

# Money and Eternity

*Disclaimer: this is an automatically generated machine transcription - there may be small errors or mistranscriptions. Please refer to the original audio if you are in any doubt.*

Date: 27 April 2025

Preacher: Phil Martin

[ 0 : 0 0 ] Today's reading is Psalm 49, which can be found on page 567 of the Church Bible. 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 in 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.

[ 1 : 1 3 ] 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.

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. 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. Well, one of the first requests I had on coming to Grace Church was to teach on money.

[ 2 : 2 5 ] It was about a year ago, so we're getting around to doing that now. We're having a series on money. This is the first of four. You haven't had teaching on this issue for, I think, five years or so.

It's a key part of discipleship, and the Bible has a lot to say about it. This is not connected, by the way, to any particular appeal for money as a church, but the prayer rather is a deeper work of God's word in our hearts as we continue to grow as radical disciples of the Lord Jesus.

So that's where we're going to be for the next four weeks. Today, God, money, and eternity. Next week, money and the Father's provision. The following week, keys to the cheerful giver.

That's 2 Corinthians 8 and 9. And then finally, the priorities for giving. So we're going to get gradually more practical as we go on, and the final talk will be a bit more practical.

But why start with Psalm 49? Well, the answer, I think, is that one of, if not the biggest thing the Bible does with money is set it in the context of eternity.

[ 3 : 45 ] More specifically, in the context of death and judgment. I think it's the biggest thing that the Bible does with money. Time and time again, you see that.

Proverbs. Riches do not profit in the day of wrath, but righteousness delivers from death. The Psalms, 62, 73.

The prophets, Isaiah 2. The teaching of Jesus. The rich man and Lazarus. You have had your good things. The rich fool who saves and stores, but his life is demanded of him.

And of course, the words that we've been hearing today of Jesus. What good is it for a man to gain the whole world, and yet in the judgment, forfeit his soul? It is, the Bible is full of this theme.

Psalm 49 is possibly the longest single meditation in the Bible on this point, and it pulls no punches.

[ 4 : 48 ] And so we're not randomly starting at Psalm 49. Psalm 49 is, I think, the best place to start. Let's come to this Psalm then, and look down with me at verses 1 and 2, to see first the audience that this Psalm has in mind.

Do you see this? Hear this, all peoples, give ear all inhabitants of the world, both low and high, rich and poor together.

Listen up if you're breathing. This is for you. Both the shake in his Chelsea pile, and the family living in a cardboard box on the streets of Calcutta.

Listen up. This is for you. Notice verses 3 and 4. There is a wisdom the psalmist wants to share.

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 liar.

[ 5 : 58 ] There is wisdom he wants to share. It is a riddle. That is, it is not widely believed or understood. It is a riddle, but it is wisdom.

Incline your ear to it. Verses 5 and 6 give us the context into which this psalm is written.

Why do we need this wisdom? Verse 5. 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 in the abundance of their riches?

We live in a world in which we are surrounded by the boasts of those who trust in their wealth.

The boasts of the rich, the powerful, the famous. They trust in their wealth. They set their hopes on it in their hearts.

[ 7 : 04 ] They trust in it and then they boast in it. They make sure everybody knows about it. They strut their stuff. They flash the cash.

It might sometimes be brash boasting. Posting that picture of their paycheck on Facebook. More often it's probably slightly more subtle.

The subtle boast. The photos on Instagram of the house, the holiday, the lifestyle. Caption. Hashtag. I'm so blessed. It might be the people on the times rich list.

It might be YouTube influencers. The rich and the famous. But it might also be people closer to home. Our neighbors.

Our friends. Our family. They declare themselves blessed. Look down at verse 18.

[ 8 : 09 ] Though while he lives, he counts himself blessed. Literally, he declares his life blessed. You see the interviews in the magazines, the supplement magazines, and the captions that are sort of highlighted.

I do feel lucky and blessed, they say, as they reflect on their success in the magazine. And as we read it, we think quietly to ourselves, yes, I rather think you are.

And we wish we were them. Their case is very persuasive. Because not only do they boast, and apparently with good reason, they really do look blessed.

But the whole world thinks so too. See that in verse 18b? Though you get praise when you do well for yourself. Wow, the world says.

Let's interview these people on the Jonathan Ross Show. Let's do podcasts about these guys. Good, bad, billionaire. Have you come across that one on the BBC?

[ 9 : 28 ] Goes through the billionaires of the world. Let's make our T2 supplement packed with interviews with the rich, the successful, the famous. And let's teach our kids how to become them in the school's career program.

Or thrusting them towards sporting success. The whole world thinks they've got it right. They get praise.

The eyes of the world are on them. Verse 18. But that's not it either. Because it's not just while they're alive that they are praised and honored.

But also when they're dead. You see that in verse 13? This is the path of those who have foolish confidence. Yet after them, people approve of their boasts.

After them, that is after they're gone. After they've perished. People honor them. Think of the biographies that are written that fill our shelves.

[ 10 : 39 ] Who are they about? The rich, the famous, the successful, mostly. Think of the blue plaques around London.

A good few more of them in Chelsea than in Peckham. Although there is one in Peckham I saw the other day. Rio Ferdinand. He's up there. The world is like an echo chamber that resounds with admiration for these people.

The rich and the famous. Those who have had no interest in God and his word. But have put their trust in wealth, fame, success.

Even when they're gone, people say, bravo. A life well lived. Isn't it extraordinary that this was written 3,000 years ago? Verse 5.

The psalmist feels surrounded. How contemporary. And so what is the temptation in this context? What is the temptation for anyone who would put their trust in God and his word?

[ 11 : 58 ] Fear. Do you see that in verse 5? Why should I fear? It comes twice in the psalm. Verse 16. Interesting, isn't it? Be not afraid when a man becomes rich.

That's the temptation. Fear. Why is that? I've been pondering this the last couple of weeks.

What are they afraid of? What are we tempted to be afraid of? Is he afraid of what people might do to him with their power and influence? Possibly. Although I don't think so, actually.

Given the rest of the psalm. The things that it says are not much comfort into that fear. Much more likely. Is it a fear that they are right after all.

And we are wrong. To put our trust in God. It is a fear of finding out that their decision to ignore God and the gospel.

[ 12 : 59 ] And to live instead for the accumulation of wealth. Will turn out to have been the right thing to do. That's the fear. That the psalmist I think is talking about.

After all. The whole world seems to think. They have chosen well. Perhaps they're right. Perhaps they're right. Perhaps I'm the fool.

Do you ever feel like that? Do you see your friend becoming rich, successful? While you plod on trusting in the words of this book.

The Bible and setting your hope in God. Well what is the message of this psalm? In this context.

A world clamoring and resounding with the loud boasts of the rich and the powerful. Don't listen to the loudest voices. Listen to the truest voice.

[ 14 : 03 ] The quiet voice of God. Incline your ear to God's word. Why? Two points. There are two intertwining themes in this psalm I think.

Number one. Their wealth is useless. Their wealth is useless. And it is useless in two senses. This psalm brings out.

Number one. It cannot save them. Do you see that? In verse 7 to 9. 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. No matter how much stuff we have.

The billions that we could have. It could never ransom us. That is it can never pay the price necessary. To ransom us before God on the day of judgment.

[ 15 : 06 ] From the death that we deserve. Verse 8. The ransom of their life is costly. In fact it is breathtakingly costly.

Think about this for a second. The verse that John was reading to us today. Jesus says. Even if someone owned the whole world. Not even Elon Musk does that.

Although it seems quite close. Even if someone owned the whole world. It would not be enough to pay for how many lives? One.

One life. Think about that for a second. What is the value of a soul? It's a weighty thing.

If not even the world can be enough. What is the vastness of the problem? The debt of sin that we owe. What is the price of sin that must be paid before a holy God.

[ 16 : 11 ] If not even the whole world can pay for the sin of one person. There is a price to be paid. For our sinful lives.

Money. Or the stuff of this world. Is the wrong currency. I've got here some scrunched up monopoly money.

Monopoly never goes very well in our households. And we never get to the end of the game. As many of you will probably have experienced as well. Be like me trying to walk into one of the estate agents in Dulwich.

And saying. Well I've got 500 million here. What can I get for that? They say. Well. It's the wrong currency.

And I say. Well no. Actually. I've got more. I've got a whole truckload of the stuff. And I fill the shop with it. It's useless. It's the wrong currency. Wealth.

[ 17 : 10 ] It's useless. Because it cannot save the sinful soul. From the judgment of God. It's like jumping out of a plane.

And trusting the clouds. To cushion your fall. It's nothing. It's missed. It is doubly useless.

This psalm says. Because not only can it not save us. It cannot go down with us. Verse 17. When he dies. He will carry. Nothing away. His glory will not go down.

After us. Well. Neither his wealth. Nor his glory. His reputation. Will count for nothing down there. All of it left behind.

Like a long forgotten dream. As the eternal ages roll in. What will he think of his wealth then? It's useless.

- [ 18 : 14 ] So don't trust what they trust. And don't believe they're boasting. Secondly. Their destination. Is dire.
- You get this theme throughout the psalm. Their time is brief. Man in his pomp will not remain.
- Verse 12. He is like the beasts that perish. Their time is brief. Next stop. Eternity. And their eternal destination.
- Is dire. Where do they go. After this brief life. Look again with me. At verse 16. 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. Though while he lives. Briefly. He counts himself blessed.
- [ 19 : 13 ] And though you get praise. When you do well for yourself. His soul will go down. To the generation of his fathers. Who will never again. See light.
- Where they are going. There is no more light. Just think about that for a second. That is a terrifying thought. What will it be to realize.
- That you will never. See light again. How they will long. For the simplest of God's. Blessings. Even the faintest glow.
- Of something. But they will never. See it again. And they will never. Have hope. Of seeing it again. Notice.
- There will be nothing. To comfort them. Verse 14. There will be nothing. To comfort them. Like sheep. They are appointed. For Sheol. Death will be their shepherd. Death will be their shepherd.
- [ 20 : 12 ] And the upright. Shall rule over them. In the morning. Their form shall be consumed. In Sheol. With no place. To dwell. The cruel ruler. Over their eternity.
- The one caring for them. What an image that is. Their shepherd. Will be death itself. No warmth. No hope. No goodness.
- Every appeal for comfort. Just met. Just met with the cold. Cruel. Indifference. Of death. Their shepherd. Death will be the cruel shepherd.
- They have chosen. Surely. They will long for the shepherd. They could have had. Jesus Christ. In all his love.
- Compassion. And blessing. Now. We need to deal with something here. One possible misunderstanding. I do not think this psalm is speaking of ceasing to exist.
- [ 21 : 14 ] But of something much worse. Why? Well. If ceasing to exist. Is meant. I do not think these images make sense.
- They go down. Carrying nothing. But they go somewhere. Not nowhere. That word Sheol. Sheol.
- In verse 15. Is a place name. It does not mean the grave. There is another word for the grave. Sheol.
- Is a place name. Only found in the Bible. The implication is that they go to a place. The implication also is that they can see.
- Verse 9. They will see. The pit. And they will never see. Light. Verse 19. They will exist.
- [ 22 : 11 ] To be ruled over. In the morning. Verse 14. And they will exist. To be shepherded. By death. See the imagery.
- Does not make sense. If it is describing. Nothingness. It is not a ceasing to exist. But rather what it is.

Is never again. Experiencing life. Death. And the blessings of God. That we were made for. And instead. Is a conscious. Eternal.

Experience of death. And I think we are meant to ask. What will they think of their riches then?

What value. Will they place on them? If they can remember them. So much worthless tat. The boasts on Instagram.

[ 23 : 10 ] The houses. Is if I had a monopoly house. It is like holding up. One of those green things. Nothing. Plastic tat. In the context of eternity.

So brothers and sisters. Don't believe their boasts. They are not figures of envy.

But figures of pity. Man in his pomp. Is like the beasts that perish. That is the repeated conclusion of this psalm. Verse 12.

And verse 20. It is important to see. That they do have a glory. That they have now. Their lives appear blessed now.

But it is so brief. It does not remain. Like the butterfly. Who has 24 hours. Or the hamster. No better off.

[ 24 : 08 ] Than an animal. And he doesn't understand. It is the other thing. About the beasts that perish. They don't understand. They can't see. They don't get it. They don't get where they are going.

Anna and I. Were walking in the peak district. Over Easter. And the lambs are out. They have a kind of beauty. Don't they lambs? But they are appointed.

For the abattoir. They don't understand. As they gamble around. That their time is very limited. And that is where they are going.

And so are those. Who put their trust. In wealth. Their boasting. Is like the boasting. Of a year old male lamb. Over a patch of grass.

In the field. The day before. The abattoir. They don't understand. They are not figures to envy. But to pity.

[ 25 : 10 ] And so I think this psalm. Elicits two responses from us. Don't envy them. Pity them. And secondly. Don't listen to them.

Don't listen to the loudest voices. But instead listen to the truest voice. The quiet voice of God. The wisdom.

The wisdom. Of his word. The right thing to do. Is. To put our trust. In God. And that is exactly.

What this psalmist does. You see that verse 15. It's an extraordinary verse. But God. Will ransom my soul.

From the power of Sheol. For he will receive me. I find this. An absolutely amazing. Statement of faith. A thousand years.

[ 26 : 07 ] Before Christ. How little he knew. How much less. Did he know. Than we do. But he knew this.

That though he was a sinner. Deserving to die. Forever. God is good. And that even though. All the riches of the world. Could not ransom his soul.

He knew. That God. Would find a way. God will do it. He did not know how. He just knew. That God was good.

God would buy him out. Well. Three thousand years later. We stand with the same. Hope. As verse 15. If we put our trust in Christ.

We know a bit more. We know how God. Has ransomed our souls. Through the blood. Of his only son. Jesus. Named himself. To be the long awaited.

[ 27 : 06 ] Ransom. But here really. Is the Christian hope. Promised in one verse. Verse 15. We can say.

Today. With different tenses. God has ransomed. My soul. From the power of Sheol. And he will receive me. On that day.

We will not be received. By the coldness of the grave. If we put our trust in Christ. But received by God. And the warmth. Of his arms.

And I will live on forever. And never see the pit. So. Do not trust in the accumulation of wealth.

In this life. It's worthless in the end. Think of eternity. And trust in the only one. Who can ransom.

[ 28 : 03 ] Your soul. Let's pray. Amen. Amen. But God will ransom my soul.

From the power of Sheol. For he will receive me. Dear Heavenly Father. We thank you. That you are good. And that you have given your son. As our ransom.

Please would we incline our ear. To this wisdom. Please would we not listen. To the loudest voices. Boasting in. The accumulation of wealth.

But rather listen. To the truest voice. The quiet voice. Of your word. We thank you again. For the Lord Jesus.

For his precious blood. Enough. To pay the eternal price. To ransom our souls. And we pray.

[ 29 : 09 ] That wealth. Therefore to us. Would be like water. Through our hands. Something that we do not. Put any hope. Or trust in. And we ask it in Jesus name.

Amen. Amen. Amen.