

The Day of Reckoning

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Bible Text: Psalm 49
Preached on: Tuesday, September 20, 2016

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I was reading a blog post by a professor from Detroit Baptist Theological Seminary named Mark Snoeberger, a man whose writings I respect, recently and he made the comment that the goal of preaching is to develop in a congregation a comprehensive Christian worldview; that preaching is more than providing comfort or instruction, that there is the need to develop a comprehensive worldview in a congregation over time through the preaching of the word of God. I like that definition. I think that that is a good way to think about preaching and to think about what is going on in your own mind and heart as you sit under God's word week after week and month after month, that there should be this ever-increasing awareness that everything that you see in life filters through a prism of God's word, and what we're going to look at tonight in Psalm 49 is an essential part of a Christian worldview.

Our text for tonight is Psalm 49. I would invite you to turn there with me. I'm going to read all 20 verses. Psalm 49.

A Psalm of the sons of Korah. 1 Hear this, all peoples; Give ear, all inhabitants of the world, 2 Both low and high, Rich and poor together. 3 My mouth will speak wisdom, And the meditation of my heart will be understanding. 4 I will incline my ear to a proverb; I will express my riddle on the harp. 5 Why should I fear in days of adversity, When the iniquity of my foes surrounds me, 6 Even those who trust in their wealth And boast in the abundance of their riches? 7 No man can by any means redeem his brother Or give to God a ransom for him - 8 For the redemption of his soul is costly, And he should cease trying forever - 9 That he should live on eternally, That he should not undergo decay. 10 For he sees that even wise men die; The stupid and the senseless alike perish And leave their wealth to others. 11 Their inner thought is that their houses are forever And their dwelling places to all generations; They have called their lands after their own names. 12 But man in his pomp will not endure; He is like the beasts that perish. 13 This is the way of those who are foolish, And of those after them who approve their words. Selah. 14 As sheep they are appointed for Sheol; Death shall be their shepherd; And the upright shall rule over them in the morning, And their form shall be for Sheol to consume So that they have no habitation. 15 But God will redeem

my soul from the power of Sheol, For He will receive me. Selah. 16 Do not be afraid when a man becomes rich, When the glory of his house is increased; 17 For when he dies he will carry nothing away; His glory will not descend after him. 18 Though while he lives he congratulates himself - And though men praise you when you do well for yourself - 19 He shall go to the generation of his fathers; They will never see the light. 20 Man in his pomp, yet without understanding, Is like the beasts that perish.

Psalm 49 is a wisdom Psalm and what we mean by that is that it instructs men rather than directly praising God, and so this is a Psalm that has a horizontal focus, which is not to deny that it is the very word of God, that it's the inspired word of God, it is all of that, but just in terms of its form, it is designed to be an instruction to men horizontally rather than a praise to God vertically. It is designed to inculcate, to teach, to cement in your mind, a very important part of your worldview, a very fundamental aspect of the way that you should think about all of life. And having been around for a few years, I would say this: that Psalm 49 brings us to a topic that many people even within the church just refuse to think about. They refuse to consider the implications of what it means and yet this is essential for us if we're going to think rightly about life and have a perspective that would shape the way that God would have us to live.

What does Psalm 49 do? Psalm 49 teaches you to reckon with the reality of death so that you would have the right perspective on life. You must deal with the reality of death, the certainty of death, if you are ever going to have a right perspective on life. If you think about it, it couldn't be any other way. Every book, any story that you read has an ending that brings things to a conclusion and the whole story that you read goes to that final climax. If you're just reading a piece of literature and you stop half-way or you're only thinking about half of the book, well, you're really missing the point of why the author wrote what you're reading, aren't you? Well, in like manner, the Bible says in Hebrews 9:27 that, "it is appointed for men to die once and after this comes judgment." The reality of life is for every one of us, unless the Lord supernaturally comes beforehand, every one of us has a destination, has an appointment with death, with the cessation of our earthly life. And that's true not only of us individually, not only us in this world, this is a comprehensive reality for everyone on the face of the earth. In one sense, death is the great leveler; it is that which equalizes everything among people of disparate stations in life. We all come to the same point; we all go out through the same door. None of us are going to ride off in a fiery chariot at the end of our life. And what Psalm 49 is teaching us here is that we need to think about that, factor that into our way of thinking and come to this conclusion, you would come to this conclusion knowing that that's the ultimate outcome of life, Psalm 49 teaches you to come to this conclusion: it is better to belong to Christ than it is to have riches without him. It is better to belong to Christ, to belong to the one true God, than it is to have all manner of earthly wealth without him.

Now, that might seem like a little bit of a cliché, something that we could toss about easily in Christian conversation without really thinking about it but, beloved, apparently it's not just a cliché, not something that should just roll easily off on our tongue and then say, "Okay, well now that we've said that, where are we going to eat after the service

tonight?" No, this is meant to stop us. This is meant to make us think. This is what wisdom literature does, it's designed to make you think deeply about life; to think deeply about what is being said. So we want to approach this not from a perspective of just spouting off a cliché because it's Tuesday night and that's when we meet for Bible study. No, what we want to do here tonight is to let this filter into our hearts and let it shape the way that we think about all of life and everything around us.

We'll break it as we often do into three sections. The first section of this Psalm tonight, we would title it this way: listen to wisdom. Listen to wisdom and one of the remarkable things about this Psalm is this: is that it calls on all men everywhere to hear its teaching. This is not a Psalm that is simply addressed to the people of Israel. It's not just addressed to the covenant people of God. This Psalmist, Psalm 49, is calling upon, it is demanding a hearing from every man who has breath in his nostrils; that everyone is accountable to listen to this Psalm. Everyone needs and would benefit from the wisdom of this Psalm if only they would listen.

Psalm 49:1, look at it with me, if you would.

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

He starts out making a claim upon everyone in all the four corners, north, south, east and west, that you must listen to what I have to say. This is a Psalm that claims the attention of everyone who would hear. And what he has to say, as we'll see as we go through it, what he has to say packs a powerful punch. He holds nothing back in laying forth the point that needs to be made for wisdom to sink into your soul as a result of what he has to say.

So he's calling on everyone to hear and this would be a great Psalm to teach to unbelievers who need to hear this as a matter of bringing them to sobriety about life. We live in such a foolish superficial time in our culture, in our society, where the most foolish things become that which gets the most prominence and Psalm 49 is a wonderful cleansing of the palate to say, "Ah, yes, this is what life must be like." And as you go through it, what you find is that the power, the logic, the force of what he says is absolutely undeniable as he deals with the reality of death and this applies to everyone.

You go on in verse 2. It's not just a geographic reference, a geographic call that he makes, he calls upon those in every social class to hear what he has to say. In verse 2, he says,

2 Both low and high, Rich and poor together.

No matter what your social class is, no matter where you live, no matter what culture you might be from, no matter what language you might speak, this Psalm has universal authority over the way that you should think about life, and what it is is this: Psalm 49 is a trumpet blast, it is a wake-up call to the world to stop and think about the age old problem about life, that if this is something that you've never seriously contemplated, what Psalm 49 has to say is something that you need to devote your attention to because

it has a transforming impact on the way that you think and his purpose here is to give wisdom. He writes, as it were, you could say, he writes as a friend to mankind, you could say. He writes in order to help men think rightly about something that they would otherwise miss; that he gives an explanation, you might say, of a narrow gate. He gives something of the sense of what life is ultimately leading to even though most people don't want to go there.

I know men in ministry who refuse to even talk about their own mortality. I don't understand that. I don't understand how you can be in ministry and minister to souls that are eventually going to die and say, "I don't want to think about my own mortality." But, you know, that's for them, I guess, to say. Not you, beloved. Not you. No, especially if you're in Christ. What has Christ done if not given us victory over the grave through his resurrection? Through his ascension? Through his promise that we will be with him and we will see him face-to-face? What has Christ done except remove the sting of death from us so that we can face it without fear? And having set aside the fear that makes people refuse the topic, then we can talk honestly about what this means for life. That's what we want here this evening. He's giving us wisdom.

Look at what he says there in verse 3, having called on all men to listen to him, he promises them that which will be beneficial and edifying to them. Look at verse 3. He says,

3 My mouth will speak wisdom, And the meditation of my heart will be understanding.

He says, "I am going to give you that which will build you up in your mind and in your heart. Wisdom will sink into your soul and it will filter through and be that which flowers over, which bubbles over and gives you life and gives you perspective and gives you that which enables you to live life well." Do you know what? I know that you want to live life well here tonight. That's why you're here. You want God's word in part so that you would live well. Well, Psalm 49 is a means to that end, that you would live well. I don't think it's an overstatement to say that until a man has come to grips with the reality of death, he has not yet begun to live well. If he's simply thinking that he's going to live life in an open-ended manner and he never calculates into his approach to life that he's one day going to die and say farewell to this earth and sod, he really hasn't begun to live from a biblical perspective and that's what this Psalm is laying forth for us.

Now, notice what he says here in verse 4 as we continue on through the text, as he's calling us to listen to wisdom. Look at verse 4. He says,

4 I will incline my ear to a proverb; I will express my riddle on the harp.

Notice what he says. He says, "I'm going to incline my ear to a proverb." In other words, what he's saying is that, "I am listening to the instruction of God before I presume to speak to you." He says, "I will incline my ear to what understanding is and then I will express it to you in a way that is easy for you to receive." He even mentions playing it on

a harp, a musical accompaniment that would allow it to be more easily retained perhaps. Now, in passing we could say this: this is the pattern that everyone who would desire to teach the word of God should follow. No one should be speaking and teaching the word of God unless he has first learned to receive it, unless he himself has been instructed by godly men under the teaching of God's word. You know, you don't teach until you first learned when you are handling God's truth. Listen before you speak.

What he does now, what he's about to do beginning in verse 5 is this: he is laying forth both the challenge and the opportunity of this life-giving message to anyone that would hear. There is benefit to what he has to say in verses 5 through 20. There is instruction. There is edification that can only be spiritually nutritious to his spiritual man and those that would hear. So now he's going to begin, having laid it out and having laid a call to receive wisdom, now he lays it out for what it is that he has to say.

Point 2 here tonight, having said, "Listen to wisdom," point 2 is he's going to say, "Look at the outcome." Look at the outcome. What do you mean by that? Well, all that we mean by that is to say: look at the outcome of life. Where does life end up? What is the outcome? What is the result? What is the end point from an earthly perspective to life? And he draws us in with a question that is worthy to be answered.

Look at verse 5. He says in verse 5,

5 Why should I fear in days of adversity, When the iniquity of my foes
surrounds me, 6 Even those who trust in their wealth And boast in the
abundance of their riches?

Anywhere you look you can find evil people enjoying prosperity. You can see people going through life seeming to enjoy it, seeming to have prosperity and fun and good things happening to them when they are utterly wicked and utterly godless and completely devoid of any desire for the things of Christ or the things of the Bible. You turn on the tv and you see that. Go to Hollywood and you see that. And these people prosper in it. They find their wealth and they find ease in their wealth. They don't struggle with life like you and I do sometimes, and they are confident that this wealth that they have accumulated will be that which protects them from harm going forward. That's why people love big retirement accounts. "That's going to be my insulation from hardship in my latter days." I'm not opposed to retirement accounts, it's all about where your trust is.

And here's the thing for people like you and me going through life with modest means and modest recognition and all of that: when you see that, when you see people flourishing and having wealth and flaunting their rebellion against God and mocking you for your godliness, it can be intimidating when you're trying to live a righteous life with modest means. It can be intimidating when you don't know exactly what your next step in your walk with God is going to be as you're at junctures in life trying to make righteous decisions, not knowing exactly what comes next and then you're surrounded with people who have means and who mock you for the fact that you even care about such things.

Well, the question is that the Psalmist is asking is: how do you resolve that sense of fear? That sense of dread in their presence? How is it that you live without a sense of being intimidating by their prosperity, by their arrogance, by that which would mock everything that you hold most dear in your heart, when by looking at it from earthly perspectives, they're the ones with power, with influence and wealth, and here you are standing off to the side with your modest life and they are confident and arrogant and boastful and even self-righteous? How do you see through that? Well, what the Psalmist does is he goes right to the heart of the matter and with surgical precision, which is a funny thing to say with a doctor in the audience but that's alright, with surgical precision he slices open the reality of life and exposes the inward nature of it in a way that is undeniable and when you see this inner reality, all of a sudden that external intimidation goes away.

The key for all of this is for you to see the false sense of security that those people live with. Their false sense of security. They are living under a delusion. They think that reality is one way but it's not like that at all. The false sense of security is found in this: they will inevitably die. Their wealth will be useless to them on their deathbed. Instead of a French atheist who lived several centuries ago who was incredibly wealthy and he was on his deathbed and having mocked Christianity his entire life, he was frightened at the prospect of death and he told his attending physician, he said, "I will give you half of my wealth if you will only give me six more months to live." Not possible. Not in the hands of a physician to extend life like that in the face of death. His wealth was useless. His mocking of Christianity came back to haunt him at the time when it mattered most.

Look at verse 7 here. Psalm 49:7,

7 No man can by any means redeem his brother Or give to God a ransom
for him - 8 For the redemption of his soul is costly, And he should cease
trying forever

What is he saying here? Well, if you go on in verse 9, you see he explains it. He says,

9 That he should live on eternally, That he should not undergo decay.

Verse 8 is kind of a parenthetical comment. Let's read verses 7 and 9 together so that you can see the flow of thought. He says, "No man can by any means redeem his brother Or give to God a ransom for him That he should live on eternally, That he should not undergo decay." What's he saying? He's saying it is not possible for a man to buy more days for another fellow human being when death is on his doorsteps. It doesn't matter how wealthy you are, you cannot extend anybody's life by another moment. Wealth does not have that power. The people who have wealth do not have that power. Death levels everybody. It comes through like a road grader and shoves everything out of its way and leaves behind its path.

So when you're thinking about all of this wealth that people pursue, that people love, that people bow down and worship, so to speak, you ask this question: if wealth cannot buy you even one more day of life, what good is it? What good is it when you are on your

deathbed? What is the ultimate usefulness of all of these earthly means, these earthly resources, if when you most need something to produce for you, it's impotent? It's powerless? It can do nothing for you? It's sad and yet this pierces to the core of the very nature of life. Let's say it this way, beloved: you cannot buy your way out of dying and you cannot buy anyone else's way out of dying either.

One commentator says this and I quote, "No wealth can save a man from death. The life of men is not in their own hands but only in the hand of God who cannot be bribed." So what he's saying here is that there is nothing that you could pay to God that would allow a man to live eternally and avoid death. It's useless in that regard and when you see a man of great wealth, here's what you do: you look through the illusion, you look past the mirage of what seems to be power and influence and ability and you say to yourself, "I see the outcome of this. I see the end game in this. And the end game of this is that this does not end well for him in the end." Death is certain and money cannot buy your way out of it. Wow! Wow! Wow!

So what's the point of it then? We have to live, if we're going to have a Christian worldview, we have to think about ultimate matters. This is the way that all men should think. They should think about ultimate matters, not the transitory brief window of time that they have on earth. And stating a truism here, and yet far far more people are thinking about pursuing their means, their wealth, their career and all of that than they are about the outcome of death. How foolish is that? How much that approach to life collapses when the doctor says, "You've got two months to live." How much it collapses when suddenly, when death unexpectedly shows up on the doorstep. And what do you fall back on when you've given all of your life over to that which is transitory and can't help you and the matter when you most need it, what is left for you? What is left for man at that time except utter blackness and hopelessness when that is the perspective with which they have lived?

And in the power of this Psalm, in one sense, you're going to misunderstand what I say here but I'm going to say it anyway. Maybe I can mitigate the misunderstanding. This Psalm, in one sense, is merciless. It is relentless, maybe is a better word, in terms of its diagnosis of the human condition. It states the truth with such utter clarity and without any room to avoid it, that it locks you into that which is true and obvious and undeniable. Everything in this Psalm is utterly undeniable simply from human observation.

Look at verse 10.

10 For he sees that even wise men die; The stupid and the senseless alike
perish And leave their wealth to others.

He says death is such a great leveler that wise men can't avoid it. Even if they're wealthy wise men, it still comes to them. So in that sense, whether you are wise or whether using the biblical word "stupid," either way you end up in the same place. Either way you go through the same exit and your wisdom doesn't spare you. Your wealth doesn't spare you. For some, even their youth doesn't spare them. Their status doesn't help them. Their

poverty makes no difference. A rich wise man goes out with the same lack of dignity that the poor man that no one has ever heard of does. Wow. It could almost be depressing, couldn't it?

And yet this is the reality of it. The only reason – watch this – the only reason that people would not want to think about this is because they prefer a delusion about life rather than the reality. You know, is there anybody in the world that's alive now that was alive 125 years ago? 100 years ago? A few, but their end is coming too. You can see the universal nature of this by the fact that there is no one living from 300 years ago. No one misses out on this. This is the great certainty of life and what does it mean? It means that even the wealthy have no advantage in this regard over the fool. Their prosperity is temporary. Their doom is permanent. Their memory will be forgotten, including you and me. But they delude themselves in the hope that maybe they'll be remembered. They try in vain to perpetuate their memory.

Look at verse 11 where he says,

11 Their inner thought is that their houses are forever And their dwelling places to all generations; They have called their lands after their own names.

Maybe they attach their names to land. You know, the Smith Triple K Ranch or whatever. Land and monuments may bear their names but they still die and so what did they really gain? What was the point of it? Verse 12,

12 But man in his pomp will not endure; He is like the beasts that perish.

Oh, talk about a road grader over human pride. Talk about that which decimates the puffed-up nature of man. You're going to go out like the beasts do. You're going to go out like a cow in a herd of cattle. Who remembers the cow, the bull, in the middle of the stockyard where there were thousands of cows and it goes off and it's slaughtered and it goes to wherever they take those things? Who remembers an animal like that? It's forgotten. And what the Psalmist is saying: man is just like that. The billions of people who have died before us leave no memory of the fact that they were here and his point is that death silences the wealthy man just as it does the beast, just as it does a dumb animal. Wow. That's kind of bleak.

Now, here's a nice thing about biblical instruction, here's the nice thing about Psalm 49, it doesn't lead us to this accurate diagnosis of the nature of man simply to leave us there in hopelessness. That's not his point. His point is that you would pivot, you would embrace that reality, you would understand it, you would see through all of the external trappings of life, penetrate it with biblical knowledge and discernment and then pivot from that to the perspective that he teaches in verses 13 through 20.

So we've said that you listen to wisdom; secondly, that you would look at the outcome of life, calculate that into your worldview; and then, thirdly, he says this: live with

perspective. Live with perspective. Now, you hardly need to be told that it's the nature of humanity to fawn over wealthy and famous people, right? Somebody famous walked in, everybody's head would turn. People take tours in Hollywood to see the homes of the wealthy and the famous and walk down Hollywood Boulevard to see the star of a past tv show. We fawn over them and what this Psalm is saying, "Don't be like that, beloved. Don't be sucked into that false worldview that ends in death. Don't let that be what you are attracted to. Don't let it shape your affections. Separate yourself from it and do not be intimidated by it. Don't be attracted to it, don't be intimidated by it because it's outcome is death."

Look at verse 13. He says,

13 This is the way of those who are foolish, And of those after them who approve their words. Selah.

What's the way? Death is the way of those who are foolish, those who do not calculate death into their perspective of life. And he says it's also the way for those who follow after them. The foolish mindless way that people go after celebrity in whatever realm it is, they're just following in the wake of that which is leading them to death even if they never share in the wealth. It's so sad. It's so bad. It's so mad in the sense of insanity. It's sad. It's bad. It's mad. It's insanity that this is the way people think and live when all you have to do is think for a moment and say, "What's the outcome of that?" It's death. Does it do them any good on their deathbed? None whatsoever. Then what is the point of it? Why, some of you young people, why are you giving yourself over, why are you thinking that that's what you want out of life when it's so obvious what the outcome of it is?

And in a graphic piece of imagery, he lays it out in verse 14. This verse makes you shudder. It sends chills down your spine when you realize what it is saying. Verse 14,

14 As sheep they are appointed for Sheol;

The realm of the dead. And look at this,

Death shall be their shepherd;

You know, when we talk about the shepherd in Christian circles, our minds go to Psalm 23, "The Lord is my shepherd. I shall not want. He leads me, he guides me, he provides for me." And there is this picture of rest and assurance and confidence and serenity that says, "The Lord is over me." Jesus said, "I am the Good Shepherd. I lay down my life for the sheep." And we find security in the fact that that's our Shepherd. Well, by contrast, what this is saying here is that the world is living with death as their shepherd; that death and silence and darkness and judgment is that which is guiding them and providing for them and leading them in their life journey. It is leading them to destruction. Those who are not in Christ have Satan as their father and they have death as their shepherd. He personifies death and says death is what is animating all of their existence. It's dark. It's sad. It's frightening.

And what's the outcome for them? Look at verse 14 again,

Death shall be their shepherd; And the upright shall rule over them in the morning,

There is a coming time where all of these circumstances of life are going to be reversed and the upright, the righteous, those who know Christ, will have the prominence. They will eventually rule over the wicked in the life to come. The reversal of fortune will be complete.

Now, go back, if you would, with that in mind to the question that he asked in verse 5, "Why should I fear in days of adversity, When the iniquity of my foes surrounds me?" When you think through these things in Psalm 49, here's what you're left with, you are left with this question: why should I be provoked, why should I be upset, why should I be fearful when the wicked oppress me? Watch this: I'm not the one with the problem. They are. Look at the outcome of their existence. Look at what is shepherding them through life, it is the principle of death. Their wealth will perish with them. What good is it? I don't have a problem here, they do. And once you've seen through it, all of a sudden the power of their intimidating presence is gone. You see through them and you can silently look at that and say, "That does not scare me. That does not disturb me. I'm not troubled by that no matter what earthly circumstances may be. Why? Because I have a biblical worldview that helps me see the outcome of it in the end."

Now look at verse 15. He says that's their portion in life. Verse 15, "But God," the great contrast, reminiscence of Ephesians 2:4 that says, "But God, being rich in mercy." Here he says, "But God," they are like that, "But God will deal with me differently. There will be a different outcome for me," first person singular,

15 But God will redeem my soul from the power of Sheol, For He will receive me.

You see, beloved, here's the thing: you have got to make this the most precious thing in all of your affections. Nothing else matters but this, is to realize that when your life is done as a believer in Christ, when your life is over as one ransomed by the precious blood of Christ, God says, "I will receive you personally into my presence." And you, rather than leaving wealth and your best things behind as you enter through a dark door of death, you see it from this perspective: I'm leaving behind the trials and difficulties of life in order to be received by the one who lay down his life on the cross for my soul. "It's completely different for me," you say to yourself. "The outcome for me is not death. Death is not my shepherd, the Lord Jesus Christ is my Shepherd and he will receive me when I die and therefore there is no fear. He gives me hope beyond the grave. He will receive me." And as we've said in other places, this means for you that death rather than being an instrument of fear in your life, you can look at death and say, "Just one breath beyond this life, my God is going to receive me and therefore I rest, I am at complete peace, I have perfect confidence of the outcome of my existence, and whatever wicked

people do to me, is like a cardinal bird pecking on granite. It doesn't matter. It doesn't change a thing because my God will receive me."

Verse 15, look at the end of it there, "Selah." Stop and think on that when you're under the oppression of people who oppose you. The certain hope that you have in Christ is the exact opposite of what awaits the wicked. Those who live for wealth will be buried and quickly forgotten. Those who belong to Christ will have fellowship with him forever. It's the great dividing line. Death is – watch this, beloved, watch this, young people. You especially just as you're forming your affections and forming your patterns and habit that are going to determine the character and outcome of your life, watch this. Death is going to be the great and unavoidable day of reckoning for the life that you choose. Isn't it obvious that it would be far better for you to live for Christ and have him receive you in the end than it is to live for wealth even if you enjoy temporary prosperity only to find that death and Satan are waiting for you on the other side, waiting to receive you into that dark judgment that awaits those who refuse the Gospel? This is the great day of reckoning. Death is the final moment that separates us and moves us into the ultimate reward.

Isn't it obvious, beloved, young people, isn't it obvious that it would be better for you to seek Christ and to live for him with your life than it would be for you to live for wealth and money and fame and fortune or whatever else it is that's polluting your priorities? Why on earth, why on earth would you reject God's word on this point? By what possible way, even in your own self-interest, could you say, "I don't care what Psalm 49 says, I'm going to go my own way"? Why would you sign a suicide pact with the devil over your own soul? Why would you do that?

This Psalm ends with the Psalmist encouraging you to consider the results of his meditation. This has practical implications for living life today. Verse 16. Having said all of these things, consider the outcome, look at where life leads for the wicked, it ends up in death and judgment for them; for us, God will receive us in the end. So what's the outcome? I say these kinds of things all the time. For you to live life well, you must be able to reach into the future and grasp it there and then bring it back into daily life. You don't simply live in the course of daily life and then whatever happens happens. No, that's not a Christian worldview. That is not a good way to live. That is a really rotten way to think and to live. No, you have to take the time, beloved, to think, to meditate, to grasp what Scripture says and say, "Okay, this is the future outcome. I don't know the timing whether it's one year or 30 or 50, but I know the certainty of the outcome." I think through that. "Okay, I've dealt with the implications of that. I belong to Christ. I've repented. I've put my faith in Christ. I know that he has my soul covered with his redemptive blood." You take that and then you bring it back into the present and that's what he does in verse 16. Having led us to the outcome, he now says, "Here's how it applies to life."

And how does it apply? Verse 16. For you, he speaks to matters of the heart. He speaks to matters of affections and fear and intimidation. Verse 16, he says,

16 Do not be afraid when a man becomes rich, When the glory of his house is increased;

Don't sweat over who gets elevated in the next presidential election. Don't worry about that. Don't get all bent out of shape on that. You don't have to, you shouldn't, you cannot biblically because you know the outcome of these things. So don't be afraid when the glory of his house is increased. Don't dishonor God by going about with this fearful spirit that says, "Look at what's happening all around me." Don't be that way.

Verse 17, don't be afraid, "For," because this is true.

17 For when he dies he will carry nothing away; His glory will not descend after him. 18 Though while he lives he congratulates himself [he says parenthetically] And though men praise you when you do well for yourself - 19 He shall go to the generation of his fathers; They will never see the light.

He says, "Don't be jealous of them. Don't be afraid of them. Don't let that distract you from your devotion to Christ, from walking with the one true God of the Bible. Don't lose perspective when you see him prosper for a time. Why? Because you know the outcome. That's why. Because when he takes his last breath and they wrap up his body and they put him in his casket or whatever they do to dispose of his remains, do you know what? His glory isn't going with him. His wealth isn't going with him. He's leaving it all behind and going into darkness and death alone." So why would you be fearful or jealous of him? Why would you want to be like that? Why would you be fearful of what he does in this short window of time here on earth? "Don't do that," he says. His destiny is sealed and it cannot be avoided. There will be no light to alleviate the darkness. He'll end up dead just like those who went before him in his own ancestry did. He'll be with his fathers and where are they? They're nowhere to be found. It's sobering, isn't it? But it's also liberating and that's the whole point of this Psalm. This Psalm written to the righteous has this application, it says this takes all the fear of man out of your life. This is how you overcome your fear of men. This is the key to understanding that they hold no power over your life in an ultimate sense.

So the Psalm ends on a somber note that is designed to drive it all home. Verse 20 says,

20 Man in his pomp, yet without understanding, Is like the beasts that perish.

Men are like dumb animals. They are headed for death. And his point here is to say this to the reader of the Psalm, to say this to you and me: it's a warning. He says if you reject the wisdom of this Psalm, you too will perish and be destroyed. Is that what you want out of life? Why when the way of life is presented to you in the Gospel of Christ? Why would you allow yourself to go down that dark path, have death as your shepherd, when Jesus Christ freely calls you and says, "Come to me and I will save you to the uttermost. I will guide you through life and I will receive you at death and bring you into eternal

blessing forever and ever. Amen." Why would you turn away from that kind of free invitation to blessing?

So, beloved, are you trusting Christ or this world for satisfaction? What are you trying to get out of life? This is existential. This is about the very reason that you are. What are you trying to get out of life? This Psalm says, "Choose wisely because the consequences are great."

Let's pray together.

Father, we ask you to give wing to your word in our hearts. Help us to appropriate rightly the teaching of Psalm 49. For those of us that are in Christ and that have been delivered from death and sin and judgment, Father, we thank you from the bottom of our hearts and we gladly affirm together and individually our confidence that you will receive us when we die and therefore there is no fear in life, no fear in death. Father, for those who hear these things and say, "I don't know Christ and my priorities are all mixed up and I'm like that wealthy man who built barns only to have his soul required of him that very night," Father, we ask you to have mercy on such ones, that they would turn to Christ in repentance and faith while they still have time. Thank you that in your mercy you bring your word to those who don't know Christ and freely offer your Son to them for the salvation of their eternal souls. Father, we ask that their hearts would be turned to Christ while there is still time; that they would not assume tomorrow; that they would not put off Christ for another day; that seeing the reality and certainty of death, they would fall at his feet and say, "Yes, Lord, save even me, a sinner, a wretch, a rebel like me. Save me and be my Shepherd. Deliver me from the shepherding of death and be the Good Shepherd that sees me all the way through to glory." We commend these things to you, our Lord, in the name of Jesus Christ. Amen.

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