Psalm 49:1  "To the choirmaster. A Psalm of the Sons of Korah."
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.

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
Like sheep they are appointed for Sheol; 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.

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.

Psalm 49

A Favorite Genre

What is your favorite book of the Bible? How about 20 years ago? If you were a Christian then, would you answer the same way? How about when you were in high school, assuming you were a Christian back then. What would you say was your favorite book of the Bible then? Perhaps I’m an odd duck, I don’t know. But my
favorite book in high school was *Ecclesiastes*, followed closely by *Job*. I’m guessing not too many high school Christians would answer that way. But for whatever reasons, that’s my answer.

Perhaps it is the way they look at life. Most people are not introspective about life or death, riches or work, and suffering. It is our human nature to push those thoughts to the back-burner, to just feel and do things now without thinking too much. Perhaps it is the way they tackle the age-old questions of meaning and purpose. They do not give simple answers. In fact, some people would suggest that they don’t give any answers at all.

I was always intrigued with *Solomon* growing up. Here was a guy who had everything and lived life to the fullest in the way that *Johnny Cash* (Bono wrote the lyrics) song puts it:

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I went out there
In search of experience
To taste and to touch
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And to feel as much
As a man can
Before he repents

I was intrigued by Solomon, because here was a man who said, “I applied my heart to seek and to search out by wisdom all that is done under heaven” (Ecc 1:13), and who then as a young man asked the LORD for wisdom above all things including long life, wealth, honor, or revenge and it was granted to him (2Ch 1:11). I saw how God approved of this, so I asked for the same thing as a child many times. I suppose that’s the ultimate reason why I love these books of wisdom.

But then we read, “I applied my heart to know wisdom and to know madness and folly” (Ecc 1:17). This was strange. Can you do this? He adds more. Paradoxically, Solomon deliberately turned to hedonism (laughter and wine; Ecc 2:1-3) with, “My heart still guiding me with wisdom.” Then, he deliberately disobeyed the law with regard to things like great riches for the king and gathering many wives to himself (Ecc...
2:8; Dt 17:14-17), but said simultaneously, “Also my wisdom remained with me” (Ecc 2:9). Whatever you make of all this, at the very least it is fascinating that he was still a child of God through it all, and the things he learned are now written down for our instruction. If anyone in the world proves it, surely we are not saved by our works—what we do or do not do—but by faith alone.

Job is also intriguing to me. Here is a guy doing absolutely nothing wrong, minding his own business, being a faithful worshiper of the LORD. One day, Satan goes into God’s presence and God says to Satan, “Have you considered my servant Job?” (Job 1:8). Most people get the order of this backwards, thinking that Satan says this to Job. Nope. This creates great tension and theological disassociation. The book then becomes this great epic poem about the problem of good and evil, suffering and death. Everyone is in the dark about the truth of the matter until the very end, and even then, when God finally shows up in the whirlwind, all you really get as an answer is that *I’m God and you are not,*
so keep quiet and worship me. Job was probably the first book ever written among the 66 books we together call “The Bible.”

Psalm 49: Dark Riddles

Taken together, Solomon and Job make up much of the wisdom literature of our Bibles. These include the books of Job, Proverbs, Ecclesiastes, and Song of Solomon. This also includes some of the Psalms. This is certainly true of our Psalm today, Psalm 49. “My mouth shall speak wisdom; the meditation of my heart shall be understanding” (Ps 49:3). This Psalm has much in common with both Job and the writings of Solomon. Take the next verse for instance (“I will incline my ear to a proverb; I will solve my riddle to the music of the lyre;” 4) and compare it with the opening of Proverbs, “To understand a proverb and a saying, the words of the wise and their riddles” (Prov 1:6).

The word “proverb” (mashal) in the LXX is parable (parabole). As you remember from Jesus who spoke in
parables many times, you tell a story of some kind and you have a point at the end of it. The point was as much to conceal the meaning as it was to reveal it. “Let him who has ears hear the meaning of this parable.” Not everyone had ears. The message was concealed. The word “riddle” is a good complement to this. It can be translated as a dark saying. It is not that it is dark in an evil sense, but in the sense that it speaks of something unseen and difficult to discover. You have to apply yourself. You have to want the answer. If you don’t, you won’t get it, and that’s kind of the point. It will just tickle your ears otherwise and you’ll go off on your merry way not realizing what has just been said to you. That makes the psalm kind of scary if you ask me. If you don’t want to know what it teaches, your wish will certainly come true. This puts the responsibility squarely on your shoulders.

This darkness fits several facts about the poem. First, it is one of the most controversial psalms in the psalter in terms of how to interpret many of the words in it. The words themselves are “dark” in meaning to scholars.
Second, it raises questions that it then answers cryptically if at all. In other words, the answers to the riddles remain in the dark at least on some level. This is like Job to some degree. In fact, it is raising some of the same questions that Job does about good and evil, life and death, riches and mortality. Third, wisdom (chokmah/sophia) is something hidden in the dark from men that can only be revealed by God and believed through faith. Only then will you have “understanding.” Fourth, the subject matter is dark. Death is the central penetrating thought of the psalm. Death is a dark specter that haunts us all.

As we go through the psalm, it will be important to understand how the song is arranged. It begins with the usual superscription. In this case, “To the choirmaster. A Psalm of the Sons of Korah.” This is the last in the first group of the songs of Korah (42-49). The second and final grouping of their songs is Ps 84-88 (minus 86). As such, it is related thematically to things we have been talking about previously. For example, one commentator writes, “If Psalm 49 invites readers to find wisdom in
contemplating death, Psalm 47 and 48 offer the complementary insight that it is as we contemplate God as king that we begin to make sense of our own mortality.”¹

The song itself is arranged in the now familiar “refrain” idea of a song that we didn’t find much of in Book 1 of the Psalter. David liked hymns (songs with no refrains). The sons of Korah seem to like choruses. *Hey, no one’s perfect*. More seriously, the point is there is more than one way to write a good song. Basically, vv. 12 and 20 repeat each other. “Man in his pomp will not remain; he like the beasts that perish ... Man in his pomp yet without understanding is like the beasts that perish.” Refrains (repeating chorus lines) are usually there because they teach the main idea of the song that you want someone to remember. In between the refrains you have two stanzas, each of which have their own sub-pairing thoughts. These follow an introduction.

Introduction: A Word to Everyone

The introduction of the song is the first four verses. It tells us who its message is for: “Hear this, all peoples! Give ear, all inhabitants of the world” (1). The focus of this song is on men—all men, all women, all the peoples of the earth. Not that everyone will hear this song, of course. Not that everyone will understand it either. But rather that no one is immune excused from its message. If you hear it, it is for you. If you won’t listen, the blame is upon you.
This universality of its message gets more specific in the next verse, “...both low and high, rich and poor together” (2). “Low and high” is literally beney-‘adam and beney-‘ish (“sons of Adam” and “sons of men”). No one really knows what this pairing is trying to convey, but because they are paired also with the rich (ashir) and the poor (ebyon), something like “the low and the high” makes sense.² If all peoples be they rich or poor, low or

² Going Deeper: Here’s a strange one. The LXX (and the Latin Vulgate which follows it) has gegenes, a word not found in the NT, but which is used to translate “Rephaim” (giants) in Prov 2:18 and 9:18. According to theoi.com, the Gegenees were “a tribe of six-armed giants who fought the Argonauts on Bear Mountain in Mysia.” A Greek-English Lexicon of the Septuagint has the following entry:

γηγενής, -ής, -ές A 0-0-1-3-1=5
Jer 39 (32),20; Ps 48 (49),3; Prv 2,18; 9,18; Wis 7,1
earth-born (born of Gaia), inhabitant of the earth, man Jer 39 (32),20; plebeian Ps 48 (49),3; oἱ γηγενεῖς
earth-born, giants (for MT דִּמן) dead spirits, the shades? Prv 2,18.

The dictionary seems to be saying that in our Psalm, the word means “plebian,” i.e. someone of low-class, which fits most other translations. But the pairing in the LXX is with anthropon (i.e. “man”). So you have those of low-class compared to mankind. This makes little sense to me.

The two English translations of the LXX that I have read, “sons of mean-men, and sons of great men” (Brenton LXX; with “great” being a word added in English, not in the Greek) and, “Those who are earthborn and the sons of men” [or “children of humanity”] (Lexham LXX). It seems to me that the LXX is interpreting ‘ish as broader than humanity, i.e. as referring to the giants of old (like Goliath), while ‘adam is then talking about the sons of men. Why they used gegenes rather than the usual gigantes (Gen 6:4), I don’t know.

My guess is that the translators knew that ‘adam in the OT only refers to humanity (the sons and daughters of Adam), while ‘ish is used to translate humans (Gen 2:3), but also angels (Gen 18:2; 19:5; cf. 19:1) and giants (see 1Sa 17:4). Since it is strange to translate these two Hebrew words as
high, identified as sons of Adam or sons of men are here, then there is no person immune from these words. Everyone falls somewhere on this spectrum.

Why are they not excused? Because, “My mouth shall speak wisdom; the meditation of my heart shall be understanding” (3). This song is about to unleash high and hidden words from heaven that are true for all men. Though not everyone will understand (not all have wisdom), no one is exempt (wisdom is for all). The psalmist has thought long and hard on this subject. It is the meditation of his heart. He knows that his job as sacred composer of Israel’s songs is to bring forth messages of importance. With the Spirit of God inspiring him, he speaks forth a proverb and dark saying (riddle) that will confound some, but give relief to others. Which one will you be?

Two Riddles Asked

“low and high,” they went the more supernatural route. As to what made them decide this from the content of Psalm itself, I have no idea (though, see the discussion on Hades and the shades below, as the Rephaim are said in the Proverbs above to be the shade-guardians of this place). If this is correct, then the giants were to heed the message of the psalm as well.
The first stanza introduces us to two riddles. Both are introduced to us through the concept of wealth and riches. Unlike the way many are treating this subject in churches this very morning across our great land, this is not self-help guide to getting rich. Nor is it a set of laws on what to do with your money. “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?” (Ps 49:5-6). We need to spend some time here because of our own condition in this regard because as Doug Wilson remarks here, “Money is one of the great hermeneutical blinders of men.”

You may be sitting here thinking to yourself that you are pretty rich. You may also be sitting here thinking that you are not rich at all. Remember, this message of the

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Psalm is for all of you. But let’s try to gain a little perspective for ourselves. I don’t think there is any question but that we live in the wealthiest nation in the history of the world. Yes, there have been wealthy nations before us. Yes, there have been extremely wealthy individuals. Yes, we still have poor among us. But on the whole, when have so many people had so many things with so little difficulty? This includes every single person listening to the sound of my voice, because if you got here today, you drove a car and if you are listening via the internet, you have a computer of some sort. These things imply, by definition, great wealth.

Compare yourself to this little girl in a short speech on poverty given by Mother Teresa (who knew a thing or two about this topic) that came across my Facebook as I was writing this. She said that she brought a girl child from the street, and “I could see in the face of the child that the child was hungry. God knows how many days that she had not eaten. So I gave her a piece of bread and the little one started eating crumb by crumb. I said ‘Eat, eat the bread.’ She looked at me and said, ‘I’m
afraid to eat the bread because I’m afraid when it is finished, I will be hungry again.’’ That would be the opposite of any of us. Truly, we are a wealthy people.

Now, contrary to the opinion of some, wealth by itself is not a bad thing. It also is not a good thing. It is just a thing. It is a tool. But this means that it is not a neutral thing, for like any tool it can both be used and use. Think of a hammer. Hammers are tools. In the hands of a skilled carpenter, this tool can be very effective. He uses it well and the hammer does little to him. But in the hands of someone who has never picked one up before, it not only will it not be used well, but given a short amount of time, that hammer will create a huge painful blister on the hand. The hammer uses you too.

Because we are so wealthy as a nation and as individuals, we need to think about the topic regularly. This is one of the reasons God gives us wisdom literature. One way would be to think about how we could use wealth well. This is an important topic and one about which the Bible has much to say. I’m not interested in this question this morning. I’m interested more in the
other question, because I believe we think even less about it. *How does money or wealth use us?*

Wealth is strange. It can produce things such as happiness, pleasure, and gratification, but it does not tend to create lasting counterparts such as peace, contentment, and satisfaction. Instead, the happiness and pleasure are fleeting and often leave you wanting more. Always more. Instead of contentment comes covetousness, greed, and avarice. You *covet* something that you don’t have. You get *greedy* when you have a little and want even more. You become full of *avarice* (extreme greed) when you have a lot. For some people, this can turn into an insatiability, a gluttony, a voraciousness that hungers for riches so strongly that it drives all other impulses and actions in life. For others who see this danger, it can lead them to a stinginess, an ungenerosity, a miserly attitude about wealth. They never share with anyone, because they are afraid of losing it. These are ways that wealth uses us.

The desire for money can sometimes arise from good motivations. You want to help others with it (your family,
your friends, the poor). You want to use it. This kind of thinking comes from God and his word. We are commanded to help others, and money can do that. Yet, wolves have infiltrated the churches of our land with a Prosperity message that keys off this sentiment. With a false gospel that could only survive in a context of affluence, suddenly you are told as Christians that it is God’s plan that you all be wealthy. In fact, being poor becomes a problem of lack of faith, you don’t believe God enough. So now religion actually becomes a tool to get rich. In this way, not only is money using you, it is doing it through that which is good.

This is demonic. In fact, it is curious that ancient peoples throughout the world personified wealth as a god. In Rome it was Pluto (and also Plutus), the god of wealth and the underworld. His Greek counterpart, believe it or not, was Hades (the Phoenicians called him Mot, the Hebrew word for Death). How strange to personify wealth like this, as if it has a mind and will of its own. But Jesus did the same thing saying, “You cannot serve both God and Mammon” (Lk 16:13), identifying
both of them as slave owners. Someone writes, “That wealth can exercise an overwhelming power over people and enslave them is an insight well-known also among Greeks and Romans as is evident from the much-quoted sentence that love of money is the root of all [kinds of] evil (1Ti 6:10).”

But there is another way that wealth and money can use you. It is when you do not have it. Especially in a culture where we all have to have a lot of it just to be equal with everyone else. If you are struggling pay check to pay check, if you are in massive debt, if you are worried about even meeting the sky high rents costs, if you stay up late at night thinking about money, know that you are being used by it. It is trapping you into worrying and fretting. It is tormenting you, zapping away your joy of life. It is taking your thoughts and twisting them in all the wrong directions. Our Lord, of course, teaches us about this as well saying that we are to put

4 P. W. van der Horst, “Mammon,” ed. Karel van der Toorn and Bob Becking, Dictionary of Deities and Demons in the Bible (Leiden; Boston; Köln; Grand Rapids, MI; Cambridge: Brill; Eerdmans, 1999), 543.
our minds on God’s sovereignty and not worry about tomorrow for God takes care of even the lilies of the field. How much more his chosen people?

The Psalmist has this tendency. He gets fearful in times of trouble. It isn’t any old time he has in mind. It is specific: when he is cheated by the rich. He calls what they do “iniquity,” one of the strongest words for sin available in Hebrew. When the rich rob the poor or cheat them, this is one of the worst sins in the Bible. God absolutely hates it. The Psalmist describes himself as being surrounded, perhaps like a pack of hungry wolves circling their wounded prey. It is terrifying. This kind of sin is rarely confined to just one person. Groups conspire together for their own benefit at the harm of the poor. Finally, they are described as trusting and boasting in the abundance of their riches.

Though certainly not in the Psalmist’s mind, as he spoke Hebrew, it is fascinating to me that the Aramaic word mammon which Jesus used is derived from a word that means “that in which one puts trust,” where
“money, riches” is a derivative meaning.\textsuperscript{5} We have “In God We Trust” on our coinage. But which god are we trusting in? People rarely ask that question. This is a vital question to ask, because as we can see here, it is very easy to trust and boast in the god of wealth: Pluto or Hades or Mot or Death. Isn’t that interesting? If riches are using you either as someone who has it or someone who worries that they don’t, this god is taking itself along-side Yahweh, and he does not appreciate it. This is a violation of the very first commandment.

At this point, the \textit{first of the two riddles} is introduced. “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” (Ps 49:7-9). What is the riddle? It is essentially this: \textit{What can a man give in exchange for his own soul?}\textsuperscript{6} You see, there is a problem that every single one of us has to come to terms with.

\begin{flushright}
\textsuperscript{5} P. W. van der Horst, \textit{“Mammon,”} 542.
\end{flushright}
You. Are going. To die.

The rich man tries to hide this condition and to fool you into forgetting that he, too, will die. Did you hear that a couple of years ago David Rockefeller had successfully undergone his sixth heart transplant at age 99? Unbelievable. This was reported by World News Daily Report (a satire website). It wasn’t true. But it isn’t difficult for any of us to imagine how someone with unlimited money would try to live forever. And it isn’t hard for us to be fooled by such claims. Eternal life is the goal that dark science is trying to achieve even now. But the world’s oldest billionaire died this past March at 101. Everyone dies. Even billionaires. And where is he now?

The second riddle is introduced. What is the great equalizer between rich and poor?7 “For he sees that even the wise die; the fool and the stupid alike must

7 Ibid. Another who comments on these two riddles is Isak J. J. Spangenberg, “Psalm 49 and the book of Qohelet,” SK 18:2 (1997), 335 [328-344]. He connects the riddles to the literary structure and the chiasms in the psalm.
perish and leave their wealth to others. Their graves are their homes forever, their dwelling places to all generations” (10-11a). Just here in the Psalm, there is a curious word play on ‘adam. The song is written to the sons of Adam (i.e. the “low”). All must heed its words. But the rich try to set themselves apart as “beyond the mortality that afflicts all people by calling ‘their lands (adamot) after their own names [vs. 11].” But their aspirations are dashed, because the second riddle concludes (kind of), “Man [’adam] in his pomp will not remain; he is like the beasts that perish” (12).

Two Riddles Answered

This is the answer to the second riddle. What is the great equalizer between the rich and the poor? Death. Why do you need to contemplate this second riddle? So that you are not trapped by Pluto in the dungeons of

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Hades worshiping Mammon which leads to Mot ... all while yet living on this earth. Do not worry about tomorrow, Jesus taught you. Only he with ears to hear can understand the answer to this dark saying and begin by faith in Christ to put this sin it to death.

In the Psalm, it is so that you may not fear in times of trouble. Let’s say you have been cheated wrongfully, sinfully out of all your life’s savings. Let’s say you had a couple of million dollars. Suddenly, you have nothing through no fault of your own. You can’t pay rent. You can’t make your car payment. You don’t even know where you next meal is going to come from, because even your credit cards won’t work. What do you do? Figure out a way to get even? Stay up all night worrying? Shoot yourself in the head (sorry to be frank, but people do it)? Suicide is a very real problem that some people find as the answer to this kind of trouble.

Why should I fear in times of trouble? Why? Because one day you will die and one day they will die, and frankly, that day isn’t far away from any of us. The wise and fool and the stupid all perish. Even the scoundrel
who left you with nothing, the best he can do is leave his
wealth (your wealth) to someone else who will likewise
perish after him. The grave is forever. The name’s people
make for themselves with their lands are vanity. We are
like beasts. We perish. That’s it. The end. The pomp will
not remain. The poor will not remain. Death is the great
equalizer of us all. Job says, “One dies in his full vigor,
being wholly at ease and secure, his pails full of milk and
the marrow of his bones moist. Another dies in
bitterness of soul, never having tasted of prosperity.
They lie down alike in the dust, and the worms cover
them” (Job 21:23-26). This is wisdom. Let him who has
an ear hear.

The second half of the song uncovers the answer to
the second riddle, while making a slight but important
change to the first. It begins by having us continue to
think of death and the rich, “This is the path of those who
have foolish confidence; yet after them people approve
of their boasts. Selah” (Ps 49:13). One foolish person
lives his life full of greed and avarice, only to die, his
foolish confidence being brought to naught. But then
along comes even more foolish people who act just like them, learning nothing from Death. They also boast. They do not listen to Wisdom.

**Pause.** What an interesting way to begin the second stanza of a song. You would think the *Selah* would be at the end of the refrain, but instead, it comes after the first line of the second stanza, right in the middle of the song. What stupidity comes over men because of the pride of his wealth? And those who have nothing turn the same thing into a god that wreaks havoc on them too? Pause indeed.

But “Like sheep [shipped]⁹ for Sheol; 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” (14). This verse speaks of the distasteful facts of death. You are confronted with something you cannot avoid. Will you think on it?

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⁹ Craigie’s word. I like the alliteration and the picture it gives better than “appointed for” (which has theological advantages over “shipped”). It is like they are being taken against their will, put into cold storage on a boat by the Ferryman, and won’t get off until they land in hell.
Sheol is the place of the dead. It is translated by the Greek as Hades. Hades again! Death follows behind, like a cold black shepherd. “The LORD is my Shepherd, I shall not want.” But Death shall be their shepherd, leading them not to green pastures of Paradise, but to the eternal darkness of Hades. You can translate the last part not as Death shall be their shepherd, but “Death shall graze on them.” That is a ghastly image! While they think they are eating the riches of Paradise, Hell is eating them! Death (Maveth; from which we get Mot) is personified, even as it is in the NT. In Greek, the word is Thanatos. Hesiod said that Thanatos was the son of Nyx (Night) and Erebos (Darkness) whose twin brother was Hypnos (Sleep). Again, a god. Thanatos is personified in the NT as well. But we’ll get to that in a moment.

The image comes to a climax with their form being consumed in Sheol so that they have no habitation. The shadowy realm of the underworld from which we get ideas of shades (demonic dead Rephaim), eats away at the very form and memory of them. Their bodies become food for worms. Their souls become food for
hell. As for their lofty abodes that they built on earth? God just laughs at the.

But in between this picture of hell we get a surprising statement, and finally some good news. “The upright shall rule over them in the morning.” What does this mean? This hints at the answer to riddle #1. What can man give in exchange for his own soul? This question was asked because death cannot be avoided. Everyone will die. Many try to get out of it, but what payment can they make to get themselves free from the jaws of Thanatos? Suddenly, the answer from Wisdom comes ringing in the ears of he who can hear:

“But God will ransom my soul from the power of Shoel, for he will receive me. Selah” (Ps 49:15). There is not much by way of explicit statements of life after death in the OT, though you can find them. But it is nothing like we have in the NT after Christ rose from the dead and proved his power over Death. Yet, here we have hope, the same hope that Job had. “For I know that my Redeemer lives, and at the last he will stand upon the
earth. And after my skin has been thus destroyed, yet in my flesh I shall see God” (Job 19:25-26).

And again in Job, “His soul draws near the pit, and his life to those who bring death. If there be for him an angel, a mediator, one of the thousand, to declare to man what is right for him, and he is merciful to him, and says, 'Deliver him from going down into the pit; I have found a ransom; let his flesh become fresh with youth; let him return to the days of his youthful vigor'; then man prays to God, and he accepts him; he sees his face with a shout of joy, and he restores to man his righteousness. He sings before men and says: 'I sinned and perverted what was right, and it was not repaid to me. He has redeemed my soul from going down into the pit, and my life shall look upon the light.'” (Job 33:22-28).

Both Job and the Psalmist speak of redemption. The Psalm speaks of it in terms of a payment: redeem (padah), ransom (kopher). The Greek word of the latter can mean propitiation (exilasma); although it is not the same word we find in the NT for propitiation (hilasterios), and as such can also mean a bribe. The
point is, what can you give to save yourself from the grave? The answer to the riddle is that God will ransom my soul from the grave. He will receive me. Why? Because I trust not in Mammon, but in the LORD. Jesus Christ is my King, no one else.

This Psalm prophecies of the ransom and redeeming work done by the Lord Jesus. Why? Because the answer in the Psalm to what payment you can give is absolutely nothing. Yet, God accepts payment” Christ’s death was a “ransom for many” (Matt 20:28; Mark 10:45). It was a payment that God himself would accept, because it was a payment that was offered by God in the flesh. Man owed the debt and Man paid the debt for mankind. But the offense was infinite and could only be satisfied by perfection. Jesus, as God was infinite and was infinitely able to bring redemption to the sons of Adam. This redemption is for any and all who will trust in the Lord Jesus Christ and have this great hope of the future as the Psalmist does now.

10 This is the same noun (lutron) which in the Psalm LXX is a verb (lutroo).
What is the result of such faith and hope? First, that God will receive you (15). What greater happiness can there ever be, given the alternative? It is the polar opposite. Being eaten in eternal forgottenness in torment in Hades or being received by the loving Heavenly Father, redeemed from the power of the grave. How is that even a choice? But alas, many still won’t hear.

Second, you will “not be afraid when a man becomes rich, when the glory of his house increases” (16). For now you know that life is fleeting and riches fade along with the man. What will become of him and of you if there is no repentance? But if you repent, there is nothing to fear, not even death itself. “Death (Thanatos) is swallowed up in victory. O death, where is your victory? O death, where is your sting?” (1Co 15:54-55). All because of the resurrection of the Lord Jesus Christ who has conquered Death and Hades.

Third, it gives you perspective. “For when he dies he will carry nothing away; his glory will not go down after him” (17). This perspective is needed whether you have
accumulated much wealth for yourself and are in danger of becoming full of pride and conceit, greed and avarice, or stinginess and tightfistedness. Or, it is needed if you are poor and do not know how you will pay the rent this next month. Soon, you will die. And what will await you on the other side? A Cold Dark Shepherd, or a Loving Strong and Saving One?

Fourth, it allows you to live your life properly. “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” (18-19). The riddle is answered in understanding that truly living your life now is to not life for today, but tomorrow. It is answered in storing up eternal treasures where rust will not tarnish and the moth will not consume. It is answered in not living for accolade or fame or riches today, but being considered rich by the Lord Jesus Christ who takes you to be his bride and lavishes you with the golden garments of eternal heaven.
The fool does not understand this riddle. He never will. The second riddle is changed in the last verse, just slightly. “Man in his pomp yet without understanding is like the beasts that perish” (20). “Will not remain” is replaced with” without understanding.” This is the chorus of the song, the message you are called to think about again and again. But now it explains that the fool will not understand this riddle because he cannot understand it. He has no understanding. Wisdom passes him by. She does not choose to dwell in his company. And so he lives his life now. It is all he has. It is all he knows. He may prosper. He may not. He will die. And he will rot.

And what will you do with the riddle of the Psalmist? Will the dark saying of this great psalm of Wisdom pass you by too? Will you leave here unmoved, unchanged, continuing as if nothing has been said, boasting, worrying, living in sleepless nights? Or will you contemplate the riddles that all men die, that death is the great equalizer of us all, that your time is coming soon? Will you take the ransom of Jesus Christ by faith
alone to be the only thing that can save your own soul? And will the Holy Spirit use these words to sanctify you in your sin as wealth has been using you, so that you may be free from the torments of Death and Hades once-for-all?