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The Deception and Truth about Wealth; Psalm 49
GPBC
3.29.20

Introduction – Now you may be thinking, “Since this sermon is about wealth, and I don’t have any, I can sit this one out.” This text is going to help and equip us no matter our income level because money deceives whether you have it or not. Especially in our day of experiencing the coronavirus. One of the results of trying to keep the virus from spreading is an impact on our economy and our incomes. We need to hear from the Word today concerning money.

One key way this text proves so helpful is that it so decisively slices right through the various deceptions of wealth by pointedly raising the truth. It is a point of truth about which none of us can reject or deny or avoid or dismiss or argue or debate. It is a point of truth that if taken to heart will enable us to rightly view wealth, rightly handle wealth, rightly live without wealth. The point is simply this: no matter our status of wealth, have or have not, no matter how much wealth we accumulate in this life, we are going to die. In terms of material possessions and money, when we die we will lose it all. And upon our demise, our wealth status vanishes. What will we have left when all our wealth is gone? Or, what will we have beyond the grave whether we had wealth or not?

- I. A Call to All (vv1-4)
 - a. This is a message for all, not just for the wealthy but even for the poor. Wealth is deceptive whether or not you have it.
 - b. Rich or poor.
 - i. For those who enjoy extra funds or abundance of wealth, riches so easily deceive. It’s so easy to attribute financial success to ourselves – it’s our frugality, our hard work, our luck of the draw, our wise decisions that created this portfolio. If we are not careful, we fail to see the Lord’s granting of wealth for His purposes and we take credit for our wealth and therefore use it for our own purposes.
 1. Pride easily slips into our heart when our bank account is full. Look at what I’ve achieved.
 2. A false sense of security easily slips into our heart. No matter what comes my way, I’m prepared for it. I can handle it. I’m monetarily secure to ride out any storm.

3. A false sense of comfort easily slips into our heart. I can enjoy life now that I can fund my pleasures.
 4. A false sense of power easily slips into our heart. No one has authority over me. I'm the one with the money. I only do what I want to, when I want to. We craftily manipulate and maneuver others to our ways because we can pay for it.
 5. Wealth deceives the rich.
- ii. But money also deceives the poor. Envy, jealousy, and covetousness easily slips into our heart. Why can't I have what they have?
 1. Bitterness easily slips into our heart. Rich people are evil and out of touch with the real world. Remember though many godly men in the Bible were wealthy. Abraham, David, Solomon, and Job were wealthy men.
 2. Discontentment and self pity easily slips into our heart. My life is so hard and difficult. If I only had the resources my neighbor has, I would be happy too.
 - iii. The bottom line is that, rich or poor, wealth can become the source of our idolatry.
- c. Unbeliever or believer.
 - i. For the unbeliever, wealth becomes his god. He doesn't need God, he's got money. He can get anything he wants. Why bother with God?
 1. If he's not rich, the way to wealth is to lie, cheat, steal, cut corners, gamble. Wealth will fulfill me not God!
 - ii. For the believer who is wealthy, spiritual pride lurks in his heart. Look how God has blessed me. If you were living right, God would have blessed you too.
 1. For the poor believer, doubt lurks in his heart. Maybe I don't really believe. Maybe I'm not living for God. Maybe God doesn't love me.
 2. Even whole congregations can wrongly view the wealthy believer. James warns against favoritism toward the rich. We can't do that, that might upset Mr and Mrs So and So, and they are our largest donors!
 - d. There is something here for us all to learn.

II. The Deception of Wealth (vv5-12)

- a. What is the deception of money for poor? Intimidation of the wealthy. Might does not make right, and wealth does not make right.
 - i. Yet, the intimidation is real. Wealth can become a means of might. Wealth can be oppressive.
 - ii. And yet the Bible so clearly rings forth the truth. Don't be intimidated by the wealth of unbelievers because while money can buy a lot of things, it cannot buy the most important thing – it cannot save you!
 - iii. 1 Peter 1:18-19 – knowing that you were ransomed from the futile ways inherited from your forefathers, not with perishable things such as silver or gold, but with the precious blood of Christ
- b. What is the deception of wealth for the wealthy? Their security can become tied up in their portfolio.
 - i. You've never seen a U-haul attached to a hearse. When you are gone, so is your wealth and anything it could do for you or you thought it could do for you.
 - ii. Egyptian pharaohs used to be entombed with great riches to take with them into the afterlife. You know what archeologists discover when they uncover ancient Egyptian tombs? The mummy comes alive and tries to take over the world! No! That's Hollywood. They discover a bunch of gold lying around a mummified, decaying corpse.
- c. The point is so clear. Wealth doesn't go with you beyond the grave – but if you are in Christ, life goes with you beyond the grave! There's nothing wrong with having wealth and earning wealth, but there is something horribly wrong with making wealth your god. Don't seek wealth and don't trust in wealth. Treasure in heaven lasts forever; the treasures of this world are temporary. A dead poor man and a dead rich man are both dead men. And they both stand before God, and their bank balance is meaningless, but their faith balance is everything! Remember the rich man and Lazarus.

III. The Truth about Wealth (vv13-15)

- a. The deception of wealth keeps going from generation to generation, but so does death and the finality of wealth. People will always be consumed by wealth and will always face death.
- b. Psalm 48:14! God is beyond the grave – not worldly wealth.
- c. The most important truth about wealth is that it is not the most important! It comes and it goes. It may never come, but it's not the point. God is the point.
- d. We mentioned Augustine last week, he said of this text, "Death is the shepherd of the infidel. Life, that is Christ, is the Shepherd of the faithful.
- e. To the poor, the Bible says if you're life's ambition is to get more money, you will stand before God empty-handed. To the rich, the Bible says if all you have to show for your life is the accumulation of wealth, you will stand before God empty-handed.
- f. But if you receive Christ, rich or poor, God will receive you! That's the truth about wealth.
- g. One commentator writes, "Death makes a violent divorce between the rich man and his goods. In the day of his death all of his wealth vanishes just like a dream vanishes when the sleeper awakens."
- h. Can wealth be used for good? Absolutely! If you have wealth, that's why you have it – to do good to the glory of God. But the danger of wealth is that it deceives in a hundred ways, and the danger of no wealth is that it deceives in a hundred ways.

IV. How to View Wealth (vv16-20)

- a. Because wealth doesn't really make you anything, doesn't last forever, and surely doesn't make you right with God or serve as an indicator that you are right with God, don't boast in it if you have it and don't be intimidated by it if you don't have it.
- b. Praise does not belong to wealth or to those who accumulate wealth. Praise belongs to God who gives what He wills to those He wills. Therefore, if God has given you an increase, He means to increase your joy as you increase your giving. If God has not given you an increase, He means to increase your joy as you increase your trust in Him. Wealth is not to be praised. The wealthy are not to be praised. God is to be praised.

Conclusion – This message is for all. For the rich – hope in God, not in your riches. For the poor, hope in God, not in the desire for riches. Riches cannot and will not save, but if you are in Christ, you are eternally rich with God, a treasure that never fails!