

October 4. 2026

Psalm 91

He who dwells in the shelter of the Most High will abide in the shadow of the Almighty. ² I will say to the Lord, “My refuge and my fortress, my God, in whom I trust.” ³ For he will deliver you from the snare of the fowler and from the deadly pestilence. ⁴ He will cover you with his pinions, and under his wings you will find refuge; his faithfulness is a shield and buckler. ⁵ You will not fear the terror of the night, nor the arrow that flies by day, ⁶ nor the pestilence that stalks in darkness, nor the destruction that wastes at noonday. ⁷ A thousand may fall at your side, ten thousand at your right hand, but it will not come near you. ⁸ You will only look with your eyes and see the recompense of the wicked. ⁹ Because you have made the Lord your dwelling place—the Most High, who is my refuge—¹⁰ no evil shall be allowed to befall you, no plague come near your tent. ¹¹ For he will command his angels concerning you to guard you in all your ways. ¹² On their hands they will bear you up, lest you strike your foot against a stone. ¹³ You will tread on the lion and the adder; the young lion and the serpent you will trample underfoot. ¹⁴ “Because he holds fast to me in love, I will deliver him; I will protect him, because he knows my name. ¹⁵ When he calls to me, I will answer him; I will be with him in trouble; I will rescue him and honor him. ¹⁶ With long life I will satisfy him and show him my salvation.”

Scriptures for further
study:
2 Corinthians 1:20



A Gospel-Sheltered Life **Psalm 91**

BIG IDEA: In a world of debilitating fears and anxieties, let believers rest in the Almighty God whose protection in Christ is profound and ceaseless.

Or to say it more simply, the blessed life is a Gospel-sheltered life.

OUTLINE

- The Refuge We Need (vv. 1–4)
- The Fears We Face (vv. 5–8)
- The Protection God Sends (vv. 9–13)
- The Promises God Speaks (vv. 14–16)

DISCIPLESHIP DURING THE WEEK

These “Sermon Discussion Questions” are designed for study during the week for believers in a wide variety of ages & stages in their walk with Christ.

1. Psalm 91 addresses the problem of fear. What were some of your childhood fears?
2. The sermon names some of the ways people try to cope with fear or anxiety — staying busy, working out, chasing achievement, scrolling for distraction. Which of those do you find yourself reaching for most, and what does that tell you about where you're looking for security?
3. Verses 5–6 describe fear that comes at every hour — “the terror of the night,” “the arrow that flies by day.” What does fear or anxiety typically look like in your life — at night, during the day, or online?
4. Verse 7 says a thousand may fall, yet the psalm still calls believers to trust God. Have you ever wondered why God allows suffering to touch people who trust Him? How does the sermon's point about Jesus' own suffering speak to that question?
5. Satan actually quoted this psalm to Jesus in the wilderness, twisting it into a dare (Matthew 4:5–7). What's the difference between trusting God's promises and testing God's promises?
6. Verses 14–16 end with God speaking in the first person, making promises directly. If you're honest, how much of your sense of security depends on your own performance rather than on God's promise to hold you?

HISTORICAL CONTEXT

This tender and intimate psalm describes the confidence that the believer may have through all manner of dangers and challenges. The psalm speaks about the faithful person as "he" (vv. 1, 14–16), addresses him directly as "you" (singular; vv. 3–13), and gives him words to say as "I" (v. 2). Some have suggested that all of these are Israel speaking as a whole, but the situations in view in the psalm (e.g., pestilence, vv. 3, 6; terrors by night and arrows, v. 5; one's fellows falling, v. 7) are those primarily faced by particular persons. Of course, Israel as a whole finds refuge in God and is covered by his divine wings, but the nation's members see this in their individual lives as well.

— ESV Study Bible

"The dangers—both real and imagined—of living in this world can be the source of debilitating fears and anxieties. Psalm 91 has provided God's people 'through all the generations' (90:1) with an antidote to these fears and anxieties. The 'faithful promises' (91:4) of this psalm have the therapeutic effect of 'anchoring the soul in the midst of anxieties.'"

— Mark Futato

Praise to Jesus – Lord, You are our shelter, our refuge, and our fortress — the Most High under whose shadow we abide, the Almighty in whom we trust. Your faithfulness is our shield and our buckler, sure and unshaken, even in a world where terror comes by night and arrows fly by day. You have commanded Your angels concerning us, and more than that, You have given us Your own Son, who held fast to You in perfect love and entered the very danger and death our sins deserved, so that we might dwell forever in Your shelter. We praise You that no evil, no suffering, and no grave can undo what You have secured for us in Christ. Praise the Lord, our Refuge and our Redeemer!

Repent through Jesus –Take time today to confess the many lesser refuges you have run to instead of the Lord — busyness, self-improvement, control, achievement, or the next self-help book or podcast, rather than the shelter of the Most High. Confess the fear and anxiety you have carried alone rather than bringing them to Him in trust. Confess the times you have either demanded God's protection as though it were owed to you, testing Him rather than trusting Him, or doubted His care altogether when suffering came near. Confess the moments you have forgotten that Christ Himself walked through the very dangers this psalm names, and that His faithfulness — not your own strength or consistency — is the shield and buckler that keeps you. Ask the Spirit to lead you back to the shelter of the Almighty.

Consecration for Jesus –Church, because Jesus held fast to the Father in perfect love, because He knew and trusted the Father's name, and because He now lives to intercede for us, every promise of God — from Genesis to Revelation — is secure for us in Him. So in a world of debilitating fears and anxieties, let us rest in the Almighty God whose protection in Christ is profound and ceaseless. May the blessed life be a gospel-sheltered life, this day and all our days, through Jesus Christ our refuge, and by the power of His Spirit.

FOR FAMILIES AND YOUNG CHILDREN

These questions are written to aid parents in leading family devotions with their children.

1. Which of these are you more afraid of: spiders or snakes? Darkness or heights?
2. Who do you go to for help and protection when you are afraid? (This Psalm is all about God's protection of us.)
3. What does this psalm teach us about the blessed life and our fears? (It teaches us that the blessed life still includes situations in which we could be afraid, but we are also reminded by this psalm that God promises to protect us.)
4. Ask what might be something that you and your children are afraid of this week, and then pray for God to give you His peace this week.

Scriptures for further study:

Matthew 6:25-34

Philippians 4:4-9

Matthew 28:20

Romans 8:31

FOR STUDENTS

Scriptures for further study:

Matthew 6:25-34

Philippians 4:4-9

Romans 8:31-39

Matthew 28:20

Hebrews 4:14-16

1 Peter 5:6-7

1. The psalm opens with a picture of someone who has made a deliberate choice - to dwell in the shelter of the Most High, to abide, to say, 'God is my refuge.' That is an active posture, not a passive one. When fear or anxiety hits, what is your actual first move? What does that tell you about where you have learned to look for security?

2. Fear comes at every hour - terror by night, arrows by day, pestilence in darkness, destruction at noon. What does fear or anxiety actually look like in your life? When does it tend to show up, and what form does it take - late at night, when you open your phone, when you are alone?

3. The psalm does not pretend suffering never touches the righteous - it just says God does not abandon them in it. Have you ever wrestled with why God allows hard things to happen to people who trust him? How does knowing that Jesus himself walked through suffering - with no angel rescuing him from the cross - speak to that question?

4. Satan quotes this psalm directly to Jesus and turns a promise into a dare (Matthew 4:5-7). What is the difference between trusting God's promises and using them to test God? Where are you tempted to treat God's protection as something you can demand rather than something you receive in faith?

5. The protection described here is not a guarantee that nothing hard will ever happen - it is a promise that God is present and purposeful in all of it. In what area of your life right now are you most tempted to believe that God has either forgotten you or is not actually in control? What would it look like to bring that specific fear into the shelter of these promises?

6. Read verses 14-16. God speaks in the first person here, making promises directly: I will deliver, I will protect, I will answer, I will be with him. These promises are fully secured for us in Jesus, who held fast to the Father in perfect love on our behalf. How much of your sense of security right now is resting on your own consistency and performance, versus on what Christ has already done? What would it look like to actually rest in that?

FOR NON-BELIEVERS OR NEW BELIEVERS

1. The image of God as refuge or shelter is the second most common image in the Psalms, second only to the image of God as King.

Question: Why do you think this is such an important concept? Why is our sense of security so critical, and where are you currently trying to find your refuge (from fear, anxiety, trouble, etc.)?

2. If we are going to seek our refuge and safety in God alone, then we will need to have confidence that this God is trustworthy. Verses 1-2 contain descriptions of God as “Most High,” “Almighty,” “Lord,” etc., which essentially add up to say that God is not some vague deity, but the powerful, covenant-keeping, Creator God of the Bible.

Question: Do you know this God? Have you been fully introduced to the true God of the Bible as he has personally revealed himself there?

3. The obvious literal reading of Psalm 91 might lead someone to believe that if we trust in God, then our lives will be absolutely trouble-free.

Question: How does this Psalm square with many other passages that speak of the reality of God’s people (and Jesus himself!) facing suffering, adversity, and death?

Question: Why is it important to read any passage in conjunction with other passages of Scripture?

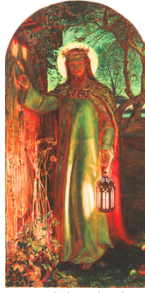
Question: Read Matthew 4:6-7. The devil quotes from Psalm 91:11-12, and Jesus responds with other Scriptures. How does this exchange teach us about how to rightly handle God’s word?

4. In what sense is it true that we find our perfect refuge and protection in God only when we are finally with him in the next life? In what sense are God’s promises of refuge and protection also true for us in this present life?

5. What promises does this Psalm make that mean the most to you at the moment?

6. What would it look like for you right now to dwell in God’s refuge and take shelter in him?

The Blessed Life: A Study of the Psalms



"The Light of the World" (1851-1853) by William Holman Hunt

Psalms Introduction

The Book of Psalms is the sacred place where the living God meets His people in the most intimate and personal of ways. He invites them to know Him not merely as an idea, but as their refuge, portion, shepherd, and King. From the opening doorway of blessedness in Psalm 1 to the climactic Hallelujahs of Psalm 150, the Psalter reveals that the truly happy life is one rooted in the person and work of Almighty God, whose steadfast love holds His people through every season of the soul. As the Psalter moves from anguish to adoration, from darkness to dawn, it becomes a mirror of the Christian life itself. It teaches us to pray honestly, to hope stubbornly, and to sing faithfully, even when night seems long. In the deepest valleys, the Psalms give voice to the church's groan; on the highest heights, they train the church's doxology. And in every line, every cry, and every hallelujah, Christ Himself comes near, revealing the light of the world in the dark night of the soul and leading His people into the blessedness that only His grace can give.

– Pastor Bill

About the artwork and artist.

The Light of the World, 1851-1853, is an iconic allegorical painting by William Holman Hunt. The painting depicts Jesus Christ as a regal figure in flowing robes, wearing a crown of thorns, holding a glowing lantern, and preparing to knock on a weed-overgrown wooden door with no external handle. This illustrates Revelation 3:20 from the Bible: "Behold, I stand at the door and knock; if any man hears My voice and opens the door, I will come in to him..." The artist William Holman Hunt is showing us that Jesus is the divine door to the living God who meets His people in the most intimate and personal ways. The closed, overgrown door → representing the human soul or "obstinately shut mind" that has long ignored spiritual calling. There is no handle on the outside → the door can only be opened from within, emphasizing free will and personal invitation to faith. The lantern → Christ as the light of the world (John 8:12), illuminating darkness and offering salvation. The work marked Hunt's deepening Christian faith (from earlier agnosticism) and became one of the most reproduced and devotional images of the Victorian era, inspiring oratorios, hymns, and widespread popular piety. It's often called a visual sermon on personal salvation.