

**PSALM 49:1-20****LESSON: THE FOLLY OF TRUSTING IN RICHES—**

September 13, 2026

INTRODUCTION:

¹The author of Psalm 49, traditionally is attributed to the sons of Korah, who were Levites and temple musicians. They often wrote psalms that focus on wisdom and worship. It may have been used in gatherings for instruction and meditation

LESSON:**I. PSALM 49:1-4**

49:1 To the chief Musician, A Psalm for the sons of Korah. Hear this, all ye people; give ear, all ye inhabitants of the world:— ²Public worship in Israel included ordered musical leadership under appointed Levites. This Psalm's message is the Wisdom of God meant to be sung and remembered by the gathered people of God.

The Korahites descended from Korah, whose rebellion against Moses brought judgment, yet *"the sons of Korah did not die"* (Numbers 26:11). Their service became *"temple gatekeepers and musicians"* displaying God's mercy and restoration. Their psalms repeatedly directed worshipers away from human strength, toward the reign of God.

"Hear this; give ear" gets your attention right away for it has to be something important that's about to be said. The psalmist declares this to all the inhabitants of the world, not to a specific group of people, but to the world—both Jews and Gentiles.

49:2 Both low and high, rich and poor, together. Now we see a category of people. These words go forth to the low and high; the rich and poor. We all fall into one of those groups, so no one is missed; no one is left out. All we have to do is listen carefully, give our ear to what is being said.

49:3 My mouth shall speak of wisdom; and the meditation of my heart shall be of understanding. The psalmist is about to speak; utter wisdom from his mouth. We know that wisdom comes from God. It is the gift that He gives and here it is no difference or respecter of people. The understanding will come as we meditate, and from our heart, our mouth shall speak.

49:4 I will incline mine ear to a parable: I will open my dark saying upon the harp. The psalmist will take time to lean in with a listening ear to a parable (story, proverb, allegory) that has a spiritual meaning. We know that Jesus spoke many parables in the New Testament, and in those parables, He spoke truth to His disciples, but sometimes they didn't even understand them. This verse says that he will open his dark sayings (intricate or obscure; something not well understood) upon the harp and he expresses his riddle to the sound of music on the harp (another way of expression). ³In ancient cultures, riddles were often used to convey complex ideas in a

¹ <https://biblehub.com/psalms/49-1.htm>

² <https://biblehub.com/psalms/49-1.htm>

³ <https://biblehub.com/psalms/49-4.htm>

<http://www.pitwm.net/pitwm-versebyverse.html>





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memorable way. Taking time to meditate on God's Word and its deeper meanings is crucial for spiritual growth and understanding.

II. PSALM 49:5-9

49:5 Wherefore should I fear in the days of evil, when the iniquity of my heels shall compass me about?— This is the question: *"Why should I fear in the days of evil, When the wickedness of those who would betray me surrounds me [on every side],"* This seems to say that he has no fear, for he knows the ground of his faith, (it's solid), and is greater than the ground of they that trust in their wealth. Know that, *"If God be for us, who can be against us."* Where there is fear, there is no faith. The enemy knows very well what our weaknesses are, and that is what he chases after. Therefore, when sin is at our heels trying to encompass us, why should I fear in the days of evil, when I have faith? And when the wickedness of those who would betray me surrounds me [on every side], we are to, *"Trust in the Lord with all our heart, and lean not unto our own understanding, but in all our ways acknowledge Him, and He shall direct our paths."* Our faith must be greater!

49:6 They that trust in their wealth, and boast themselves in the multitude of their riches;— Any time we trust in our wealth, and boast; brag in the abundance of our riches, our priorities are in the wrong place, for wealth and boasting will never sustain us, for its temporary and fleeting. it will never be enough. We will want for more. There is nothing wrong with having wealth, the problem is you're trusting in it and boasting in it more than trusting and boasting in the God who has all wealth. ⁴Wealth can create a false sense of security, when leading individuals to trust in their riches, rather than in God. And boasting in your riches can lead to pride, which distances us from God and others. Therefore, true security and identity should be found in Jesus Christ.

49:7 None of them can by any means redeem his brother, nor give to God a ransom for him:— *"No man can redeem his brother, nor give to God a ransom for him."*

⁵The Old Testament law included provisions for a kinsman-redeemer, as seen in the Book of Ruth, where Boaz redeems Ruth. However, this was a temporal and earthly redemption, not spiritual. The inability of man to redeem another, spiritually points to the need for a divine Redeemer, foreshadowing the role of Jesus Christ, who is described as the Ultimate Redeemer in the New Testament (Ephesians 1:7).

Redemption is God's work alone. A rich man cannot buy his way into heaven. That's why Jesus went to Calvary to die on an old rugged cross to save us; redeem us, for we couldn't do it for ourselves. The New Testament teaching that Jesus Christ gave His life as a ransom for many (Mark 10:45), highlighting the belief that only through Christ's sacrificial death, can humanity be reconciled to God.

49:8 (For the redemption of their soul is precious, and it ceaseth for ever:)— It is only by the blood of Jesus Christ alone that satisfies God for our sins. *"Since the price of redeeming him (man) is too costly, one should forever stop trying"* (CSB). ⁶The concept of redemption in the Bible often refers to the act of buying back or delivering from bondage. In the Old Testament, this is seen in the context of the Israelites being redeemed from slavery in Egypt. The costliness of

⁴ https://biblehub.com/q/Psalm_49_6_Spiritual_vs_material_wealth.htm

⁵ <https://biblehub.com/psalms/49-7.htm>

⁶ <https://biblehub.com/psalms/49-8.htm>

<http://www.pitwm.net/pitwm-versebyverse.html>





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redemption underscores the gravity of sin, and the immense value of a human soul. Earthly wealth cannot purchase redemption or eternal life. This reminds believers to place their trust in God rather than in material possessions. 1 Peter 1:18-19 says *"You were redeemed... not with perishable things such as silver or gold, but with the precious blood of Christ."*

49:9 That he should still live for ever, and not see corruption. When the blood of Jesus Christ is applied to our sins, we receive life everlasting. We know that:

- ⁷Genesis 3:19—death entered through sin.
- Mark 8:36—gaining the whole world cannot rescue the soul.
- 1 Peter 1:18–19—only the *"precious blood of Christ"* can pay the ransom that we cannot.

Only God is *"from everlasting to everlasting"* (Psalm 90:2). Believers are promised a share in His eternity: *"God has given us eternal life, and this life is in His Son"* (1 John 5:11–12). - Because Christ *"has been raised from the dead, the firstfruits of those who have fallen asleep"* (1 Corinthians 15:20), we; His people look toward:

- incorruptible, resurrected bodies (1 Corinthians 15:52–53)
- living and caught up with Him forever (1 Thessalonians 4:17)
- a future where *"there will be no more death"* (Revelation 21:4).

No technology, wealth, or philosophy can secure everlasting life; only God can. Human immortality is unattainable through earthly means. It is only by the blood of Jesus Christ that satisfies for our sins, and by our acceptance of the risen Christ that our soul and spirit should still live for ever, and not see corruption, for no human payment is ever enough.

III. PSALM 49:10-13

49:10 For he seeth that wise men die, likewise the fool and the brutish person perish, and leave their wealth to others. When we die, we take nothing with us. We bring nothing into this world, and can take nothing out. Wisdom does not exempt one from death, likewise the foolish and the senseless also perish, leaving their wealth to others. Inventors, genius, even Methuselah, the oldest man (969yrs.) in the Bible died. It's alright to have wealth, but don't let wealth have or rule you. Wealth is left behind after death, and that's where fights begin as to who gets the money. Being a good steward is to stipulate things legally.

49:11 Their inward thought is, that their houses shall continue for ever, and their dwelling places to all generations; they call their lands after their own names. This describes a man who believes he will live in the flesh forever. Many look to their families to carry on the traditions of their wealth. We see this in family homes, family businesses, church synagogues especially if they are large, where the preacher's son is to take over the pulpit of that church. He names buildings and all his property after himself, as if that will help him last forever. All of this is vanity.

49:12 Nevertheless man being in honour abideth not: he is like the beasts that perish. Although the honor of a man may live on in his family estate, bearing his name, nevertheless the man himself abideth not; he is like the beast that perish. Sinful men have no more promise of continuance upon the earth, as do the animals.

⁷ https://biblehub.com/q/What_does_Psalm_49_9_mean.htm
<http://www.pitwm.net/pitwm-versebyverse.html>





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49:13 This their way is their folly: yet their posterity approve their sayings. Selah. Self-confidence built on riches ends in the same destiny as cattle led to the slaughter. The course of conduct that they have chosen, described in verses 7-12, is a fallacious and foolish one. **Selah** is a silent verdict. It calls for a sober pause, that is, let the reality sink in.

IV. PSALM 49:14-15

49:14 Like sheep they are laid in the grave; death shall feed on them; and the upright shall have dominion over them in the morning; and their beauty shall consume in the grave from their dwelling. This speaks to those who trust in riches, and they are herded not by the Good Shepherd like sheep, but like sheep they are destined for the grave; Sheol, where Death is personified as a shepherd, instead of the Lord. Their fate in the grave is the decay of their body. All men whether rich or poor, will one day be laid in the grave. The wicked are led by death into judgment. The wealthy refused God. Now the upright; righteous shall have rule; dominion over them in the morning. Morning points to God's coming vindication, when the present order of injustice is overturned. The righteous, often oppressed in this life, will share in the victory and reign of God's Messiah. God reverses positions: those who oppressed now serve, and those who trusted God now reign (Matthew 19:28-30). The body that was pampered now wastes away. No luxury mausoleum can halt corruption. The grave is already scheduled, so recognize that death is a certainty for all, but the path we choose in life determines our eternal destiny.

49:15 But God will redeem my soul from the power of the grave: for he shall receive me.

Selah. Mankind does not have the power to redeem themselves, *"But God will redeem my soul from the power of the grave."* There is hope for the Believer! Our eyes and hearing are shifted to the Redeemer, Jesus Christ who has all power to save, redeem, and deliver us from the grave; Sheol. *"Redeem"* speaks of purchasing freedom, like the kinsman-redeemer of Leviticus 25:25 and Ruth 4:4-10. Jesus personally pays the price. Our faith assures us that death is not the end, but a transition to being with God, as He receives us. Trusting in the Lord changes everything.

V. PSALM 49:16-20

49:16 Be not thou afraid when one is made rich, when the glory of his house is increased;— This verse reiterates what's already been said about the rich. You can't take it with you. When the righteous sees the wicked growing rich and prospering, no matter how glorious the house is, don't let that be a grounds for fear; not to be swayed by their prosperity. Earthly wealth is temporary and has no lasting security.

49:17 For when he dieth he shall carry nothing away: his glory shall not descend after him.

Job 1:21 expresses *"Naked came I out of my mother's womb, and naked shall I return."* We came into the world with nothing, and nothing is carried away with us when we die. The person's *"glory"* is referred to earthly achievements. They will not follow him down into the grave.

49:18 Though while he lived he blessed his soul: and men will praise thee, when thou doest well to thyself. Though while the rich man is alive, he trusted in his wealth, rather than seeking God's blessing. It blessed his soul, and he thinks himself to be happy, while he congratulates himself on his good fortune. The wealthy man congratulates himself for his successes, but self-praise in this life is





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worthless with regard to eternity.⁸ The rich and powerful seem to have many friends in this world, but most of them are fair weather friends. They are friends who try to get something the rich possess.

49:19 He shall go to the generation of his fathers; they shall never see light. The phrase “*generation of his fathers*” symbolizes joining the lineage of the dead. The sad thing about all this is that the person who lived for the applause does not go to heaven. He goes where there is no light. In heaven there is Light all the time.

49:20 Man that is in honour, and understandeth not, is like the beasts that perish. “*A man [who is held] in honor, Yet who lacks [spiritual] understanding and a teachable heart, is like the beasts that perish.*”⁹ He has no eternal life waiting for him. Beasts do not have the power to choose heaven or hell. They are not made in the image of God. Therefore, it is a tragedy whether wealthy or poor, to leave this life without the Lord Jesus as Savior. Even if a man of honor and well-respected, he must understand that without the Lord Jesus, he is like the beast that perish.

SUMMARY:

¹⁰ *Universal Call to Hear*

The psalmist opens with a sweeping summons to “*all people*” to listen to the Wisdom of God! High and low, rich and poor are equally addressed because the message of wisdom comes from God. No one is missed; no one is left out. It is meant for everyone. Wisdom comes from God, and the psalmist is about to speak; utter wisdom from his mouth. The understanding will come as we meditate, and from our hearts, our mouths shall speak also. He turns his ear to a parable, and he expresses his riddle to the sound of music on the harp. The psalmist promises insight that is both spoken and sung, inviting the listener into careful reflection (**49:1-4**).

The Futility of Fear and Wealth

The psalmist asks the question: “*Why should I fear in the days of evil, When the wickedness of those who would betray me surrounds me [on every side].*” Therefore, when sin is at our heels trying to encompass us, why should we fear in the days of evil, when we have faith? There is nothing wrong with having wealth. However, the problem is a False Hope of Wealth when you’re trusting in it and boasting in it more than trusting and boasting in the God who has all wealth. Human wealth hits a limit at the grave, and no amount of silver can rescue a life from that boundary. Don’t we know that even our greatest fortunes cannot buy off death? No man can redeem his brother, nor give to God a ransom for him. “*The redemption of his soul is costly; it will cease forever.*” Redemption is God’s work alone, and not riches that redeem the soul. “*Since the price of redeeming him (man) is too costly, one should forever stop trying.*” It is only by the blood of Jesus Christ that satisfies payment for our sins, and by our acceptance of the risen Christ our soul and spirit should still live for ever, and not see corruption, for no human payment is ever enough (**49:5-9**).

⁸ <http://www.lovetheLord.com/books/psalms/49.html>

⁹ <http://www.lovetheLord.com/books/psalms/49.html>

¹⁰ <https://biblehub.com/chaptersummaries/psalms/49.htm>

<http://www.pitwm.net/pitwm-versebyverse.html>





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Shared Destiny of Mortality

Human mortality is universal: the wise, the foolish, and the brutish will perish, but their wealth will be left behind for others. They thought that their houses and land, and even their name meant something, but their fame will not last because of False Hope of the World. They will die just like animals. The rich and the poor, ultimately face the grave. This is the fate of the foolish, and those who trust and endorse the words of fools; their way is folly. We must be discerning about whom we choose to emulate. **(49:10-13).**

Two Diverging Ends

Those who trust in themselves, walk a path that ends in the grave, pictured as shepherding them to darkness. And it suggests that instead of being guided by God, the wicked are led by death itself, highlighting their ultimate separation from divine care and guidance. Here, death is personified as a shepherd, a stark contrast to the Lord being the shepherd in Psalm 23. Yet the psalmist breaks through with personal hope for those who have claimed Christ as Savior: There is a resurrection morning coming for the righteous who will triumph over death, and it will initiate a day that never ends for the righteous. The believers are promised: “... *God will redeem my life from Sheol; surely He will take me to Himself.*” Our faith assures us that death is not the end, but a transition to being with God as He receives us. The Hope of Believers: Trusting in the Lord changes everything **(49:14–15).**

Final Warning Against Envy of the Rich

Don't be afraid when one is made rich, no matter how glorious the prosperity of the house is, you can't take it with you. The person's “glory” is referred to earthly achievements. They will not follow him down into the grave. This is the Destiny of Unbelievers. When he dies he shall carry nothing away: his achievements shall not follow him down into the grave. While the foolish man is alive, he trusted in his wealth, rather than seeking God's blessing, and men praised him when he did well. The phrase “*generation of his fathers*” symbolizes joining the lineage of the dead. The sad thing about all is this, here, is that the person who lived for the applause does not go to heaven. In heaven there is Light all the time. He goes where there is no light. “*A man [who is held] in honor, Yet who lacks [spiritual] understanding and a teachable heart, is like the beasts that perish.*” The psalm closes urging listeners to place confidence not in money, but in God who alone grants lasting honor **(49:16–20).**

APPLICATION:

Put God First! ¹¹Teach that material wealth is temporary and powerless against death, while spiritual wisdom and reliance on God provide true security and hope beyond this life. It is a reminder to focus on eternal values rather than earthly possessions.

¹¹ <https://www.bing.com/search?q=Psalm%2049%20summary&qsn&form=QBRE&sp=-1&ghc=1&lq=0&pq=psalm%2049%20summary&sc=9-16&sk=&cvid=119EB40138964415A7810BBE01CEC8C5>
<http://www.pitwm.net/pitwm-versebyverse.html>

