

POWER HOUR

9/13/2026

Lesson Text:
Psalm 49:1-20

Related Scriptures:
Psalm 3:16-22; 8:16-22; 8:5-13;
Luke 12:13-21; Mark 10:35-45

“THE FOLLY OF TRUSTING IN
RICHES”

NLT TRANSLATION

Golden Text: So don't be dismayed when the wicked grow rich and their homes become ever more splendid. Psalm 49:16 NLT

Time: Unknown

Place: Jerusalem

Psalm 49:1-20 NLT

¹ Listen to this, all you people! Pay attention, everyone in the world! ² High and low, rich and poor—listen! ³ For my words are wise, and my thoughts are filled with insight. ⁴ I listen carefully to many proverbs and solve riddles with inspiration from a harp. ⁵ Why should I fear when trouble comes, when enemies surround me? ⁶ They trust in their wealth and boast of great riches. ⁷ Yet they cannot redeem themselves from death by paying a ransom to God. ⁸ Redemption does not come so easily, for no one can ever pay enough ⁹ to live forever and never see the grave. ¹⁰ Those who are wise must finally die, just like the foolish and senseless, leaving all their wealth behind. ¹¹ The grave is their eternal home, where they will stay forever. They may name their estates after themselves, ¹² but their fame will not last. They will die, just like animals. ¹³ This is the fate of fools, though they are remembered as being wise. ¹⁴ Like sheep, they are led to the grave, where death will be their shepherd. In the morning the godly will rule over them. Their bodies will rot in the grave, far from their grand estates. ¹⁵ But as for me, God will redeem my life. He will snatch me from the power of the grave. ¹⁶ So don't be dismayed when the wicked grow rich and their homes become ever more splendid. ¹⁷ For when they die, they take nothing with them. Their wealth will not follow them into the grave. ¹⁸ In this life they consider themselves fortunate and are applauded for

their success. ¹⁹ But they will die like all before them and never again see the light of day. ²⁰ People who boast of their wealth don't understand; they will die, just like animals.

INTRODUCTION

This week, we look more closely at what the foolish value and pursue. Little has changed since this psalm was written. The foolish of the psalmist's day pursued riches, power, and status. Today people chase after the exact same things. Having wealth is not wrong; trusting in wealth for security and happiness is wrong.

Riches, never last. No matter how opulent and luxurious one's lifestyle, we must all face death. When we die, all our fame, riches, and influence are meaningless. It is foolish to dedicate your life to chasing something that cannot help you face something you cannot avoid.

In contrast, though we will all die, the righteous need not fear death, for the Lord is their Shepherd. May this week's somber reflection inspire confidence in you and motivate you to pursue what has everlasting value.

Additional Scripture Readings

Refuge in the Lord. Psalm 11:1-7.

All Perish. Ecclesiastes 3:16-22.

The Vanity of Wealth. Ecclesiastes 5:10-20.

Though Praised, the Wicked Perish. Ecclesiastes 8:5-13.

Lay Up Treasure in Heaven. Matthew 6:19-24.

I Shall See God. Job 19:23-27.

Discern the End of All. Psalm 49:1-20.

1. The psalmist's announcement (Psalm 49:1-4). In verse 1, the writer began his announcement with the words "hear this" and "give ear." In other words, "Pay attention. I have something important to say."

The psalmist addressed his announcement to "all ye people" and "all ye inhabitants of the world." So he was addressing not just the Israelites; he had a message for the whole world. He expanded on the inclusiveness of his message in verse 2, wherein he addressed the "low and high, rich and poor, together"—in

essence, everyone!

Verse 3 tells us something more about his message. It is a message of wisdom and understanding that comes from the meditation of the psalmist's heart as he thought about God and true riches.

In verse 4, the psalmist gave the form of his message. He spoke, using parable and a "dark saying," or a riddle. Interestingly, he stated that he was accompanying his parable and riddle on the harp, presumably to help his hearers better remember his words.

2. The futility of wealth (Psalm 49:5-9). In these verses, the psalmist went right to the heart of what he wanted everyone to understand—wealth cannot secure anyone's eternal destiny. Note that the psalmist was speaking here of unbelievers, because they do not trust in the Lord for their eternal life.

In verses 5 and 6, the writer asked, "Why should I fear when the wicked, who trust in and boast about their wealth seem to be all around me?" His answer was that these people may seem to prosper, but we do not need to fear or envy them. We should certainly not be intimidated.

Verses 7-9 give us an important salvation truth that explains why this is. The reason is that no amount of money the rich can accumulate is ever enough to provide a ransom to redeem themselves or anyone else.

The redemption of a soul requires more than money. It requires the blood of Christ, who is our redemption (1 Corinthians 1:30; Hebrews 9:11-12). Those who trust in riches will not live forever and will eventually suffer destruction. Their wealth cannot protect them from death.

3. The destiny of those who trust in wealth (Psalm 49:10-20). In these verses, the psalmist made several observations about the destiny of those who put their trust in riches. Just like the wise, foolish and brutish people will also die and leave their riches to others (vs. 10).

Furthermore, these people think that their lavish homes will last forever and that they can pass on their homes and wealth to their children. They even name lands after themselves to try to preserve their status. But they and all those who approve of their way will eventually perish. They will be like sheep, who are destined to be buried, and in the grave, death will "feed on them" and consume them. Their

bodies will decay far from their expensive homes (vss. 11-14).

In verses 15 and 16, the writer turned his attention to himself and others who trust in the Lord. He affirmed his belief that God would redeem his soul from the grave and receive him into His presence, an apparent hint at his future resurrection. In view of what is to come, the psalmist urged his listeners not to be afraid or envious of the rich.

Verses 17-20 return to the destiny of people who trust in their wealth. Even though they think highly of themselves and are praised by others, they cannot take their wealth with them when they die. They will go to the grave and never see light again, as generations have before them. Their honor on earth will end, and like animals, they will perish.

PRACTICAL POINTS

True wisdom applies to all people regardless of their financial circumstances (Psalm 49:1-2).

We should share our wisdom with others (vss. 3-4).

Wise people should not fear the success of others (vs. 5).

Money cannot deliver from the ultimate unknown in life, which is death (vss. 6-9).

Eventually, death catches up to all people, whether they are righteous or unrighteous (vss. 10-14).

God will ultimately deliver His people from the grave to be with Him (vss. 15-20).

CONCLUSION

This psalm teaches us that riches will never provide an eternal home in Heaven. Only Christ can give us eternal life.

(Read or have someone read 1 Timothy 6:6–10, in which the love of money is called “the root of all evil” and the path that leads to destruction, perdition, and sorrow.)

Next week, we will look at *Proverbs 30:1-14 ‘Humble Wisdom Instructs Prideful Folly’* to help us see the true wisdom comes from a humble heart.

Union Gospel Press, LifeStone