

God summons everyone to listen to divine wisdom about life: don't be afraid of or be fooled by pompous people who trust they will cheat death, for all will die and take absolutely nothing to their grave, so fear God alone who will raise the dead to life. Do you trust God to ransom and receive your soul?

Introduction – Let's play a game called [Proverb Riddles](#).

Background – Psalm 49 is part of a unit of four psalms about sin and repentance. In Psalm 50 God summons the church to face up to its sinful worship. Psalm 51 is an ideal model for how to respond with repentance. In Psalm 49 God summons not just the church but every single person to face the reality of the human condition: life and death. And Psalm 52 provide a grotesque example of how not to respond.

I. Consider a Riddle

A. Wisdom opened for all who will listen (vv. 1-4)

The psalmist summons, not only the covenant people of God, but all peoples (the Gentiles) everywhere. The psalmist's message is intended basically for everyone from all walks of life—the poor and humble along with the wealthy and powerful. Anyone who listens can gain wisdom. But you have to really listen, which from the Bible's perspective means you need to heed what you hear (Proverbs 1:5, 8, 33). In the Bible a “proverb” is a short saying that includes comparisons or analogies, and a “riddle” is an enigmatic question or dark saying. Here God announces he will solve (literally, “open”) the proverbial riddle by answering and expounding upon the saying.

B. “Man in his pomp will not remain; he is like the beasts that perish” (vv. 12, 20)

1. Can we identify the proverb in Psalm 49 with certainty? The best option is verses 12 and 20 which are almost identical. Verse 12 follows and summarizes a longer section that expounds the question the riddle addresses (vv. 5-11), and verse 20 concludes the psalm by repeating the proverb of verse 12 with a tiny yet profound twist. If Psalm 49 is all about God's life-and-death proverbial riddle, and how we all need to listening carefully to it, then it makes sense to announce a coming proverb at the beginning, set up the question, state the proverb in the middle, and repeat it with an urgent call for understanding it at the end.

2. Man's “pomp” has connection with both wealth and status (Proverbs 20:15; Esther 6:3). The experience of death for both humans and animals is parallel (Ecclesiastes 3:18-21). Despite wealth and honor in this earthly life, everyone shares the same fate as the animals—death (Ecclesiastes 3:19). In Adam all die (1 Corinthians 15:22; Hebrews 9:27). His pomp will not “remain” or “abide”—conjuring the image of a houseguest that only lodges one night. The wording in verse 20 is almost identical to verse 12. Change one similar Hebrew letter in a single word (*yalin* to *yabin*) and “will not remain” morphs into “without understanding”. Whether you remain or not depends on you really laying hold of the wisdom concealed in this proverbial riddle. If you just had the riddle without any context then you'd be in trouble. Proverbs can be hard puzzles to solve, harder to unpack, and hardest to allow them to change your life.

II. Contemplate its Truth

A. The ransom price for a life saved is too costly for a mere man to pay (vv. 7-9)

If someone is kidnapped, a ransom may be paid to the kidnappers to restore the person to family. You pay a money to release someone from trouble or death (Exodus 21:30; Lev 25:45-47). Sometimes the ransom is associated with satisfaction for sin or legal justice (Exodus 30:11-16; Numbers 35:31-32;

Proverbs 6:35). However, the laws of Moses that governed redemption could not ransom the wicked from the death penalty; only God can ransom them. That's means it is no use being intimidated by the wealthy and powerful because they do not have the ability to buy life. Jesus asks what does it profit a man to gain the whole world and still lose his life (Matthew 16:26; Luke 9:25)?

B. Your day to die is appointed, and you'll take *nothing* to the grave (vv. 10-11a, 14, 16-17)

In the OT imagination Sheol can simply mean the grave as in a burial place for the human body. But more often it describes the realm of the dead—the underworld (Job 14:13; cf. 1 Kings 2:6). In the NT Sheol's equivalent is Hades which points to the place where the wicked dead are eternally destroyed. In the end, Sheol and Hades become one and the same as hell. God is telling you that everyone, high and low, rich and poor, yes even you, is headed for the grave. All your advantages that give you a measure of security, comfort, and control will be taken away from you. Those who assume their money or status will somehow protect them are just like fools and stupid people (Ecclesiastes 2:12-16; 9:1-3). You can't take it with you (Job 1:21)! We leave literally everything we own to others (Psalm 39:6; Ecclesiastes 2:18, 21; 5:15). The Bible says every person's day of death is appointed. Like sheep led to the slaughter they are appointed for the grave. Death personified is their shepherd.

III. Confess your Trust

A. If you're wealthy, will you trust yourself to figure out your death? (vv. 5-6, 11b, 13)

If you say to yourself, "I'm determined to find a way to live forever in some form or fashion," then be honest and confess to the plans you're trusting in. Do you really believe your scheme will save you? If you've cheated others to get ahead, and you got away with it, do you believe you'll actually cheat death? Have you surrounded yourself with people who approve of your boasting and success, as if somehow there is immortality in popularity? Then you're living in an echo-chamber of lies. Or maybe you're planning to leave your name as a legacy that will live on in perpetuity? The rich and powerful have been trying this plan since the beginning. It's a fool's errand.

B. If you're blissful, will you trust your death will work itself out? (vv. 18-19)

Maybe you say to yourself, "Ah shucks, I'm livin' a blessed life. Look at how well I've done for myself. Yes, life can be hard sometimes, but I refuse to be a downer. Overall my life is beautiful and bright, and I'll keep enjoying the praise of all those who I've been kind to along the way." For all the light and cheerfulness that fills such a man's life, God says, "his soul will go to the generation of his fathers, who will never again see light" (v. 19). Don't forget the proverb (v. 20). Just because his pomp is blissful and not pompous doesn't make it helpful at death's door.

C. If you're faithful, will you trust God to ransom and receive your soul from death? (v. 15)

Listen to how the psalmist can speak so bluntly of death, even his own imminent demise, but still have eternal hope for his own soul (v. 15). That hope is the gospel of Jesus Christ. He is your only hope for life after death because God ransomed his only begotten Son from the power of Sheol. The Father not only resurrected Jesus from the grave, but he crowned Jesus both Lord and Christ, and seated him at his right hand to rule over the living and the dead. When you stop putting your trust in your own resources or trusting your death will somehow work itself out, and instead put your trust in the risen Lord Jesus who ransoms souls from the grave and receives souls to live with him forever, only then can you have real hope to escape the fate of God's proverb (vv. 12, 20; cf. Romans 6:4-5).

Conclusion – [Prop] Psalm 49 is a song about a proverb that confronts us with reality there is something much worse than death, but something so much better than riches in this life. Therefore it's fitting to end with a mysterious exhortation to true wisdom from the book of Proverbs, now that Psalm 49 has prepared us to understand wisdom for life (Proverbs 24:11-14). He who has ears, let him hear!