will not be solved on this side of heaven.

I find that a helpful perspective. Some people throw that out and say that it's not enough. It's the Christian answer: "Pie in the sky in the sweet by and by." But there are some things that will not be answered in this life. I've been around death and illness and tragedy enough to know that there are some human predicaments that simply have no earthy solutions. I think one of the beautiful things that this psalm leads me to say is, "Not all human problems need to have an earthly solution." But as people of faith, we can wait for God to work it out. If he doesn't work it out in our lifetime, if he doesn't work it out in the whole history of the human race, our confidence in Him continues. Psalm 49. Don't trust in wealth but have a deeper trust. Trust in God.

Closing Prayer

Lord, this is probably not a hard psalm for most of us. We're not on either end of the spectrum. We're not exceedingly wealthy nor are we exceedingly poor. But we do know the experience of trusting in our paycheck. Trusting in our social security check. I get panicked when I think of not

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having an income. That's scary. Yet, Lord, You teach us to have a faith that goes beyond what's in our bank account or retirement account or monthly or weekly check. A faith that is rooted in You. You are the God that will provide for us in this life and in the life to come. So, Lord, we again tonight state our deeper trust in You. Not our trust in property, not our trust in investment—but a deeper trust in You. And we say again, “Though you slay me, yet will I trust you” (Job 13:15). A trust that goes beyond anything. And some of us are also struggling with unanswered questions in our life. Unexplained tragedies that have either happened to us or to people we love. It'd be wonderful if we could have those answers now. But because our trust is in You, we do not see the end from the beginning. There are some situations, Lord, that we simply need to fold back over and lay in Your lap and say, “This is not the way I would have done it. I'm grieved and hurt that things have turned out the way they have. But when I gave my life to You, I trusted You with it and I trust You with it anew. I lay this matter in Your hands. I leave it with You to solve.” What a wonderful thing it is, Lord, when we can turn over to You our hurt, our anxiety, our care, and lay it in Your lap. It's hard to obey that scriptural admonition “casting all our cares upon You, for You care for us.” Our temptation is to pick up the care and worry it through and try to get an earthly solution to it. Teach us anew in our life how to trust, how to turn things over to You, how to be as children—dependent upon You. You are the God who will provide. The God who cares. The God who will redeem our life, even in death. You're there—more powerful than financial assets, more powerful than physical health. You are there for us. You're here with us tonight. We thank You for that. Let us live trusting You this night, Lord. And go through a new day tomorrow, trusting in You with all of our heart. In the Lord's name. Amen.