

FOOLISH CONFIDENCE IN RICHES?

Psalm 49: 1-20 – Pastor Richard P. Carlson

Sadly, some people try to take their material possessions with them today, and find ways to try to make it happen. Lonny Holloway of Saluda, North Carolina was buried on Tuesday September 8th, 2009 in his 1973 Pontiac Catalina, with his guns in the trunk, and some extra cash, a \$100 dollar bill placed in his pocket. He always said he was taking it all with him, and his final wishes were followed. Similarly, in 2007, two years earlier, an Indian farmer named Narayanswami, died at age 64. He bought a quaint looking little automobile, a little Morris Minor 1000 in 1958. The Times of India reported that his three children decided to honor his last wishes of being buried in his car. A huge excavator dug the huge grave, and a large crowd gathered to see both the master and his beloved machine laid to rest together in Sivapuram village in the state of Tamil Nadu, two states north of Kerala, where Saji Lukos is from, on the southeastern tip of India. So how many of you think either of these men took it all with them? We foolishly start things we cannot finish. Planning to take it all with us is foolish indeed, foolish to the greatest degree. It reminds me of two little boys talking, Jimmy and Bobby. Little Jimmy told little Bobby, “My Daddy can whip your Daddy.” Bobby went home and said, “Daddy, Jimmy said that his Daddy can whip you.” So Bobby’s Dad went to see Jimmy’s Daddy. And he said, “I understand you have a list of people that you can whip and my name is at the top of that list.” Jimmy’s Daddy said, “That’s right! Your name’s right at the top of that list.” Bobby’s Daddy said, “You can’t whip me. What are you going to do about that?” Jimmy’s dad looked at Bobby’s dad and he saw Bobby’s Dad was a pretty big man, so he said, “Well, I’m just gonna have to take your name off that list.” Beloved, one of the biggest things we ought to take off our list is how we are going to take our riches with us someday. It’s not true. We can’t. Where? Remember the answer is Psalm 49: 10 is clear—the wise, the fool and the stupid alike must perish, “and leave their wealth to others.”

There are another group of people even more foolish than those folk who say they can take their riches and possessions with them. These additional people are some of those who are rich. They think they can buy their way into heaven. Beloved, I urge us all. Don't try it. You can't do it. None of us can add our puny bit of self-effort or our bank account to what Jesus did for us on the cross. These people believe that we're all saved by grace plus works. They are so wrong. They say it's not all faith and that it's not all works that saves. No, they say; it's faith plus works. It sounds pretty plausible at first. These folk turn to the book of James to prove it and they make it sound logical. They say that salvation is like crossing a stream in a rowboat. “You pull on one oar called faith, and you go around in a circle this

way. You pull on the other oar called works, and you go around in a circle the other way. Thus they claim that faith plus works, that what gets you across the stream.” Sounds plausible, but it’s not true. There’s one major problem with their illustration. None of us are going to Heaven in a rowboat. We’re going to Heaven by the grace of God alone and, by Christ’s work on the cross where He cried as He died for you and me, saying, **tetelestai**, **“It is finished!”**

There was a great painter back in the 1800’s named Holman Hunt. He painted a picture of Jesus as a boy. The painting portrays Jesus at the end of the day in the carpenter shop of His step-father, Joseph. Jesus had done His days’ work, the sun was setting in the west. Jesus is standing there in the doorway, His hands are upon the lintel of the door. The Lord Jesus is on his tiptoes; He’s stretching. The portrait shows Him as a beautiful young man. You see His youth, the vitality of His body. But, as the sun is setting in the west, Jesus body and His out stretched arms cast a shadow on the opposite wall and the shadow is in the form of a cross. Jesus lived His whole life in the shadow of the cross. As I come to this message on Psalm 49, I want everything we think about and everything I preach to be in the shadow of the cross. “As we journey on toward heaven’s shining goal. We may suffer pain and loss; Burdens only bring us blessings if we live in the shadow of the cross.

Chorus: Are you living in the shadow of the cross, where the Savior took your place? By the cross He’ll lead us to that home above. There we will see him face to face.” Money gets to be such a stumbling block in our walk with the Lord. Let’s examine this psalm and learn three hard to learn lessons. (1) The Focus on riches always captures us. See verses 1-4. (2) The Foolishness of riches always seeks to blind us, verses 5-14, and (3) The Future of trusting in riches always leads to spiritual bankruptcy, verses 15-20. Let’s attempt to learn these three hard lessons taught us from this psalm, again a psalm of the sons of Korah.

THE FOCUS ON RICHES ALWAYS CAPTURES US. (I.) Beloved, as we look at Psalm 49: 1-4, notice in your mind, that anything that has to do with money has a way of getting all of our attention. Verses 1-4 are calling out to us all, “Your Attention Please!” You may notice how effective this is when we get on board a plane and the steward or stewardess tell us to take out the card in front of us and follow along. It is sleep time for many as warnings are given and instructions about how to use the seat we are seated on as a life raft, how to use the oxygen if the cabin pressure should malfunction. We hear these words, Good Morning and welcome aboard Delta Flight 2307 non-stop from Salt Lake City to Los Angeles . There are some important safety features on board this aircraft, this Boeing 757-200. Safety procedures are always changing so please watch our safety demonstration. Also please read your safety booklets before takeoff. There are 6 exits aboard this plane, 2 towards the front on either side, 2 over the wings on

either side, and 2 at the rear of the aircraft on either side. Each exit has a safety slide that will automatically deploy once the door is open. If the slide does not deploy, please pull the tab down from the bottom. We recommend that you count how many seats you are away from the closest exit. In the rare case of an emergency landing, there are lights on the outside of the isles to help you find the closest exit. Also there are arrows and exit signs above the exits. In the rare event of a loss of cabin pressure, face masks will drop down from the over-head bins. Stick the mask over your own face like I am doing now and please put the mask over your mouth before you place a bag on one of your children. Remember it is normal for the bag not to inflate completely, but oxygen is flowing to the mask. Please ensure your seat belts are secured. To fasten your seat belt, insert the clip into the buckle and to undo it, pull the latch. What do we do with these familiar words? We turn off our mental hearing aids.

Today God is speaking, not a stewardess or steward, and in verses 1-4, He says, “Hear this, all peoples! Give ear, all inhabitants of the world, both low and high, rich and poor together! My mouth shall speak wisdom; the meditation of my heart shall be understanding. I will incline my ear to a proverb; I will solve my riddle to the music of the lyre.” So what is this riddle and proverb all about? Obviously, the problem and difficulty for us all is that this focus on riches captures all of us, and it is a difficult problem for rich and poor alike. What is the riddle answered in this psalm? It relates to the right use of money, the proper value of money, and the correct estimate of money for those who possess little or much of it. The implication is clear, that the sons of Korah believed rightly that the views of rich and poor alike were not right about money. The sons of Korah wanted their psalm to be sung with a harp or lyre. But the Hebrew word for riddle or dark saying is **chiydah**. It means a puzzle, a conundrum, a riddle, or a hard question. Literally, it means something entangled intricately. Like an old fashioned fishing reel with a backlash in it, it takes time to get out the backlash without ruining the heavy duty line. Impatiently, a fisherman is often prone to radically cut out the backlashed line and start with new line. The sons of Korah are engaging all of us to give our attention to this riddle of money and what we think of it and how it is to be used for God’s glory and our good. We can say, “I’ll figure it all out if the problem gets bad, but right now I don’t want to deal with it.” That’s a bad choice for you and yours and for God’s kingdom. I begin this message by telling us, then that this morning’s focus on riches that always captures us all at one time or another is a timely word on this communion Sunday. I am praying that some of the riddles in your lives and mine will be solved as we look at the last two lessons. Lesson 2—

THE FOOLISHNESS OF RICHES ALWAYS SEEKS TO BLIND US. (II.)

Notice verses 5-14. The sons of Korah tell us, “Why should I fear in times of

trouble, when the iniquity of those who cheat me surrounds me, those who trust in their wealth and boast of the abundance of their riches?” Truly no man can ransom another, or give to God the price of his life, for the ransom of their life is costly and can never suffice, that he should live on forever and never see the pit. For he sees that even the wise die; the fool and the stupid alike must perish and leave their wealth to others. Their graves are their homes forever, their dwelling places to all generations, though they called lands by their own names. Man in his pomp will not remain; he is like the beasts that perish. This is the path of those who have foolish confidence; yet after them people approve of their boasts. Selah” The problem at the bottom of this riddle is found in verses 5 and 14. In verse 5, the issue is that certain wealthy persons are cheating with their finances and making the lives of others in their community miserable so that they live in fear. Yet the sons of Korah announce, “Why should I fear in times of trouble when the iniquity of those who cheat me, surrounds me? Like sheep they are appointed for Sheol; --v. 14, “death shall be their shepherd, and the upright shall rule over them in the morning. Their form shall be consumed in Sheol, with no place to dwell.”

The psalmists here give us 3 reasons not to fear the wealthy, and those who use money to cheat us. **(1) The rich will die just like the poor.** Verse 9—says he will not live on forever. **(2) The rich cannot take their wealth with them when they die.** Verse 12 states that man in his pomp will not remain. **(3) The rich, like all sheep are marching toward the place of death, sheol, and hell if they know not the Lord.** It is hard for us to buy into the psalmist’s answers because fear distorts the truth. Fearing in times of trouble, v. 5 creates panic, panic attacks, and worry. The sons of Korah then give us 6 reasons about wealth that teach us why trusting in riches is foolish. **(1) Wealth cannot purchase our lives.** (see v. 6-9) It is when terminal illness strikes the rich man that the rich man realizes that his money is of no value to him—God cannot be paid off to purchase ongoing life or salvation from death. Riches will not help us in the judgment when we stand before God. **(2) Wealth is no safe cushion to lean on.** V. 10. Money will not keep bad things from happening to us. All of us perish. Wealth never insulates us from trouble. The book of Ecclesiastes suggests that the rich have more problems than the poor. Ecclesiastes 5: 12 states, “Sweet is the sleep of a laborer, whether he eats little or much, but the full stomach of the rich will not let him sleep.” **(3) Wealth doesn’t prevent the rich from dying.** It is a well-known proverb that there are two sure things in life: we’re told it is death and taxes. Yet the world pursues trying to cheat death as well as on taxes. The rich think they can put their bodies on ice and live again someday when technology is advanced enough to bring them back to life. Those are the thoughts of desperate people who have not found a purpose for living, and are deathly fearful of dying. **(4) Wealth is left to others.** Verse 10 tells us that our wealth is left to others. What joy is there in working all our lives, so

hard to accumulate wealth only to leave it for our children to argue over or for others, even the government to spend? The dead cannot enjoy nor experience the fruit of their labors. The dead leave money in the bank. So what? What value is it to them. We may have stocks, bonds, options, CDs, and other financial instruments—IRA's and more. So what? What value is it to us? We may have large houses, multiple cars, and trucks and toys of all sorts, boats, ski-doo's, 4-wheelers, RV's and numerous other possessions. So what? What value does it all mean for us, but emptiness as Solomon states in Ecclesiastes? **(5) Wealth brings our bodies, souls and spirits a new home.** For the old body, v. 11, the grave becomes the new home forever, and no multi-million dollar home will change that. Lands and properties even with our name on them may endure, but we have new homes for our bodies—the ground, and we know from the New Testament that we are either at death, spirits going to heaven with blessedness with the Lord, or to hell with gnashing of teeth in eternal hell fire forever. **(6) Wealth will not preserve our popularity and pomp—we will not retain it as we die even as the beasts that perish, but we die with an eternal soul to live in heaven or hell.** Early this spring, our dog Panda died. I spent hours digging a deep grave and I knew that the way our dog's body would slowly decay is the way someday my body will decay. I am driven back to the plaque in our home as a boy. "Only one life, twill soon be passed, only what's done for Christ will last." Why do I tithe and give far more than the tithe with many offerings? It's all about finding a useful place for the money I make—to use it to bring glory in Christ's kingdom. Thirdly,

THE FUTURE OF TRUSTING IN RICHES ALWAYS LEADS TO SPIRITUAL BANKRUPTCY. (III.)

Notice verses 15-20. "But God will ransom my soul from the power of Sheol, for he will receive me. Selah. Be not afraid when a man becomes rich, when the glory of his house increases. For when he dies he will carry nothing away; his glory will not go down after him. For though, while he lives, he counts himself blessed—and though you get praise when you do well for yourself—his soul will go to the generation of his fathers, who will never again see light. Man in his pomp yet without understanding is like the beasts that perish." Death, that comes to all, is the great leveler. Death makes the money and possessions of this life, and our career and all our achievements count for nothing, if we do not know God. What counts is to trust in God, and the death and resurrection of His Son Jesus which paid for our sin. The contrasting outcomes for those who trust in themselves, and those who trust in God could not be more stark. This psalm describes the end result of those who decide to put their hope and trust in the riches of this world. The outcome is not good for those who trust in wealth. God wants us in this riddle to see the fate of the rich who do not know Him, and not go down the same path. Why? **(1) The lost, including the lost who are rich are like sheep appointed for the grave with the grave becoming their**

shepherd, not feeding them, but feeding on them, v. 14. This is a terrifying image. **(2) The upright will rule, v. 14, not the rich.** Power lies in corporations and nations and governments now, but one day soon, all the wealth will belong to God and we will rule in His kingdom. **(3) God will not redeem the lost, not even the lives of the rich who are lost.** Verse 14 states their form will be consumed in Sheol and they will have no place to dwell. **(4) Don't be in awe of the rich, for their wealth is temporary. They cannot take it with them.** William Randolph Hearst left a mansion so huge in northern California, so big that no one can see the whole mansion in one day, but he never took it with him. **(5) Though the rich seem to have it all, they will not see the light of life after death.** Notice v. 19 that tells us his soul goes to the generation of his fathers who will never again see light. That is the terrifying truth. They will dwell in outer darkness. **(6) Failing to understand this riddle about money makes man in his rich pomp foolish as the beasts who die in their pride. V. 20.** Beloved, what is the end of the riddle?

“Be rich towards God. It has its own reward.” The future of those who trust in God, rather than in themselves and in their possessions is that they will rule over unbelievers, even the ungodly rich, in the morning--v. 14. God will redeem our lives from the grave; He will surely take us to himself.” For the unbeliever, even one who has named lands and lived in a princely mansions, the one and only piece of real estate they can continue to occupy in this contrasting metaphor, is their grave—v. 14. However, notice for the believer, in verse 15, he or she will be redeemed from the grave and God will receive us to Himself. Here is a great contrast with verse 7, where God demands an un-payable ransom in order to redeem a life, to prevent decay. God here thus paid the ransom Himself at Calvary; He redeemed the believer for Himself. Psalm 49 is the foreshadowing then of the atonement, of the once-for-all payment, paid by Christ's death on the Cross, the only ransom that could ever be sufficient. In Mark 10:45 Jesus said: “For even the Son of Man did not come to be served, but to serve, and to give His life a ransom for many.” “Be rich towards God. It has its own reward.” I close with the song—“How rich I am.” – by John W. Peterson. “How rich I am since Jesus came my way, Redeemed my soul and turned my night to day; How very rich, how very rich I am. Such peace and joy I never knew before, And countless blessings from His boundless store. How very rich, how very rich I am. There's a greater glory in a sunset, A brighter twinkle in a star. There's much more promise in a rainbow, More music in a singing bird by far. All things have changed, my eyes once blind can see, The whole wide world is now a symphony, And with all this, heaven is my destiny! How rich I am!

I love you all. Amen.