

The Sinner's Ransom

Psalm 49

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Psalm 49 is a great Psalm; you're going to love it! We've got a lot of verses to cover this morning, so we need to get right into the sermon. Let me propose a couple of scenarios to kick off the message. Look at the sermon title: *The Sinner's Ransom*. Now, if you're not a Christian, you might be thinking:

Why do I need to be ransomed? I'm not a slave or a prisoner. I'm free to do whatever I want to do. I'm not even a sinner, so why do I need a sinner's ransom? I don't see the problem.

So, that's one perspective. Here's another: If you're a Christian who is actively sharing your faith with others, you may at times come across people who don't understand the problem and predicament they are in. Many people don't understand why they need to be ransomed from their sin, or what is also called "*being saved*." They just don't see the problem. They don't understand that they are sinners in need of salvation or, as the title of the sermon says, ransomed.

The late theologian R. C. Sproul used to answer this question. When he talked about the importance of telling people they need to be saved, he said we need to answer the question, "*Saved from what?*" It's a great question, and his question identifies the need to explain to people that there is a problem and that they are in danger because when they die, and they have not been ransomed by Jesus they will experience the wrath of God for all eternity in Hell. We can't fathom how horrible this experience will be for those who are not ransomed by Jesus, but it is true.

To understand why we need to be ransomed, we need to go back to Genesis and the story of creation. This will help us see our problem. In the Garden of Eden, God created man and woman perfect and sinless. They had only one rule - *don't eat from the tree of the knowledge of good and evil*. There was only one rule, and they couldn't even keep it.

Genesis 3 describes how Adam and Eve gave in to sin's temptation and broke that rule. As a result, physical death and eternal death were passed down to all people after that.

Genesis 3:1-7 sets up the problem that we have always struggled with as human beings – we want to be God. Oh, we don't say it out loud, but our actions reveal we want to do what we want to do when we want to do it. We want everything to go our way, and when it doesn't, you had better get out of our way. The bottom line is we want to be in control; we want to be God. Listen to Genesis 3:1-7 because we are going to hear words and desires in these seven verses that resonate in Psalm 49:

Now the serpent was more crafty than any other beast of the field that the LORD God had made. He said to the woman, "Did God actually say, 'You shall not eat of any tree in the garden'?"² And the woman said to the serpent, "We may eat of the fruit of the trees in the garden,³ but God said, 'You shall not eat of the fruit of the tree that is in the midst of the garden, neither shall you touch it, lest you die.'⁴ But the serpent said to the woman, "You will not surely die."⁵ For God knows that when you eat of it your eyes will be opened, and you will be like God, knowing good and evil."⁶ So when the woman saw that the tree was good for food, and that it was a delight to the eyes, and that the tree was to be desired to make one wise, she took of its fruit and ate, and she also gave some to her husband who was with her, and he ate.⁷ Then the eyes of both were

opened, and they knew that they were naked. And they sewed fig leaves together and made themselves loincloths.

Immediately, we learn that the serpent lied, telling them they would not die and that the fruit would make them wise. In the last verse, we see that they saw their problem and already began a process of self-salvation. They were going to do what they could to solve the problem of their sin and the curse of death.

Friends, here's the bottom line: We have struggled ever since the Garden. As sin began to wreak havoc on humanity, worldly wisdom and wealth became intertwined. People believed that wealth was a way to avoid eternity in Hell and death. Simply put, rich people believed their wealth would save them. The mindset was that since we are wealthy, God must be pleased with us, and if He is pleased with us, then we must be accepted by God. We will receive eternal life.

However, as the Old Testament unfolded, it gave us a different kind of wisdom. God's message to the world was that wealth cannot save. Salvation came through being in right relationship with God on His terms. It is by grace through faith in God that we're saved, ransomed, and redeemed.

Look, let's go back to our redemptive storyline: Abraham's wealth did not save him. Isaac's wealth did not save him. Jacob's wealth did not save him. King David and King Solomon understood that their wealth was not a means to salvation. Eventually, God gave us three wisdom books in the Old Testament, Job, Ecclesiastes, and Proverbs, that are very clear: *Your wealth is not a means of salvation.*

Psalm 49 echoes the message of Job, Ecclesiastes, and Proverbs. In these three books, God calls us to seek wisdom and salvation in Him and to abandon the false god of wealth.

So here's the bottom line: We need God to ransom us, or save us, because there's no amount of wealth, worldly wisdom, or anything that we can leverage to ransom our lives. We are stuck in our sin and cannot ransom anything we have to redeem ourselves and remove our sin. We are stuck with the curse of sin and its consequences, which is eternal death in Hell under the wrath of God.

But here's the good news: Psalm 49 looks back at our problem and then points us forward to the One who is the *Wisdom of God* and the *Riches of God*, Jesus Christ, who came to save us. We have to look forward in redemptive history to see how God provided our ransom in Christ.

Here's the main point of the sermon: *Jesus Christ, the Wisdom and Wealth of God, ransomed foolish people from the power and penalty of sin, death, and Hell by dying as their substitute on the cross and rising from the dead.* I have four points to help us walk through Psalm 49. Here we go.

I. Will You Listen to Jesus' Wisdom? (vv. 1-4)

Look at vv. 1-4:

*Hear this, all peoples!
Give ear, all inhabitants of the world,
² both low and high, rich and poor together!
³ My mouth shall speak wisdom;
the meditation of my heart shall be understanding.
⁴ I will incline my ear to a proverb;
I will solve my riddle to the music of the lyre.*

Psalm 49 opens much like Proverbs with a universal call for all people to listen to God's wisdom and live by it. It calls to both rich and poor, wise and unwise, no matter who they are, their ethnicity, or their economic class. It is wisdom for all and for all time. Why? Because living by the wisdom of the world, which leads to trusting in riches, is a universal problem.

There are three refrains in Psalm 49, and we find the first one in v. 3. Listen to it again because we need to recognize the refrains when we come to them. There are two others in vv. 12 and 20. Look at v. 3 and underline it:

*My mouth shall speak wisdom;
the meditation of my heart shall be understanding.*

Verse 3, along with v. 4, calls us to gain understanding and wisdom from God. Listen, God's word is God's wisdom to us, and we need to hear it. I heard a pastor say one time:

*The Bible is not an old book; it is an eternal book, and this means it's timeless,
and because it's timeless, it's always timely. So, what this means is that the
Bible does not just tell us what happened; it tells us what will always happen.¹*

Bottom line: We need God's wisdom. And the Bible tells us what will happen if we make wealth our god. Friends, bad things always happen when we make wealth and riches our god.

So, from these first four verses, here are two questions we need to answer:

First, what will you do when the wisdom of God's Word contradicts your wisdom, instincts, or some advice you have received? Think about it: We live in a culture saturated with financial messages and how to get rich. Advertisements tell us what we need to look like to be affluent. Social media tells us what the good life looks like. Perhaps your neighbors communicate their priorities through houses, cars, vacations, careers, and possessions.

Psalms 49 calls us to step outside the noise of the world's wisdom and listen to the eternal wisdom of God. Will you listen to God's wisdom when it comes to wealth, or will you stay on the world's treadmill until it chews you up and spits you out?

Listen, there's nothing wrong with getting wisdom on financial matters and even using a financial advisor and godly counselors, but beware that your financial advisor doesn't become your god, or your guru, and replace God's wisdom when it comes to your finances.

Second, remember that your economic circumstances do not determine your ultimate worth. Rich and poor stand together before God. The gospel of Jesus Christ gives us dignity that money cannot give and security that money cannot provide. So, beware when the value of your life and your identity get tied to your wealth. Beware when your peace of mind, security, and assurance come from your bank or retirement accounts or your investments.

II. Your Wealth Cannot Ransom Your Life (vv. 5-9)

Verses 5-6 begin with the idea of being filled with *fear* in times of trouble because of how the wealthy cheat God's people. They also boast of the riches and trust in their wealth.

What's going on in these verses? The psalmist is preaching to himself, "*Why should I fear?*" The word *fear* usually describes what it means to *fear God*. In this context, it is the idea that God's people have misplaced their *fear* and *trust*. Instead of *fearing* and *trusting* God, they placed their trust in wealth and in the wealthy. What's crazy is that it was wealthy people who were mistreating God's people, and yet they still wanted to suck-up to them because of their wealth.

Here's the deal: The wealthy and those who love wealth are *self-reliant*. They trust in their wealth and ultimately themselves. They are *self-reliant*.

Now, as we work to answer the riddle of v. 4, the psalmist drives a stake in the heart of those who are *self-reliant* and trust in their wealth. He uses the word *ransom* twice in vv. 7-8 (circle them). Listen to vv. 7-9:

*Truly no man can ransom another,
or give to God the price of his life,
⁸ for the ransom of their life is costly
and can never suffice,*

¹ Josh Howerton, En Fuego Sermon Series: *God Can Use Anybody*.

⁹ *that he should live on forever
and never see the pit.*

The idea in these verses is that the wealthy believe they will live on forever because of their wealth. Now the psalmist gets to the heart of the issue. He's dealing with the ultimate human problem: *What can ransom the soul?*

Think about it this way: Imagine Elon Musk standing before his impending death, and all is taken into account. His financial portfolio just blows your mind. He owns Tesla, Starlink satellite communications, SpaceX, X (formerly Twitter), AI data centers, Neuralink (A neurotechnology company developing implantable brain-computer interfaces), The Boring Company (a company that bores tunnels), and real estate beyond comprehension. His portfolio exceeds anything you have ever seen. His investments generate trillions of dollars. His name is known worldwide. Then, what happened to him is what happens to all people: death comes knocking. He asks: *"Can I buy another ten years?"* The answer: No. *"Can I pay someone else to die in my place?"* No. *"Can I transfer my wealth to God in exchange for my life?"* No. Friends, the price of redemption is a ransom, and redemption that is beyond human wealth. What does v. 8 say? Look at it:

*The ransom of their life is costly
and can never suffice.*

Here's where Psalm 49 takes a gospel turn. No amount of wealth, riches, treasures, property, or whatever you fill in the blank with can meet the requirement of the ransom needed for redemption. However, there is One who can and has met the requirements of ransom. The Apostle Peter writes in 1 Peter 1:18-19,

*You were ransomed from the futile ways inherited from your forefathers, not
with perishable things such as silver or gold,¹⁹ but with the precious blood of
Christ, like that of a lamb without blemish or spot.*

Psalm 49 says silver and gold cannot redeem the soul. Your financial portfolio will never be enough to ransom your life. However, the Apostle Peter tells us that Christ's blood is so precious that it exceeds the price of redemption. Jesus redeems us not with silver or gold, but with His precious sinless blood.

We need to ask ourselves: Where do we find our security and hope? What secretly do we believe will make us secure? Do you look to your ability to have a good career and make money? Do you feel secure when you have a good amount of money in your bank account? Perhaps you think it is having a good house in a good community. Perhaps you believe it is parenting children who eventually become successful. Is it your health? Your reputation? Listen to me: None of these things are bad, but when good things become *"governing things"* in your heart, you have an idol. Saint Augustine famously said:

*God does not want you to lose your wealth; he simply advises you to change the
place where you keep it.*

In other words: When good things become *governing things* in our hearts, then we have a false god or false gods ruling our hearts. What rules your heart runs your life. *Does your wealth rule your heart? Are riches, wealth, and money the first thing you think about when you make a decision, or do you go to God and seek His Kingdom first and desire to do His will regardless of the cost?*

So, let's summarize what we see so far. Here's the bottom line: We are not only in danger of being self-reliant, but also in danger of being self-deceived. Beware of being self-deceived.

Those who are self-deceived ignore God's warnings about wealth. They believe they are okay with God and lie to themselves by telling themselves wealth doesn't rule their hearts. Let me invite you to turn away from self-reliance and self-deception before it is too late. I want to invite you to repent and return to Jesus.

III. Self-Reliance + Self-Deception = Self-Destruction (vv. 10-14)

This point is the culmination of worldly wisdom that trusts in wealth. I can't take credit for this little formula. I listen to a lot of sermons, and I heard a pastor use it; as I studied Psalm 49, I was reminded of it because I saw it in these verses.

What is the psalmist teaching us in these verses? He is saying everyone dies. Death is the great equalizer. Then in v. 12 we find the second refrain:

*Man in his pomp will not remain;
he is like the beasts that perish.*

The word *pomp* is kind of a strange word for us. Here's what he means by *pomp*: *Splendor, honor, magnificence, and glory*. It is human glory does not last. Then, in v. 13, he tells us it is *foolish* to trust in your own wisdom, strength, power, and glory, which are here today and tomorrow like grass, and are thrown into the fire.

Remember our point: *Self-reliance + self-deception = self-destruction*. Verse 14 is the exclamation point on *self-destruction*:

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.

Death is their shepherd. The righteous are raised to eternal life, but the wicked are like the chaff that perishes and are consumed in Hell for all eternity.

I want to tell you something: Verse 14 is a hard and frightening verse. There's no way for me to soften the impact of these verses. They are like a gut-punch. Right?

But here's the deal: How do you fight self-reliance and self-deception? You let the timely and eternal word of God confront you and, if necessary, give you a good, swift kick in the backside. We need it to fight self-deception and avoid being destroyed.

So, let me wrap up this point by asking you: *Who's your shepherd?* Is death going to be your shepherd, or is the Lord from Psalm 23 going to be your shepherd? *Death is the shepherd of the self-reliant, self-deceived, and he leads them to their self-destruction.*

The gospel resolves the riddle from v. 4. Jesus declares in John 10:11,

"I am the good shepherd. The good shepherd lays down his life for the sheep."

Why can Jesus be our Shepherd who ransoms our lives? Because He enters the valley of death Himself. The Shepherd becomes the Lamb who gave His life as our substitute on the cross. He died in our place and for our sins. He was buried in a borrowed tomb and rose from the dead on the third day. Now, the One who leads His sheep through death first walked through death on their behalf. Only the Good Shepherd can shepherd us through the valley of the shadow of death. So, the question is: Who's shepherding your life, and when you die, who will shepherd you through death?

IV. The Shepherd Provides Our Ransom (vv. 15-20)

Verse 15 is the key verse in this last stanza. Look at v. 15:

*But God will ransom my soul from the power of Sheol,
for he will receive me. Selah*

So, here we are, and now we see the third use of the word *ransom*. This time, however, we have the answer to the question: *How can we be ransomed or redeemed?* Answer: God will ransom us.

Previously, when we looked at the first two uses of the word *ransom* in vv. 7-8 they didn't answer the question: *How can we be ransomed or redeemed?* It simply left us hanging. So, we had to do our biblical theology

to get to the cross of Christ. We looked at the Apostle Peter's words, which tell us we were *ransomed* by the precious and priceless blood of Jesus.

Now, the word *ransom* in v. 15 answers the question clearly – it is God who ransoms us. The question is: *How? How does God ransom sinners?* To answer this question, we have to go to the New Testament and hear Jesus' words in Mark 10:45,

*For even the Son of Man came not to be served but to serve, and to give his life
as a ransom for many.*

Psalm 49:7-8 tells us that no human being can provide the ransom for sinners. Then Jesus tells us in Mark 10:45 that the Son of Man came to provide the ransom. So, why do sinners need to be ransomed? We can't pay for our sins ourselves. We can't ransom ourselves. We owe a debt we cannot pay. It is beyond our ability. Wealth cannot pay our debt of sin.

Not only that, Scripture teaches us that we not only need our debt zeroed out, but we need the riches of righteousness in our account, and we can produce any righteousness. But thanks be to God! Jesus ransomed us with His precious blood and filled our account with His righteousness. Now, all those who have trusted in Jesus stand before God redeemed and overflowing with Christ's righteousness. His righteousness is our clothes.

Finally, vv. 16-20 basically reiterate our third point: *Self-reliance + self-deception = self-destruction*. So, don't be deceived; wealth cannot ransom your soul. Death comes to all - rich and poor alike. The question is: *Who is shepherding your life right now? Is death your shepherd, or is Jesus your Good Shepherd?*

Conclusion: In Luke 12:15-21, Jesus illustrates Psalm 49 with this parable. What He is saying in these verses is also what the Old Testament teaches. He's illustrating the dangers of wealth shepherding your life from Job, Ecclesiastes, and Proverbs. The point is: Wealth shepherding your life is the same as death shepherding your life. Wealth and death are synonymous in Psalm 49. Listen to Jesus' words in Luke 12:15-21,

*And he said to them, "Take care, and be on your guard against all covetousness,
for one's life does not consist in the abundance of his possessions."¹⁶ And he
told them a parable, saying, "The land of a rich man produced plentifully,¹⁷ and
he thought to himself, 'What shall I do, for I have nowhere to store my crops?'
¹⁸ And he said, 'I will do this: I will tear down my barns and build larger ones,
and there I will store all my grain and my goods.'¹⁹ And I will say to my soul,
"Soul, you have ample goods laid up for many years; relax, eat, drink, be
merry."²⁰ But God said to him, 'Fool! This night your soul is required of you,
and the things you have prepared, whose will they be?'²¹ So is the one who lays
up treasure for himself and is not rich toward God."*

Will you listen to God's timely and eternal wisdom in Psalm 49? He invites us to trust in Jesus, who is the riches of God. He laid down His wealth when He came to earth. He became poor so that when we trust in His sacrifice for us on the cross, we would receive the riches of His grace.