

PSALM 49

GOLD VS. GRACE

In most of the Psalms, the inspired penman is praying or praising; but in this Psalm and the next, we hear him preaching. The intention of this discourse is to convince the people of this world of their sin and folly in setting their hearts upon the things of this world, and thereby to persuade them to seek the things of a better world. It also comforts the people of God, in reference to their own troubles and the grief that arises from the apparent prosperity of the wicked.

The Psalmist gives a long and striking introduction to the Psalm, so that he may excite and wholly arrest our attention. He sharply rebukes all who trust in the riches and wealth of this world. “The love of money,” says Paul, “is the root of all evil” – and yet the whole world leaves the true God and worships this idol, and they are motivated more and more with the furious desire of getting wealth! But all such admirers and slaves of riches are pointed at and exposed in this Psalm, as are also all those who trust in their wealth – nothing of which they can take with them when they die. And here also, true faith is highly extolled – by which, we trust in God, Who can deliver us from death and give us eternal life and salvation. And death is the time when no amount of gold – and no earthly creature, for that matter – can save or deliver a person’s soul!

We seldom meet with more solemn words than those which meet our eye in the first five verses, but there is no truth that is of greater importance. Let us all hear them and apply them to ourselves! Even the poor are in danger from a covetous desire toward the wealth of the world, just as rich people will struggle greatly to keep from placing their delight in it. The Psalmist begins with applying his teaching to himself. Before he speaks of the folly of carnal security, he draws from his own experience and lays down the benefits and comforts of a holy and gracious security which can only be enjoyed by those who trust in Jehovah – and not in their worldly wealth. In the day of death and judgment, the iniquity of worldly and wicked people will make them afraid; but why should a person fear death when they have the Lord with them?

Verses 6-14 give us a description of the spirit and way of worldly people. It is possible for a person to possess much wealth, and yet have his heart enlarged in love and thankfulness and obedience to God – which prompts him to do good things with that wealth. Therefore, it is not having riches that proves a person

Overview of the Psalm, adapted from Charles Spurgeon:

Here the poet-musician sings, to the accompaniment of his harp, concerning the despicable character of those who trust in their wealth; and thereby, he consoles the oppressed believer. The first four verses are a preface; from verses 5-12, all fear of great oppressors is removed by the remembrance of their end and their folly; verse 13 contains an expression of wonder at the perpetuity of folly; verses 14 and 15 contrast the ungodly and the righteous in their future; and from verse 16 to the end, the lesson from the whole Psalm is given in the form of an admonition.

to be worldly; but rather, it is their setting their hearts upon those riches. Worldly people have only some floating thoughts of the things of God, while their fixed thoughts – their inward thoughts, which lie nearest to their hearts – are all about the world. And yet with all their wealth – despite all the things that it is possible for money to buy – they cannot even save the life of the dearest friend that they have! This drives our minds to seek for the solution to the problem of how a person’s soul can be ransomed and redeemed from death and hell – and the answer is found in the eternal redemption that has been worked out by Jesus, the Messiah! The redemption of the soul of man did indeed cost Him very dearly; but now that it has been accomplished once, it never needs to be repeated. Alas! How great, therefore, is the folly of worldly people; for they sell their souls for gold and silver, which can never buy them in the first place! Even with all their wealth, they cannot secure themselves from the stroke of death. And yet one generation after another applauds their maxims; and the character of a fool, as drawn by heavenly Wisdom itself in Luke 12:16-21, continues to be followed by many multitudes of persons. But Death will ask the proud sinner, “Where is your wealth now, O foolish one?” And in the morning of the resurrection, when all who sleep in the dust shall awake; the upright shall be advanced to the highest honor, while the wicked shall be filled with everlasting shame and contempt! (Dan. 12:2) Let us now judge concerning things according to how they will appear on that Great Day. The beauty of holiness, through faith in Jesus Christ alone, is the only thing which the grave cannot touch or damage.

In the last six verses of this Psalm, we are taught that the Lord’s people should not fear death. The distinction of people’s outward conditions, however great they may be in life, are absolutely nothing at death; but the difference of their spiritual states – although of seemingly small importance during this life – are very great indeed at the time of one’s passing into eternity. O how sad it is that many throw away their souls for the sake of a few glittering trinkets of this earthly life! But the God of life, Who was its Creator at first, can and will be its Redeemer at last! Jesus’ salvation alone can save the soul from eternal ruin. Those who are rich in the graces and comforts of the Holy Spirit have something which death cannot rob them of; but as for worldly possessions, we must leave them all to others – for just as we brought nothing into the world, it is certain that we shall carry nothing out either. The sum of the whole matter is that it can

profit a person nothing to gain the whole world, and become possessor of all its wealth and power, if he loses his own soul in the process!

Lord Jesus, we praise You for purchasing the ransom-price for our lost souls, by pouring out His precious blood in order to redeem us from the power of death! Amen.

