

He who dwells in the shelter of the Most High will abide in the shadow of the Almighty. I will say to the LORD, "My refuge and my fortress, my God, in whom I trust."

For he will deliver you from the snare of the fowler and from the deadly pestilence. He will cover you with his pinions, and under his wings you will find refuge; his faithfulness is a shield and buckler. You will not fear the terror of the night, nor the arrow that flies by day, nor the pestilence that stalks in darkness, nor the destruction that wastes at noonday.

A thousand may fall at your side, ten thousand at your right hand, but it will not come near you. You will only look with your eyes and see the recompense of the wicked.

Because you have made the LORD your dwelling place—the Most High, who is my refuge—no evil shall be allowed to befall you, no plague come near your tent.

For he will command his angels concerning you to guard you in all your ways. On their hands they will bear you up, lest you strike your foot against a stone. You will tread on the lion and the adder; the young lion and the serpent you will trample underfoot.

"Because he holds fast to me in love, I will deliver him; I will protect him, because he knows my name. When he calls to me, I will answer him; I will be with him in trouble; I will rescue him and honour him. With long life I will satisfy him and show him my salvation."

(Psalm 91:1-16)

Introduction

In these trying days many of us are understandably turning to the Psalms, which reveal a raw and helpful honesty concerning living in a fallen world. The Psalms make it clear that the children of God are not exempt from the sometimes very powerful and destructive storms of life.

The Psalms address the kind of storm we face today: the pestilence and destructive consequences of COVID-19. It is a plague that threatens both physical life as well as our

overall normalcy and quality of life. One particular psalm seems especially apropos: Psalm 91.

Along with COVID-19, Psalm 91 has gone viral. This is both good and not so good.

For many Christians, Psalm 91 provides wonderful comfort as we contemplate being under the caring shadow and protection of the Most High. Many Christians are finding deep comfort from their experience of the presence of God promised in this psalm. However, I am pastorally concerned that many people are running to Psalm 91 and using it as a mantra, which will prove impotent for many. For some people, their misuse of this psalm will produce a crisis of faith or, worse, a cynical rejection of the Most High God, which would be eternally tragic.

As we seek solace in Psalm 91, do we do so as God intends? That is, do we legitimately claim its promises? Does this psalm promise that COVID-19 will not come near the Christian? Does this psalm promise Christians that COVID-19 will not kill us? If this disease does infect or kill us, is it because we lacked faith to claim the promise of Psalm 91? These are seriously important questions.

Recently, I read an account of a South African man who recovered from this deadly virus. He said that, along with the medical protocols, he and his family “have stood on Psalm 91 and other Scriptures, proclaiming them daily.” He said that he had experienced the truth of God as the Lord who heals (Exodus 15:25) and added, “We also took Communion every day and proclaimed healing Scriptures.”

I want to be very careful. My intention isn't to cast aspersion on this brother in Christ. But neither Psalm 91 nor daily Communion are protocols for healing from COVID-19. Psalm 91 is not a spiritual vaccine. Rather, it points us to Jesus Christ, who is the shelter in a time of storm—the shelter available in the midst of a sin-cursed, pestilent-infected world.

Did God heal this brother? Certainly. Apart from the Lord, no one would survive even the common cold. But again, being a Christian and knowing and proclaiming Psalm 91 is no cure-all.

Recently, my father-in-law was preaching at a missions conference. Another preacher was there who was later diagnosed with COVID-19. This godly man, who loved God and whom God loved, died a few weeks later. My father-in-law, on the other hand, remains (at the time of writing) healthy. Why didn't God deliver him? Why is my father-in-law, who also loves God, virus free? Did one believe Psalm 91 while the other didn't?

If we apply the populist theology of so many in our day, we would make some very wrong-headed conclusions about this man's death. His family would be wrongly discouraged and wrongly doubtful about their husband, father, and grandfather's faith. So, before

flippantly quoting Psalm 91, we had better understand what it *does* and does *not* promise.

Before plastering your car with bumper stickers proclaiming protection from Psalm 91, or covering your front door with the words of Psalm 91, understand what these words *do* and do *not* promise. In this study, I want to help us with this as we spend our time in this wonderful psalm. *Truthful* comfort is my goal.

An Appealing Introduction

The author begins with a wonderfully appealing statement: “He who dwells in the shelter of the Most High will abide in the shadow of the Almighty. I will say to the LORD, ‘My refuge and my fortress, my God, in whom I trust’” (vv. 1-2).

This is what the writer wants for his readers. Is God your refuge, your fortress? Can you speak of “my God” whom “I trust”?

The Reality

“He who dwells in the shelter of the Most High will abide in the shadow of the Almighty” (v. 1). This verse is a thesis statement, as it were. It states what is true. It is a statement of very appealing fact. Like a beautiful holiday brochure, which presents an appealing picture, the opening verse invites us this place of absolute security.

The word translated “shelter” can be translated “protection.” It speaks of unqualified, full-blown protection. After all, if you are under the “shadow” of El Shaddai, there is nothing to fear (see Genesis 17:1-8).

The use of the names “Most High” (*Elyon*) and “Almighty” (*El Shaddai*) is a double reinforcement of God’s protection. “Most High” speaks of God as a high tower; that is, a place that is inaccessible to an enemy. The one who “dwells” (to be settled with; sometimes the word means to marry) with the Most High will feel safe from all harm and from all alarm. “Almighty” (*El Shaddai*) speaks literally of the “many-breasted one” (Andrew Jukes) and points us to God’s care as of a mother for her own. If you have ever seen a mother protective of her child, then the term “almighty” probably comes to mind! Beware anyone who messes with her chicks!

This opening verse presents a very comforting picture. It is appealing for anyone who is in need of security—of a hiding place from the onslaught of life. In such a position, we are protected and defended from the harm caused by the evils of a sin-cursed world. Like a cool place of shade in the midst of an oppressive desert, dwelling with God is a wonderful oasis. Who wouldn’t want that? Apparently, a lot of people. But more about that later.

The Response

The only logical response to the appeal of v. 1 is v. 2: “I will say to the LORD, ‘My refuge and my fortress, my God, in whom I trust.’” God is so “high above” that we find safety in him (see Psalm 46). But, how “high above” is he? Is there any peril that may be able to reach those whose refuge is in him? The psalmist goes on to answer that question.

An Appealing Invitation

Having made his boast in the Lord (v. 2), the author now suggests that what is true of his experience can be true of ours.

For he will deliver you from the snare of the fowler and from the deadly pestilence. He will cover you with his pinions, and under his wings you will find refuge; his faithfulness is a shield and buckler. You will not fear the terror of the night, nor the arrow that flies by day, nor the pestilence that stalks in darkness, nor the destruction that wastes at noonday.

A thousand may fall at your side, ten thousand at your right hand, but it will not come near you. You will only look with your eyes and see the recompense of the wicked.

(Psalm 91:3–8)

The writer had found God to be his refuge and high tower, inaccessible to enemies and evil, and was persuaded that God can be the same for his readers.

Like the writer, when you abide in the shelter of Almighty, he will protect you from the traps of the enemy. He will deliver you from plagues (v. 3). Like the writer, when you abide in the shelter of Almighty, he will protect you as a mother hen does her young (v. 4). Like the writer, when you abide in the shelter of Almighty, he will protect you—morning, noon and night—from all kinds of enemies and evils (vv. 4–5). Like the writer, when you abide in the shelter of Almighty, the shadow of the Almighty will protect you from enemies who would assault you (vv. 7–8). They will not get the upper hand over you. Being recompensed by the LORD, they will come to see that crime does not pay.

Now, perhaps you are thinking that that sounds too good to be true. After all, you probably know people who have loved God and yet still have experienced all the evils and enemies mentioned here. Where was God then? Where was his protection? And in our day, where is this protection now? Where is this place of safety? These are good questions, for which there is a good, biblical answer. But we will get to that in a moment.

An Appealing Invincibility

The writer goes on to make even grander promises.

Because you have made the LORD your dwelling place—the Most High, who is my refuge—no evil shall be allowed to befall you, no plague come near your tent.

For he will command his angels concerning you to guard you in all your ways. On their hands they will bear you up, lest you strike your foot against a stone. You will tread on the lion and the adder; the young lion and the serpent you will trample underfoot.

(Psalm 91:9–13)

The writer assumes that his invitation has been accepted: “Because you have.” And because it has been accepted, no evil or plague will afflict the refugee. The writer pictures the invincibility of the one who dwells with the Most High.

The psalmist now doubles down on what those who accept the invitation to this shelter should expect. Because the reader has made the Lord his dwelling place and refuge, he is assured of divine and therefore invincible protection.

With this protection, no calamity or plague will be able to touch him because God will command his angels to guard his ways. They will uphold the refugee and protect him so that he will not even stub his toe against a stone. Through this angelic protection, the refugee will tread on the lion and the snake and trample them underfoot. What an encouragement!

Those who accept the invitation to abide under the shelter of the Most High will find a refuge from all threats of harm. In New Testament parlance, they will be overcomers.

An Appealing Intimacy

The final stanza provides us with final encouragement, and this time from the mouth of the Lord himself.

Because he holds fast to me in love, I will deliver him; I will protect him, because he knows my name. When he calls to me, I will answer him; I will be with him in trouble; I will rescue him and honour him. With long life I will satisfy him and show him my salvation.

(Psalm 91:14–16)

There is new tone of intimacy and therefore even more assurance of shelter in these closing verses. Note the change, not merely in pronouns but rather the change in who is now speaking. It is the Most High—the Almighty himself—now speaking. And he proclaims a wonderful assurance. But, as we will see, it is an assurance to whoever meets the conditions.

The Assurance is Exhaustive

The theme of divine shelter continues. God will deliver him. God will protect him. God will answer him. God will be with him. God will rescue him. God will honour him. God will satisfy him with long life. God will save him. In other words, all will be well for this person. Despite, the troubles, plagues, pestilences, and enemies—despite, we might say, COVID-19—this person is assured of any and every deliverance. For, as Jonah said, “Salvation belong to the LORD” (Jonah 2:9). How wonderful!

The Assurance is Exclusive

Before we rush to proclaim Psalm 91 over ourselves, we need to examine the conditions to be met if one will find assurance. What it means “to dwell” and to “abide” (vv. 1-2) is clearly defined.

Defining Dwelling

Those with the assurance of divine protection are those who hold fast to the Most High in love (v. 14). The words translated “holds fast” speak of clinging to someone in love. It is used in Deuteronomy to speak of God’s love for his people (7:7; 10:15). It is a strong statement. Those who singleheartedly love God can claim each promise in Psalm 91. They have earned the right to do so. As those characterised by loyal love for El Shaddai, they are given God’s covenantal blessings.

This is further emphasised by the statement “because he knows my name.” The word translated “know” is used of intimate relations between a man and his wife: “Adam knew Eve his wife, and she conceived” (Genesis 4:1). In other words, the person who is this close to God will enjoy the fruit of these blessings.

But this is of little comfort to you and me, for who would dare claim that they meet these conditions? We feel the same disease as we read Psalms 15 and 24, which describe those who have the right to approach the Lord, but feel that we do not meet the conditions. And, indeed, none of us meet the conditions—except God’s appointed King. God’s Son—the Lord Jesus Christ—meets each of these conditions. Who could claim to have fulfilled Psalm 91:14? Not you. Not me. But Jesus has.

It's Not about You

This is an untitled psalm but that doesn’t mean we don’t have any clue as to who wrote it. Jewish interpretive tradition suggests that, if a psalm is untitled, it can be assumed that the author of the previous psalm wrote it. If that be true, then Psalm 91 was authored by Moses. Based on the content of this psalm, that makes good sense.

But even Moses wasn’t the author, some old covenant person was. That is, some Israelite who lived under both the promises and the stipulations of the old covenant wrote this. And he wrote to those who lived under the old covenant, which included the promises

and the judgements of Leviticus 26 and Deuteronomy 28—chapters which mention all of these matters found in Psalm 91.

Those two chapters informed Israel of the conditional nature of the divine covenant: If you obey God, he will bless you, and if you disobey him, he will bring his righteous judgement upon you. The pronounced judgements included enemies overpowering them and pestilence, plagues, and terrors harassing them.

But Psalm 91 is an expression of what faithful, true Israel could expect. Psalm 91 was not written for Kenneth Copeland; it was written for the true Israel. Unfortunately, Israel never proved herself to be true. That is, she failed.

Interestingly, some commentators believe that Psalms 90 and 91 were written surrounding the occasion of God judging Israel by the deadly serpents (Numbers 21). In one sense, Psalm 91 is not about you—unless you are one who fully keeps covenant with God, or you belong to someone who does. We can say that Psalm 91 belongs to those who belong to the one who fulfilled Psalm 91: Jesus Christ.

Tested by Psalm 91

You have probably already caught it, but vv. 11–12 were quoted by Satan when he tempted Jesus in the wilderness. He tempted Jesus to cast himself from the pinnacle of the temple and promised, like the prosperity teachers of today, that God would guarantee his safety on the basis of Psalm 91. Jesus didn't buy it. Quoting Deuteronomy 6:16, he responded by rebuking Satan for tempting the Lord God.

Jesus knew the content of Psalm 91, but he also knew the context of it. He would not treat God's promise in a cavalier way. To have done so would have made him guilty of no longer dwelling in the shelter of the Most High. To have misused this text would have been a forfeiture of the text. Because he loved God—because he knew God's name—he would not tempt God. Be thankful that he didn't!

But what is of profound interest is that, when Jesus overcame the temptation from the devil, he was fulfilling the very next verse: "You will tread on the lion and the adder; the young lion and the serpent you will trample underfoot" (v. 13). The promised snake-crusher (Genesis 3:15) was victorious. The Lion of the tribe of Judah overcame the roaring lion who walks about seeking whom he can devour (1 Peter 5:8). Jesus could do v. 13 because he kept v. 14: He loved God with all of his heart, soul, mind, and strength, which he proved by a holy, sinless life.

Successful Summary

Douglas Wilson notes that Jesus Christ was

the only one who ever fulfilled the terms of this psalm perfectly. He is the only one who could, without reservation, say, "My God" (v. 2), even from the cross. He was the faithful Son who made the most High his true habitation (v. 9). He had set his love upon his Father (v. 14). He knew the name of God (v. 14). And so God promised to deliver him (v. 15), and the long life promised was in fact given through the power of an indestructible life (v. 16). And he displayed his understanding of all of this in the wilderness, while being tempted, and on our behalf.

Now, think about this: Jesus could have walked through this world without a single sorrow or challenge. He could have been delivered from his enemies. The promises of Psalm 91 could have been immediately his. He earned it. He was covenantally faithful. But he chose to forego these promises. He chose rather to suffer. He chose to be bruised by the evil one through various evil people.

Verses 5–6 promise that those who meet the conditions of Psalm 91 will "not fear ... the destruction that wastes at noonday." The word translated "fear" has the idea of being so disturbed that one reverses course. It is true that Jesus was troubled in his spirit (Mark 14:33). And at noonday on that Good Friday, he faced "destruction." The word means to be cut off. Jesus was cut off from his Father so that he cried out "My God, my God why have you forsaken me?" And yet he never reversed course. He remained on the cross to pay for the penalty for our sins.

The psalm promises "long life." But Jesus, who fulfilled the conditions of Psalm 91, died at age 33. That is not a long life. But, of course, the cross was not the end of the story. For, having suffered God's wrath in our place, and having suffered for those who had no shelter in God so that they could find their shelter in God, he rose from the dead. In the words of our psalmist, God answered him in his day of trouble. God rescued him and gave him all honour (Philippians 2:9–11). Yes, he was granted long life because the Father showed him salvation. He is risen! And so the writer to the Hebrews could speak of Jesus as having "the power of an indestructible life" (Hebrews 7:16). He forever dwells in the shelter of the Most High and he forever abides in the shadow of the Almighty. And those who belong to him can find deep comfort in Psalm 91.

An Appealing Implication

Though none of us fulfil the conditions to enjoy the consequences of Psalm 91, Jesus did. And the beauty of the gospel is that those who, by grace alone, are justified through faith alone in Christ alone are united with Christ. Being in Christ means that what is true of him is true for us. In other words, ultimately, we are completely safe from all harm for we do dwell in the shelter of the Most High. In Christ *do* abide in the shadow of the Almighty.

The only ones who can truly benefit from the promise of this psalm are those who belong to the one who fulfilled this psalm. Douglas Wilson helpfully explains:

But [Psalm 91] is not just about Jesus, over there, detached from us. Those of us who believe in Christ have found that he who found the secret place *is* the secret place. He who dwelt in the habitation of God *is* the habitation of God. He who knows the name of God *is* the name of God. So we are privileged to take refuge in him, and in him every last one of these promises is yours as well. Consider how Paul puts it. "For the Son of God, Jesus Christ, *who was preached among you* by us, even by me and Silvanus and Timotheus, was not yea and nay, but in him was yea. *For all the promises of God in him are yea, and in him Amen, unto the glory of God by us*" (2 Corinthians 1:19–20).

Psalm 91 is true of the Christian, and ultimately only the Christian. It is rich with promise. And yet, because we live in a sin-cursed world, we are "born to trouble as the sparks fly upward" (Job 5:7). This is true even of those who abide in the shadow of the Almighty.

It should be noted that perhaps the most godly man in the Old Testament faced troubles. His name was Job. Of the 48 times "Almighty" (*El Shaddai*) is used in Scripture, 31 appear in the book of Job. We are told in the opening verses of Job that he was perfect and blameless. Certainly he qualified to have a trouble-free life this psalm promises? Apparently not. For he was afflicted by pestilence (v. 3) and found himself experiencing terror (v. 5) and destruction (v. 6). While the ungodly were prospering off of their ill-gotten gains at his expense, Job was falling, not them (v. 7). And one of his biggest stumblingblocks was him *not* seeing the recompense of the wicked (v. 8). For Job, it seemed that evil was befalling him as all kinds of evil came not only near, but actually into his tent (v. 10). Where were angels who were supposed to protect him? It seemed as if the fallen angels were gaining the upper hand.

In the end, God delivered him. But even this earthly deliverance was not the main point. The main point is that Job had a *Redeemer* (Job 19:25).

Christian, that is the main point for you and me. We have a Redeemer who suffered for us and who was delivered for us. In Christ, we too have all the deliverances promised in Psalm 91—even when we are not *delivered*. In Christ Jesus, the promises of Psalm 91 are fulfilled and so, ultimately, we are completely safe. The last word of the psalm says it all: "salvation" (16). Because Jesus fulfilled this psalm, those in him are ultimately safe being represented by him.

We have the assurance of his everlasting promise and therefore of his ultimate protection. We are safe in Jesus even if infected with the coronavirus. We are safe in Jesus even if unemployed. We are safe in Jesus because we are sheltered in the one who is the shelter. Our lives are hidden with Christ in God (Colossians 3:1–3).

Yes, you may be infected with COVID-19, but ultimately you have the long life of eternal life. Yes, you may lose your job, but ultimately God will protect you and he will provide for you. Yes, you may see the wicked prosper while you are impoverished, but ultimately the

Sheltered in Christ

Psalm 91:1–16

Doug Van Meter

Lord will honour you. Yes, you may weep at the grave of a loved one but ultimately you will experience the comfort of God's sheltering wings. Yes, you and I live in a sin-cursed and troublesome world, but presently the Lord is with us and ultimately he will restore all things like new. Listen to Wilson again:

"So then, for you, standing off by yourself *in your own name*, we have to say that not one of these glorious promises found in Scripture is in any way your possession. You cannot lay claim to anything simply because it is in your Bible. Non-Christians can own Bibles. Infidels can walk into a Christian bookstore. The issue is not whether the promise is in your Bible, but rather whether it is in your *Christ*, to whom the Bible bears faithful witness. If you are Christ's, if you have surrendered to him, then Christ is also yours. And if Christ is yours, what follows? All the promises follow, including these.

"And *the God of peace shall bruise Satan under your feet shortly*. The grace of our Lord Jesus Christ be with you. Amen" (Romans 16:20).

And so we preach Jesus to you, and we preach Jesus to you so that you might be found in him, and so that you might rejoice in him, and exult in him, and find eternal happiness in him, and—for the glory of his great name—become a race of snake-walkers in him. Is the devil a roaring lion, seeking whom he may devour? You are invited, you are summoned, to walk right over him. This is what living faith in a living Christ will do. It is what it must do.

Friends, we are in a storm. We need a shelter. There are plenty of offers. Only one is worthy of your trust. Find your shelter in Christ. He is the one this psalm points to. He is the one by whom we can confidently say to the Lord, "My refuge and my fortress, my God in whom I trust." That, my friend, is the real message and the true comfort of Psalm 91.

AMEN