

1. In these two psalms, we focus on the subject of accountability. These two psalms are in effect discussing the warning signs for believers of how one can be drawn away from God. My title for this lesson is that one word: "accountability". All believers are accountable to God and our eternal rewards are based on how we act as believers in this life. Since we are accountable to God we should be aware of the dangers that turn us from Him (as taught in this lesson.)
 - a) There, that should scare all of us enough to want to read further. ☺
 - b) Let me start by putting these two psalms in perspective of the last lesson. That last lesson talked about our eternal relationship with Jesus and how that plays out with Him judging the world and one day ruling over the world.
 - c) Giving the promises to the believer of a wonderful eternal future with God, that would lead to the another logical question: If God has this wonderful future planned out for those who put their trust in Him, what does that mean for us right now? The answer is "accountability". The point is we are accountable to God with our lives now because He uses our relationship with Him now to determine whether or not we get to be part of all of those wonderful eternal plans. Further, one gets the impression our status in heaven is somehow determined by our accountability now.
 - d) With that thought stated, it is important to consider what are the most likely things that can make us an ineffective witness for God and those things are discussed in this lesson.
2. It might be best at this point to summarize the two psalms and then come back to my theme:
 - a) Psalm 49 primarily focuses on the topic of money. If you had to name the number one reason that people turn away from God, I would say it is the pursuit of money. Think of all the people who refuse to give their heart to God because they are too busy trying to make a living than to take the time to deal with what God wants from our lives.
 - b) The biggest problem with money is that there is never enough to satisfy our soul. There is no point where a person says, "OK, enough is enough and I don't have to worry any more." I have listened to millionaires say that if I just had a few million more then they can relax and not care about money anymore. For many, the pursuit of the financial deal itself becomes an addictive drug all unto itself.
 - c) God is saying in effect through this psalm, that the addiction to making money or getting the next financial deal done is what can turn us away from Him. There is nothing wrong with working to support oneself or one's family. The problem is when we ignore God or just give Him "lip service" as opposed actually worshipping Him.
 - d) Which surprisingly, leads me directly to Psalm 50. The main point of that psalm has to do with people who go to church but only going through the motions of worshipping God.
 - e) The main point of Psalm 50 is the same as Psalm 49: Accountability. Both psalms are warnings about the dangers of turning one's life away from God. While Psalm 49 focuses on the danger of focusing too much on other things besides God, Psalm 50 focuses on those people who make the effort to try to please God, but their hearts are not in it.
3. Let me try this from another angle: Suppose you say, "OK John, I do go to church, and other than the moments when I am daydreaming, for the most part, I do put my heart into it. I am involved in making a difference for God through my church activities or other aspects of my life. If I am doing all of that, what am I to get out of this psalm?"
 - a) These psalms are not here just so that you can point them to your non-believing friends and say, "Look at what is going to happen to you if you don't change your ways."
 - b) The point of these psalms for believers is to watch out for the dangers of how we can turn away from God once we are believers. We can change to become obsessed with money or change to just "going through the motions".

4. Psalm 49: For the director of music. Of the Sons of Korah. A psalm.
 - a) This psalm marks the end of a group of psalms all written by the Sons of Korah. The only other things this title says is that it is a psalm and that it was meant to be sung. As I have stated before, this psalm was given to the director of music.
 - b) So why does the title mention it is a psalm? Let's face it, all of the psalms could say they are psalms. The author believes the psalm is inspired by God and was meant to be sung that way. As to why this specific psalm has the word "psalm" in the title, I'll explain that when I get to Verses 3-4 of this psalm.
 - c) So with all that said, what is this psalm about? As best I can tell, it is contemplating the brevity of this life compared to all of eternity. It is discussing people who live to get rich and "get all they can" in this life as if there is nothing after this life.
5. Verse 1: Hear this, all you peoples; listen, all who live in this world,² both low and high, rich and poor alike:
 - a) Verse 1 starts off straight forward enough. It is saying that this psalm is for all people, no matter what is their financial status or no matter what is their political status. This verse also gives the impression it is not just for believers to contemplate but all people.
 - i) So why address a psalm to all people? Does this mean all people will read it? Of course not. The idea here is to contemplate the fate of all people, no matter what is their status in life or no matter how rich or poor they are.
 - b) A subtle point that will be made early in this psalm that all people, no matter what their status, must face death. Achieving great financial status or becoming a great leader will not prevent the reality of facing one's death and God's judgment.
 - c) Let me approach this psalm another way: We just finished a group of psalms that discusses the idea of God as a "future king of this world". In fact, the same author of this psalm is the same author of the last three lessons on psalms.
 - i) So why would the same author jump from a lesson about a coming king (referring to Jesus) to a psalm all about contemplating one's coming death? (This psalm.)
 - ii) I believe these psalms do follow a pattern for a reason. That reason is, once we contemplate what the future "is" going to be, what should we do about that future given our present life on earth? In other words, how does all of that "stuff" about God actually ruling over the world one day affect our lives here and now? That is what the author wants us to contemplate in this psalm, and that is why the psalm is addressed to all people, and not just say the leaders of Israel.
6. Verse 3: My mouth will speak words of wisdom; the utterance from my heart will give understanding.⁴ I will turn my ear to a proverb; with the harp I will expound my riddle:
 - a) One of the questions I had in the introduction is "Why did the author mention the fact that this psalm is a "psalm"? To put it another way, how did the author know this particular piece of poetry was meant to be a "special" piece of poetry worthy to be a psalm?
 - b) In some ways, Verses 3 and 4 are the answer. Let me paraphrase what these two sentences are saying: I (the psalm author), will speak words of wisdom as if God Himself has dictated them to me. Please do your best to understand what I am about to say as it is not too complicated. I am about to teach you a riddle. Not like a childhood riddle that is a tricky question, but a fact about life that one should think about.
 - i) The riddle itself is not given yet, in this psalm.
 - ii) What the author of this psalm is trying to do at this point is to say in effect, "OK, now that I've gotten you to think about the eternal future with God as "King", what does that mean practically for your life here and now?
 - iii) Even if you or I have not contemplated the last group of psalms, the author is simply trying to get us to think about our own futures. The author is trying to get us to read on and contemplate the purpose of our lives.

7. Verse 5: Why should I fear when evil days come, when wicked deceivers surround me --
 - a) Remember that the last two verses mentioned a riddle. I believe that riddle begins here in Verse 5. The essential question is "Why should I fear when evil days come"?
 - i) Let me put this my own way: Why should I be afraid when everything around me appears to be going wrong and my life feels like it is falling apart?
 - ii) Here is my answer: If we know we are going to live forever, and we know that we won't see death but pass from life to life, why worry about this life? Yes we have problems and yes we have situations to deal with. At the same time, worrying about our problems won't solve them.
 - iii) What I am about to say sounds like an overly simplistic expression, but I also know it to be true: God wants to take over our problems. The first step with any problem is to say in effect, "OK God, this is your problem and it is too much for me to handle". I usually find that God somehow then works with us and through us to guide us through whatever we have to deal with at the moment.
 - b) The second part of the verse says, "When wicked deceivers surround me". A point here is that no matter what has happened to the psalm writer (or us) may or may not be our fault. Notice that this verse and the next several verses spend no time looking for blame as to who caused the problem at hand. The point is that God wants us to trust in Him to be in charge of whatever we are dealing with at this time.
 - i) The phrase is saying in effect, "I am dealing with wicked people around me, but I don't need to fear because I know that God is in charge of this whole situation."
8. Verse 6: those who trust in their wealth and boast of their great riches? ⁷ No man can redeem the life of another or give to God a ransom for him-- ⁸ the ransom for a life is costly, no payment is ever enough-- ⁹ that he should live on forever and not see decay.
 - a) While I was rambling on in the last verse about how to deal with our problems, the author wanted to focus on the difference between those who do trust in God versus those who trust in their riches. The underlying point here is that one cannot buy their salvation.
 - i) Someone who has a lot of wealth relies on that wealth to help with their problems. They will not turn to God as they think that money can solve all of their problems.
 - ii) In my work as an appraiser, I rarely see someone that has a heart for God that also has a lot of wealth. Why is that? I think of the expression, "Where your heart is, your money will follow".
 - iii) Having lots of money is not an indication of being saved or not being saved. Trusting in one's money and ignoring God is an indication that one has a problem.
 - b) OK John, so people who trust in wealth and ignore God all of their life are not going to heaven. That is interesting information, but what does it have to do with me right now?
 - i) An underlying point is that God does not want any competition to help us with our problems. God wants us to depend upon Him to deal with our situations. If we have access to money, that is a nice benefit and I'm not knocking it. The point is God wants us to trust in Him to see us through our issues and problems. If God has provided us with significant financial resources, He has some purpose for those resources and it may be for times when other income is not coming in. Keep in mind that everything we have in this life is "God's anyway" and we can't take it with us.
9. Verse 10: For all can see that wise men die; the foolish and the senseless alike perish and leave their wealth to others.
 - a) It is important to note that wealthy people are not necessarily either the wise men or the foolish or the senseless people as described in this verse. The point is that those who trust in their money can't take it with them and must leave it to others.

- b) I read an interesting statistic not too long ago that said in effect that most inheritances received is squandered within a few years of receiving it. Even those who acquire tremendous wealth by inheritance rarely get to see that beyond one or two generations.
 - i) The question then becomes: Why bother working hard to become rich? Occasionally, I meet a financially successful person who is also a devout Christian. I find that in such cases, God blesses those who already have the attitude of a being a giver. If you think, "Dear God let me get rich first, and then I will live to make a difference for You", that does not work. God's response is in effect, "Start making a difference for me now, and I will provide the resources for you in order for you to continue to do those things I have called you to do."
 - c) The other point this psalm is making is, "Are you working to become rich or are you working your life to make a difference for God?" One choice may make you rich in this lifetime and the other choice can make one "rich" for all of eternity.
 - i) One of my favorite bible teachers likes to say, "You can't take it with you, but the secret is to send it up ahead of time". What he meant by that is if we use what time and resources God has given us to make a difference for Him, that in effect is sending our money and resources up to God "ahead of us". If we are rewarded in heaven based on our service for God, then we are sending our money up ahead of us in terms of our giving now (to help others) we get "back" in eternity. (That is assuming one gives with the right attitude as described in Matthew 6:2-4.)
 - d) Meanwhile, we are still reading of the depressing fate of those who trust in money. ☹
10. Verse 11: Their tombs will remain their houses forever, their dwellings for endless generations, though they had named lands after themselves.
- a) When the text says "their tombs will remain their houses forever", that does not mean their souls literally live in their graves forever. It is a poetic way of saying that if one is trusting in money, they will spend eternity away from the presence in God in hell.
 - b) It is interesting that when the bible refers to hell, the literal translation of "hell" means to be in the earth. There are some who theorize that "literal hell" is located somehow within the earth, but since I don't plan on being there, I'll let theologians debate that one.
 - c) Getting back to the verse, most of adults know of, or at least heard of people who name their estates after themselves. They figure that their names will go on forever associated with that piece of real estate with their name on it.
 - i) In reality, usually within a few generations, such places are renamed. Even if a person gets say a city named after them, usually within a few generations, nobody will know the history of that city name and how it became associated with them.
 - ii) Think of it this way: The North and South American continents in effect are named after an explorer named Amerigo Vespucci. How many people know anything about that man? Even if we have something as big as a continent named after us, nobody ever thinks about the fact the continents were named after him.
 - iii) One day, this world as we know it will be gone. Therefore, even the name "Amerigo Vespucci" (through the American continents) will not live forever. Eternity will be far longer than even the period our world has existed. That leads us back to this verse and the futility of naming lands after oneself.
11. Verse 12: But man, despite his riches, does not endure; he is like the beasts that perish. ¹³ This is the fate of those who trust in themselves, and of their followers, who approve their sayings. *Selah*
- a) The riddle of this psalm is the point about people who trust in their riches. Jesus said it is hard (not impossible but "hard") for those who have riches to go to heaven. (See Mark 10:24 or Luke 18:24).
 - i) This is the point here. This psalm is not arguing that money itself is a bad thing. The psalm and Jesus are both making the point that trusting in money is a bad thing in terms of caring about one's eternal salvation.

- b) The key phrase is the middle of Verse 13, which says, "Those that trust in themselves".
 - i) Think about all the people who brag, "I have gotten rich by doing these specific things and you too, can be rich if you live life like I have."
 - ii) I remember there was a man on television some years back who used to do his own commercials to promote his "get rich" book. The commercials would show this man on an expensive yacht next to girls in bathing suits. He would say, "You too, can live like this" and then the commercial goes on to plug his book.
 - a) The point is money can and often does, draw people away from God. People pursue making money at the expense of ignoring God.
 - iii) Let me state again, that God is not against making a living. Having money is not a sin. What is a sin is ignoring God for the sake of going after that money. If we ignore time in prayer, God's word or gathering with believers in order to earn more money, those are examples of going down the wrong path in life.
12. Verse 14: Like sheep they are destined for the grave, and death will feed on them. The upright will rule over them in the morning; their forms will decay in the grave, far from their princely mansions.
- a) OK John, I get the idea that the condemned are destined for the "grave" and that is a poetic way of saying that those who ignore God all of their lives are going to hell.
 - i) What does it mean when the verse says "death will feed on them". It could be a literal reference to bugs and animals that eat dead bodies. The important point is the rich people will leave their expensive homes and end up being food for lower creatures in the grave. The real point is the eternal futility of chasing after riches.
 - b) So why are the rich compared to sheep? In the Jewish culture, the purpose of raising sheep is not only to cut their hair for clothing, but eventually sheep are killed for food.
 - i) The point is that sheep do not understand eternal life. Sheep are very dumb animals and don't realize the futility of their own lives. Sheep don't think about how their hair and bodies are used for others to consume.
 - ii) One of my favorite Jewish expressions is, "The greatest purpose that an animal can serve, is for food for a human being." While I believe that is true, I also see it as it ties to this "sheep principal" in this verse.
 - c) The verse also says the "upright will rule over them in the morning". Obviously it means that those who are saved will live forever in heaven, which is a whole lot longer than those who live to get rich in this lifetime.
13. Verse 15: But God will redeem my life from the grave; he will surely take me to himself. *Selah*
- a) Let me quote one of the most important things Jesus ever said, "I tell you the truth, if anyone keeps my word, he will never see death." (John 8:51, NIV).
 - i) What Jesus is saying there is that those who trust in His sin payment and consider Jesus to be their Lord (i.e., in charge of their lives) will never see death. Such a person will literally pass from this life directly unto the next life.
 - b) My brother in law a year ago lost his wife to cancer. He told me that "at the end" she saw angels in her room and she even started speaking in some unknown language. Regardless of how one feels about the "tongues" issue, the point is those who trust in God don't see death the same way nonbelievers do see death. I am convinced she was saved and she past right on into heaven and never saw death.
 - c) OK John, the writer of this psalm is "Old Testament". How do we know he is saved? I have no idea. I just know that this writer believed in the God of the bible and that same God does redeem from the grave those that trust in Him. Even Job believed in his pain and misery that he would see God one day and his "redeemer" lives. (See Job 19:25.)
 - d) Notice the end of the verse saying that it is God who will take me (who is talking about his death) to Himself. The point is the writer of this psalm is not trusting in his wealth to "save him", but his trust in God to redeem him from death.

14. Verse 16: Do not be overawed when a man grows rich, when the splendor of his house increases;
¹⁷ for he will take nothing with him when he dies, his splendor will not descend with him.
 - a) Meanwhile, the psalm continues to warn believers about the danger of being "overawed" (meaning overly inspired) by when someone grows rich. The point is we as Christians have to remember that such people cannot take their riches with them into the next life.
 - b) OK, why is this psalm going "on and on" about this? It is easy in a bible study to keep our focus on God and not on riches. The hard part is when we are busy with our lives and all of a sudden we come across someone who is rich or who focuses their lives primarily on becoming rich. The sad truth is such people often do get their dream of being rich (by whatever their definition of rich is).
 - c) The older I get, the more I am convinced that Satan is more than happy to let nonbelievers realize their life goal of getting rich. Satan is more than aware that riches draws people away from God and the devil uses that fact to keep people from turning to God.
 - i) I always like to describe Satan as having two goals: 1) To keep people from turning to God and 2) keep believers from being effective witnesses for Jesus. Satan knows that his time on earth is limited and one day, when "x" people (an unknown number to anyone but God) get saved, and then his time is done. Satan works hard to extend his time on earth by focusing on those two goals.
 - ii) I am not saying all riches are of the devil. I am saying that Satan uses riches to keep people away from God in the first place.
15. Verse 18: Though while he lived he counted himself blessed-- and men praise you when you prosper-- ¹⁹ he will join the generation of his fathers, who will never see the light of life. ²⁰ A man who has riches without understanding is like the beasts that perish.
 - a) These three verses focuses some more on those who are rich. Such people will count themselves as blessed and other people will praise their wealth. That is Verse 18.
 - i) Such people will never see the "light of life" (Verse 19, which I believe a reference to God). The benefit of following God means far greater blessing in life, and we have Him to help us through our lives and our struggles.
 - ii) Verse 20 essentially says, that such people are like perishing animals in that they will not live for eternity in God's presence.
 - b) That finishes this 20-verse psalm warning about the dangers of living for money and not caring about God. Why did this psalm go on and on about this? Why not just say in one verse, beware of making money to the point that we ignore God?
 - i) The answer is, there is always the danger in our lives of being drawn to money or to the things we can acquire with such wealth and be drawn away from Him.
 - c) Let me end this psalm with this question: Let's suppose we are seeking God and are still working hard trying to support ourselves and our family. If I know I am seeking God, why does He let me financially struggle?
 - i) I like to put the "financially struggle" issue this way: Part of the punishment that God gave to Adam when he sinned, was that Adam had to "work the ground" all of his life. The point is not that God called Adam and all of us to be farmers. The point is that God does call on men to work for a living. God is saying in effect, that profit won't come easy, but profit will come by hard work.
 - ii) I remembered something a professor taught me in business school: "The worst curse that I can put on you is that if you are really financially successful early in life. I can promise that it won't end well." I have no idea whether or not that professor was saved. However, he did understand the principal that the best way to appreciate life was dedication to hard work and trusting that if we have a goal and seek that goal, (and I'll add it is God's will), that goal will come in time.
 - d) OK, on that happy note, I am ready to move on to Psalm 50.

16. Psalm 50 introduction: A psalm of Asaph.
- a) We have here a new psalm writer. His name will come up a few more times before we finish the psalms. All the bible says about him was that he was a "singer of psalms" and appointed by David to be a singer. What does that mean? It means he probably was a Levite who had a great singing voice and David appointed him to be in charge or involved in the worship of God. His sons (or descendants) are also mentioned in several bible places and apparently, they too were appointed as singers.
 - b) So what is this psalm about? It is another accountability psalm, just like the last one. The last psalm (#49) was focused on people who cared more about money than God, this psalm focuses on believers and discusses what God expects from believers. The later part of the psalm then has a few warnings for nonbelievers, but most of it focuses on believers.
 - i) If I had to summarize this psalm in one key thought, it is, "When we worship God, He doesn't just want us to go through the motions of worship, He wants us to put our heart into it and think about the things we are doing for Him." In other words, if we are grateful for His salvation we should act like we mean it.
 - ii) When we are praying or doing things for others, we should not do such things out a sense of guilt, but do them out of gratitude for what God has done for us.
17. Verse 1: The Mighty One, God, the LORD, speaks and summons the earth from the rising of the sun to the place where it sets. ² From Zion, perfect in beauty, God shines forth.
- a) These opening verses essentially say that God is calling out to the whole world. Verse 1 mentions from the rising of the sun to where it sets. Since the whole world experiences sun rises and sunsets, it is a poetic way of saying this psalm is for all people.
 - i) Now counter the fact that this psalm is for "everyone" with the fact that Verse 2 says that God is speaking from Zion. The word Zion refers to the mountain where Jerusalem is located. This psalm is saying in effect that I (God) am the God of the whole world, but at this time (when the psalm is written) I am primarily focused on working through the nation of Israel. That throne (a tent and later a tabernacle in Jerusalem) is considered the earth-home of God. Of course God is everywhere, but that building was the center of worship of the true God.
 - b) I've always found it interesting that the God who created the whole world has said in effect, that the little piece of real estate known as Israel is "His". God has declared in effect that that land is His (see Leviticus 25:23 as an example) and the Israelites can live there as long as they are loyal to God. (See Jeremiah 2:7 or 16:18 on that decree by God.)
 - i) So why would God who created everything say this little piece of real estate (land of Israel) is His? I believe that is for our sake, not for His. It is to say for us that if you are looking for a throne on earth from which "God the Son" will rule from. That throne will be located here in Jerusalem.
18. Verse 3: Our God comes and will not be silent; a fire devours before him, and around him a tempest rages. ⁴ He summons the heavens above, and the earth, that he may judge his people: "Gather to me my consecrated ones, who made a covenant with me by sacrifice."
- a) Verse 3 is saying in effect that God will one day judge the individuals of the world. The book of Revelation (20:4) speaks of two judgments. The first judgment is for believers (for getting rewards) and the second judgment is for nonbeliever.
 - b) Most Christians and religious Jews take the view that a purpose of God is to "make things right and fair". This world would only be a fair place if there was a God who did judge people based on what they have done in this lifetime.
 - i) The point as it relates to this verse and the topic of this psalm is that God is going to judge people who do claim to worship Him. There is going to be a tough judgment on those who just "go through the motions" of say, coming to church.

- c) Here is a related question to contemplate: Is it fair that a person has to suffer eternally for just the things they have done in this lifetime? The correct answer is people suffer eternally based on the fact they have refused to receive God's free payment for sin, which is Jesus. In that sense, it is fair that God judges that way because we are "stuck" with our sinful nature and we need to be perfect (i.e., perfectly forgiven) in order to spend eternity with a "Perfect God".
 - i) The problem with most people is that they feel they have to earn God's forgiveness by showing how good they are. They think by having enough discipline we can avoid acting out our sinful nature. God on the other hand, says in effect, "I know what you are really like on the inside and I'm not impressed by all of your effort to turn from your sins. Since I God am offering "myself" for your sin payment, why would you want to try to top that by turning from sin based on your own effort?"
 - ii) What about those who never heard of Jesus? I believe God will judge all people fairly and I can sleep at night knowing that a fair judgment will come one day.
- d) Now comes the important part. Psalm 50 , Verse 4 says in effect to "Gather around me all of those who agree to be judged by a covenant of sacrifice". OK, what does that mean?
 - i) To an Old Testament Jewish believer, it means such a person trusts in God and is willing to make animal sacrifices in order to show their commitment to God.
 - ii) In the New Testament, it means that we trust in Jesus payment for our sins as the ultimate sacrifice. To put it another way, we as humans are not allowed to get away with anything. There must be a price paid for all (emphasis on "all") sins, and Jesus is our complete substitute payment for sin.
- e) With that said, the point these verses are making is that God is coming to judge the earth and that judgment beings with those who put their trust in God.
 - i) Remember that the theme of this psalm is about those who go through the motions of worshipping God, but their hearts are not in it.
 - ii) But John, doesn't the New Testament clearly say that there is no condemnation for believers? (That is Romans 8:1). If that is true, who is being judged here and how?
 - a) Some people see these verses as only applying to Old Testament Israelites. They say that God will judge each individual that did claim they trusted in Him and their eternal fate depends on what they did with that knowledge that they did make that commitment to serve God.
 - iii) I hold another view that is also common among New Testament teachers. God is coming to judge the world, and that includes believers. The idea for us New Testament believers is that somehow there are eternal rewards or a lack of eternal rewards for believers based on our loyalty and commitment to whatever God called us to do as believers.
 - a) I have heard of Christian people close to death that worry that they have not done enough for God. They think or say in effect, "Let me go out and save one more person for Christ before I die." God is in effect saying to them, "You have done all I have asked you to do and another good act will not make a difference for your eternal reward. Calm down and relax." ☺
 - iv) In summary, I believe God will judge all people. That judgment for believers somehow determines either our rewards or our status in heaven. (Examples of this principal include: 1st Corinthians 3:8, 2nd John 1:8, Hebrews 11:6 and Revelation 11:18.) Personally, I don't want to have to worry at my deathbed about not doing enough, so therefore the call is to go out and make a difference "now" before God. That is what God is calling all believers of all ages to do.
 - v) So is there a long line as we all wait for our turn to be judged? I don't think so. A God that is capable of judging billions individually is capable of handling a judgment of this size and I suspect there is no waiting around.

19. Verse 6: And the heavens proclaim his righteousness, for God himself is judge. *Selah*
- a) Since Verse 6 has a "Selah" at the end, as I've said many times in the psalms, that simply means to stop and think about what was just said. Since I just spent over a page on the last three verses, I can be shorter on this verse and still get my "Selah" for the day. ☺
 - b) With that said, Verse 6 says that the "heavens" proclaim God's righteousness. My question of the moment is "Who or what in heaven is proclaiming God's righteousness?"
 - i) A possible answer is the angels. They are proclaiming that God is "right" to judge people as He is at this time.
 - ii) The word "heavens" also refers to what is above the sky. The verse could be saying that God's "creation" is proclaiming his righteousness by just being evidence of His existence and the fact He rules over the world.
 - iii) Others argue it is believers who get to avoid this judgment.
 - iv) There, I've laid out three possible views. We will discover one day in heaven which one is correct. ☺
20. Verse 7: "Hear, O my people, and I will speak, O Israel, and I will testify against you: I am God, your God.
- a) The next few verses give a common theme in the Old Testament. That theme and this verse is saying in effect to the Israelites, "You people claim to be worshipping me, but your heart is not in it, and you are just going through the motions of worship.
 - b) The warning to Christians is similar. It is really easy to just go through the motions of going to church every Sunday and following along with what everyone else is doing.
 - i) I'm not talking about the moments where our minds wander in church. I'm talking about those who never put their hearts into worship in the first place.
 - ii) I remember a former pastor of mine referring to such people as "pew potatoes". It refers to people who just come to church, and just take up space in the pews. His point and the point of this verse is God is not interested in people who don't get involved in His plan of salvation. That means that God wants all believes to somehow and someday, work to make a difference for Him.
21. Verse 8: I do not rebuke you for your sacrifices or your burnt offerings, which are ever before me. ⁹ I have no need of a bull from your stall or of goats from your pens, ¹⁰ for every animal of the forest is mine, and the cattle on a thousand hills. ¹¹ I know every bird in the mountains, and the creatures of the field are mine. ¹² If I were hungry I would not tell you, for the world is mine, and all that is in it. ¹³ Do I eat the flesh of bulls or drink the blood of goats?
- a) These six verses in effect all make one point. That point is that God has no need of "things". God is not hungry that He actually eats the animal sacrifices that the Israelites made in the process of worshipping Him. Know that these verses are quoted when people ask what does God want or need? The response is that God does not have any need of anything and these verses in effect state that fact.
 - b) OK, if God has no need of anything, why does He want us to getting involved?
 - i) The short answer is that God chooses to work through people to lead others to Him and help others grow in their faith in him.
 - ii) God wants to bless our lives and live to make a difference for Him. We can't do that by just going through a routine of just going to a church service.
 - iii) It's not a matter of focusing every moment on God. The human mind can only focus on one thing for a certain length of time. The point is God wants us to care about our relationship with Him and care enough to get involved somehow or someday in order to make a difference for Him in this world.
 - a) As the saying goes, "If you are not sure what to do, do something." Get involved with "something" so that God has an opportunity to use you.
 - iv) What if I am sick at the moment and I can't help much? God isn't demanding we be "supermen or superwomen", just that we do something when we can.

- c) One has to remember that the Old Testament system of worshipping God involved the sacrifice of innocent animals. That is why these verses go on and on about how God doesn't need animals. He is interested in a heart that is committed to serving Him.
 - i) I heard a great comment that goes well here. Most Christians pray for revival in their lands or in their churches. Revival is about more people coming to know God. The problem with revival is that it is a waste of time unless there is repentance first. Instead of praying for revival in our lands, we should pray for repentance to happen first. The idea of repentance is for people to realize their guilt before God and that they need to come to Him, "broken" and not desiring to offer Him anything in return for His help. Then and only then can revival come.
22. Verse 14: Sacrifice thank offerings to God, fulfill your vows to the Most High, ¹⁵ and call upon me in the day of trouble; I will deliver you, and you will honor me."
- a) This section of the psalm ends with a plea by God to the Israelites to continue their sacrifices (in the Old Testament), but do with a heart that is broken and seeking Him. In the New Testament, we look to Jesus as fulfilling all of the Old Testament sacrifices, but the point is the same. The point is to be grateful for the forgiveness God has given us. The point is to get involved in "His program", whatever that entails in our lives.
 - b) This vow of commitment comes with a promise in Verse 15. The verse is saying in effect, that if we have a heart for God and are willing to make a difference for Him, we can call upon Him when we are in trouble and He will deliver us.
 - i) So does this mean that God only helps those who are fully committed to Him? The answer is no, as I have sometimes seen great miracles come to those who lack faith in God. Sometimes He just does miracles in order to get people to follow Him or draw closer to Him in the first place.
 - ii) What about for us committed Christians? Can we trust in God's deliverance? I would say yes, but one has to remember that God promises to rescue us "His way" and on His timing. He is there guiding us through our tough situations, but He only promises to see us through them, not necessarily to rescue us from them.
 - c) The point of these two verses is that it is never a waste of time to commit our lives serving God. Not only do we get blessed by helping others, but we can then count on God being there for us when we really need Him because we do have that "heart" for Him.
23. Verse 16: But to the wicked, God says: "What right have you to recite my laws or take my covenant on your lips? ¹⁷ You hate my instruction and cast my words behind you.
- a) Before this psalm closes, there are a few words to the wicked. That term refers to people who refuse to turn their lives over to God. This verse is here almost as if someone is thinking, "OK God I know I am committed to You, but what about that person over there who never does anything."
 - b) I don't think these verses are for the non-committed as they don't read the psalms. They are for the believer to understand what happens to those who are just going through the motions of going to church but never really do much about their trust.
 - c) Let me pause and comment a little about things I have seen in the business world. I have met both Jews and Christians who have literally said to me, "I don't care much for church (or synagogue) but I need to go because it is good for business". There are small towns where one cannot succeed in business without being a member of a specific church.
 - i) I have also met people who go to church because they want their children exposed to church, but they personally don't care for it very much.
 - ii) These are the type of people God is addressing in these verses. They go through the motions and recite along with a memorized prayer or a song, but their hearts don't really care for the things of God.
 - d) On this scary thought, we can continue. ☺

24. Verse 18: When you see a thief, you join with him; you throw in your lot with adulterers. ¹⁹ You use your mouth for evil and harness your tongue to deceit. ²⁰ You speak continually against your brother and slander your own mother's son.
- a) These three verses give examples of what these "church pew sitters" (as my former pastor calls them) are like. In other words, how do I know if I am truly committed to God or if I am just going through the motions of going to church? The answer is to look at these verses. If they "fit", then one is not truly committing their lives to God.
 - b) Let me ask a different question: Suppose we talk to someone in church who we can tell fit the description of someone who doesn't really care for God. We tell them in effect, "You are not really into this, but you are only here because of 'x' reason."
 - i) If we yell at them, are they going to change? If we tell them it is a waste of time to come to church and not truly change their lives, will they listen? My point here is about the importance of tact. Yelling at someone who is sinning, may make us feel better, but it won't help the person who is not committed to God to change.
 - a) As Greg Koukl (a great apologetic teacher) likes to say, "If either I or the other person I am talking to get angry, I have lost the battle of words."
 - ii) If we want to be a help to others, we need to do it tactfully. We need to point out that one's life is not being helped by God when their hearts are not into it.
 - iii) At the least, we should pray to God for such people that He would work in their lives to show them the "waste of time" of coming to church, but never changing their lives based on their belief that God exists and is in charge of our lives.
 - c) By the way, I am not saying that we as committed Christians are perfect or don't also need forgiveness the same way such uncommitted people are acting. The point is one's attitude in coming to church. Are we coming "broken" and seeking His forgiveness, or are we just going through the motions? Or worse, are we thinking we are better than the person next to us because we don't do some particular sin?
 - i) A related point is that we can't be of any use to others, until we first come to God ourselves and ask forgiveness. We approach others with the idea that we know God has forgiven us and now we ask that He help us with others around us.
 - d) I want to end this section with a story of a lifelong thief that lived over a hundred years ago. He would faithfully go to church every Sunday, but at the same time, would not change his ways and kept on robbing banks and trains. I would argue that such a person is not forgiven even though he may have asked for forgiveness every Sunday. The point is we have to make an effort to actually turn from sin as part of our repentance. No we are not perfect and we may "slip" at times from our weaknesses, but there has to be an effort in the first place to change.
 - e) On that happy note, ☺ let's finish the psalm.
25. Verse 21: These things you have done and I kept silent; you thought I was altogether like you. But I will rebuke you and accuse you to your face. ²² "Consider this, you who forget God, or I will tear you to pieces, with none to rescue:
- a) There is a false view among those who go to church but don't "live the life" is that God actually approves of their lifestyle. Because they are getting away with living a double life of say, going to church but never actually doing what God expects them to do, they think that God is approving of that life or worse, God doesn't care.
 - i) Let me put this issue another way: Why doesn't God strike down now those who are not serious about their commitment to Him? The answer is none of us would be around very long if God quickly shot down a lightening bolt at everyone who made a commitment to God and then sinned.

- b) The reason God allows people to get away with things for a time is He wants to see whether or not such people will change. The point of this verse is even though such people think they are getting away with stuff, they are not, and there is a day of judgment coming. In fact, the only reason you and I as committed followers to God are not judged the same way is only because we come to God "broken hearted" and admitting that we are sinning before Him and (the big "and") we are willing to turn from that sin.
 - c) These verses are not saying we should let such people be as "God will tear them to pieces" (as Verse 22 states it) on judgment day. The point is God calls on us to be a good witness to others and warn them about the judgment to come. To repeat Greg Koukl's quote, "If either one of us get angry, nobody wins the debate." My point here is we have to approach nonbelievers to warn them about such judgment, but it needs to be done tactfully, or else neither one of us will do what God asks us to do.
26. Verse 23: He who sacrifices thank offerings honors me, and he prepares the way so that I may show him the salvation of God."
- a) This last verse is a good summary of the psalm and of the whole lesson. This verse is saying in effect, "Those who are willing to sacrifice their lives (i.e., make an effort to seek God and not just focus on say, work and not just go through the motions) will see God's salvation and all the wonderful things as described in the last few lessons.
 - b) To put it another way, God is saying that it is worth it. Let's face it, living the Christian life requires us to make sacrifices of our time and our resources for God.
 - i) It means to daily trust in a God we cannot see or sense by any of our senses. It also means we have to battle spiritual forces that want us to be an ineffective witness for God with our lives.
 - ii) So what is the reward for doing all of that? Eternal salvation in God's presence.
 - c) In effect, God is asking us to make the opposite choice that Adam and Eve made. When they were living in the Garden of Eden, they trusted in God to take care of them and provide for them. By taking of the forbidden fruit, the point is that they wanted to "do whatever they wanted to do without God's help."
 - i) God is in effect saying to us, "Trust me, and don't go down the path of trying to live life without my help. Trust me and even though this life will be hard at times, I will lead you (that's us) down the path that leads to eternal life."
 - d) On that happy note, I can end this tough lesson.
27. Before I wrap this up in prayer, let me also comment on where we are in the psalms. We have now made it to the one-third mark in the psalms. If you have been with me this far, you will have the ability to make it through the whole thing. For those who have been with me before through long books of the bible, it is a challenge, but there is a finish line down the road.
28. Let me also end by saying, I do not consider myself to be superior to anyone reading this lesson and we all (heavy emphasis on all) need to seek God and His forgiveness on a regular basis.
29. Father, help us to remember that we are accountable to You. The great danger in living the Christian life is to be aware of the dangers of things that can turn us away from You. Guide us to keep our focus on You and not say, on where our next paycheck will come from. Help us to not just go through the motions of worshipping You, but come to you regularly with the realization that we are sinful people and need You daily in order to stay close to You. Help us to stay on the path You desire for our lives as we make a difference to a dying world around us. We ask this in Jesus name, Amen.