

STORM SHELTER

A STUDY IN PSALMS

THE SHELTER OF GOD'S PROTECTION

BIG IDEA: God is my ultimate protection.

DATE: September 28, 2025

SCRIPTURE: Psalm 91: 1-4, 9-11, 14-16

OPENING QUESTION

What are some common things people are afraid of, but you are not?

Parents may differ in what they fear when it comes to their children. Know any “helicopter parents”? You’ve probably seen some. These are the moms and dads who hover obsessively over their children, afraid they might scrape a knee, need assistance, or get hurt feelings. Love is certainly a motive behind such behavior, but so is fear. And either way, the children will still fall down.

Many of us “hover” over ourselves, as well. We try to prevent any negative experiences from coming our way. Often, we cross the line between protecting ourselves and living in fear. How do we find that line? How do we balance between living in unhealthy fear and living with total disregard for the threats that challenge us? Such balance is gained through trust in God’s protection. No matter what we face, we can know God is present.

Psalm 91 points us toward an awareness of God’s presence. The psalmist helps us see that, while we don’t need to live recklessly, we also don’t need to live in fear. God is the great Hero of our story, and we can rely on Him for ultimate protection.

What does the word protection mean to you? If you were able to completely trust in God’s protection, what would be different in your life?

THE SETTING

The psalmist celebrated the protection of the Lord throughout Psalm 91. The psalm has no inscription and can be associated with no particular time. Thus, its scope and timelessness are highlighted – any and every follower of “the Most High” can rely on God Himself declaring the shelter He will provide.

SCRIPTURE READING

Psalm 91:1-4, 9-11, 14-16 (HCSB)

The one who lives under the protection of the Most High dwells in the shadow of the Almighty. ²I will say to the Lord, "My refuge and my fortress, my God, in whom I trust." ³He Himself will deliver you from the hunter's net, from the destructive plague. ⁴He will cover you with His feathers; you will take refuge under His wings. His faithfulness will be a protective shield.

⁹Because you have made the Lord – my refuge, the Most High – your dwelling place, ¹⁰no harm will come to you; no plague will come near your tent. ¹¹For He will give His angels orders concerning you, to protect you in all your ways.

¹⁴Because he is lovingly devoted to Me, I will deliver him; I will protect him because he knows My name. ¹⁵When he calls out to Me, I will answer him; I will be with him in trouble. I will rescue him and give him honor. ¹⁶I will satisfy him with a long life and show him My salvation.

DISCUSSION

READ PSALM 91:1-4

One way we can begin to understand just how God works on our behalf is to investigate the names and titles He uses to reveal Himself.

- ° What are some of the names and titles of God used here?
- ° What do these names and images reveal about God's character?

Notice these examples from verses 1-2:

- ❖ **Most High.** No one is above God. He is the One who stands in the loftiest position. He is supreme.
- ❖ **Almighty.** This is not just "stronger-than-the-next-guy" strength. God holds *all* of the power in *all* of creation throughout eternity.
- ❖ **Lord.** This the name that God used to reveal Himself to His chosen people. It is the covenant name Yahweh, which means "I AM." In other words, God is self-existent, self-sustaining, and eternal. He is the One who creates and holds everything else together.

Verse 4 holds such beautiful imagery of a mother bird covering her chicks under her wing. What tender and loving security!

- ° How has God protected you?

READ PSALM 91:9-11

° How can we reconcile the reality of suffering with the truths in these verses? (Encourage members to wrestle with the tension between the reality of suffering and the goodness of God. Remind them how suffering awakens our dependence on God, deepens our intimacy with Him, and is a key tool in our sanctification. Conclude by reinforcing the point of this session: "God is our *ultimate* source of protection" – ultimately, we are protected from the wages of our sin and that is a good thing.) Remember Satan tried to use this verse to tempt Jesus, but Jesus knew suffering was part of God's plan for Him.

- ° What does it mean to make God your dwelling place? How can you do that day to day?

READ PSALM 91:14-16

From personal plans of protection - financial, medical, emotional – to the notion that superheroes and vigilantes are our source of protection – the idea of self-protection is everywhere.

° How does our culture influence the way we view God's protection? God is fully able to protect us but He places a decision in our laps – the decision to be devoted to Him or to rely on ourselves.

God does the most amazing things for us when we are "lovingly devoted" to Him: He overshadows the list of potential threats and problems with His own list of "I will" statements: *I will deliver him, I will protect him, I will answer him, I will be with him, I will rescue him, I will satisfy him with a long life and show him My salvation.*

Wow! But that's just the beginning of how God relates to you. In fact, He goes far beyond just preserving your existence:

- ❖ **God knows your name.** You are not anonymous to the King of the universe. He knows you personally (Isa. 49:16).
- ❖ **God answers when you call out to Him.** In the midst of the countless prayers lifted up before Him, God hears *your* prayers. And He listens (1 John 5:14-15)!
- ❖ **God is right beside you when trouble appears.** God will not leave you. He never abandons His people (Josh. 1:9; Matt. 28:20).

God rescues and honors you. Most people in trouble would be happy just to be rescued and taken out of danger. But God replaces the hazards with a place of honor. God doesn't just want you *sheltered*; He wants you *satisfied* with eternal salvation (Eph. 2:1-9).

Best of all, God wants you to have an eternal relationship with Him through the power of Jesus' sacrifice for us. When you've made the decision to lovingly surrender to His grace and mercy, then the dangers, turmoil, and chaos of life lose their teeth. They become just more opportunities for God to show off how much He loves you.

° What responsibility do we have in being sheltered by God's protection? (Be sensitive to those in your group going through difficulties – we will all experience suffering and this does not mean they are bringing suffering upon themselves.)

When you've made the decision to lovingly surrender to His grace and mercy, then dangers, turmoil, and chaos of life lose their teeth. They become just more opportunities for God to show off how much He loves you.

Give a few minutes to have your group complete this activity:

GOD HEARS ACTIVITY: The psalmists included confident prayers in their songs because they had confidence God heard them. God hears *our* prayers, as well. Use the space provided to write out a brief prayer – a quick cry to God about an issue that weighs heavily on your heart. As you hear from God in the days to come, use the space below to record His answers to your prayer:

MY PRAYER:

GOD'S ANSWER:

SUMMARIZE & CHALLENGE

The lure of fearful self-preservation calls us to live helicopter lives, hovering over each day with a long list of “don’ts” and risks to avoid. God invites us instead to do something – to be lovingly devoted to Him and to trust Him completely.

Live it Out: How will you express trust in God’s protection? Consider the following suggestions:

- ❖ **Accept God’s protection.** As you speak with God this week, actively accept His offer of protection.
- ❖ **Keep a journal.** Start a journal to record God’s comforting work in your life. Take special note of the ways He protects you during difficult situations and cares for you over time.
- ❖ **Share the news.** Read Psalm 91 to a friend experiencing troubles. Share from your experience about the meaning of the psalm and how to trust God when the days get dark.

Challenge your group members who may be gripped by fear: Psalm 91 points us toward an awareness of God’s presence. While we don’t need to live recklessly, we also don’t need to live in fear. We can rely on God for ultimate protection. Spend some time this week researching other passages of Scripture that promise us we will never be abandoned. Consider posting the verses in places where you will see them often and be reminded of God’s promises to you.

COMMENTARY

Psalm 91:1-4

[VERSE 1] Psalm 91 is a song of confidence or trust. Its purpose is to build up the faith of those who trust in the Lord—any and every follower of the **Most High** can rely on the **Almighty** for protection. There are three main sections in Psalm 91: verses 1-8, 9-13, and 14-16. The first two follow a similar structure. They begin with a confession (vv. 1-2) or the report of a confession of trust in the Lord as a refuge (v. 9). Then each section describes protective actions of the Lord (vv. 3-4 and 10-12) and promises for the believer’s security (vv. 5-8 and 13). The last section (vv. 14-16) contains a prophetic oracle where God Himself declares the kind of shelter He will provide.

The **protection** being considered in verse 1 is the protection discovered in God. The poet employed two names for God:

Most High (*Elyon*) and **Almighty** (*Shaddai*). Both describe divine attributes. **Most High** refers to the exaltedness, and overwhelming majesty of God, a source of protection and shelter (Ps. 9:2; 91:9).

The **Almighty** is found 48 times in the Old Testament as one of the names of the God of Israel; it refers to God’s all-powerful character. **The one who lives** within the perimeters of God’s shelter **dwells in the shadow of the Almighty**. The verb parallels the earlier *lives*. It literally means to stay overnight or lodge.

[VERSE 2] The affirmation of verse 1 then elicits the personal testimony and emotional confession of the believer in verse 2. The text shifts to the first person declaration: **I will say to the Lord, “My refuge and my fortress.”** Both concepts are common in the protective imagery of the Psalms (18:2; 31:4; 46:1; 71:7). Finally, a heart-felt **my God** is followed by the confession **in whom I trust**.

It is hard not to imagine here a humble believer on knees, earnestly confessing trust in the Almighty.

[VERSE 3] In verses 3-4, the psalm transitions back to the poet, who begins to list protective actions offered by the Lord. The Lord **Himself will deliver** the believer from the **hunter's net** and from **the destructive plague**. The image of fowlers trapping birds in nets and snares is common in the Old Testament (Josh. 23:13; Ps. 69:22; Isa. 8:14) and the ancient Near East. *Destructive plague* refers to a serious pestilence or epidemic sent by God, generally resulting in death (1 Kings 8:37; Jer. 24:10).

[VERSE 4] God brings about such deliverance in two ways. First, **He will cover** the believer with **His feathers** and offer **refuge** (v. 2) **under His wings**. Second, God's **faithfulness** will be a **protective shield** for the believer. The phrase is made up of two Hebrew words. One refers to a large standing shield covering the whole body, and the other a protective wall or rampart. The imagery expresses complete protection and shelter. *Faithfulness* communicates God's trustworthiness and reliability (Ps. 100:5) God's faithfulness to His covenant promises means we can count on His protection.

Psalm 91:9-11

[VERSE 9] The second section of Psalm 91 begins with a repeat of the confession made in verse 2. Because the believer **made the Lord** his **refuge** and the **Most High** his **dwelling place**, the poet began to list the protective actions extended by God for the believer's care and protection (vv. 10-11). Again, the threats encountered by the believer would be vanquished by God's protective care. God's sovereignty over all things makes such victory possible. The idea of God as a **refuge** has been identified as the second most important theological theme in the Psalms behind the affirmation that the Lord is King. Because the believer confessed **the Lord** to be his refuge (v. 2), the psalmist continued (from vv. 3 ff.) to list the ways the Lord would protect him. The list includes images of common threats that might befall the faithful servant of the Lord. The point is assurance. God will prove to be the believer's protection against the destructive forces surrounding him.

[VERSE 10] The psalmist continued to address the believer in the second person: **no harm will come to you**. The Hebrew word behind *harm* is traditionally translated *evil*, but here the meaning reflects physical or moral misery or disaster (Ps. 28:3; Prov. 12:21). In addition, the believer is informed that **no plague will come near his tent**. The Hebrew term rendered *plague* appears to be a synonym for the plague noted in verses 3 and 6. Such malady will not **come near** to the believer's person or family.

[VERSE 11] Here is another example of how the sovereign God will provide protection for those who trust in Him. The psalmist assured the believer that the Lord **will give His angels orders concerning him**. The **angels were to protect** the believer **in all his ways**. Three significant points can be made here. First, God is able to command the angels. The idea of giving orders carries the sense of commissioning or entrusting someone with a task. The angels are "entrusted" with the task of protecting the believer. Second, the angels were charged to **protect** those who trusted in the Lord **in all their ways**. The angels are **to protect** or exercise great care over the believer's **ways**. This refers to all their goings and comings of life. Finally, it's significant that this is the only place in the Old Testament that refers to **angels** operating as guardians.

The Hebrew rendered *angels* in verse 11 can be translated *messengers* when it refers to human individuals (1 Sam. 6:21; Hag. 1:13). God's messengers or *angels* functioned sometimes in the same way as human messengers. However, they were often tasked with the supernatural protection of God's people (Gen. 24:40; Ex. 23:20). Nevertheless, they were not deities themselves. They were God's messengers and they were sent by a sovereign God to protect us in all things.

Psalm 91:14-16

[VERSE 14] The focus of Psalm 91 shifts noticeably in this final part. Here God Himself declares in a prophetic oracle the kind of protection He will provide. Verse 14 contains a "chiastic" structure. That is, the verse begins and ends with two explanatory parallel phrases beginning with *because*. The two verbs of promise **I will deliver him** and **I will protect him** fit snugly in the middle. Hence, God states that **because** the believer is **lovingly devoted** to Him and **because** the believer **knows My name**, God will **deliver** and **protect** him. All this speaks of a relationship of interaction. In this way, God makes it clear that an ongoing loving relationship with Him keeps us under His protection.

[VERSE 15] God declared four more pledges of protection in verse 15. This is accomplished with three verbs and the noun phrase. Because of the believer's commitment to a loving relationship, God opens the door to a two-way communication. **When** the believer **calls out** to God, God declares, **I will answer him**. God's pledge of presence in times of **trouble** is the only promise that does not come in a verbal form. Instead, God spoke emphatically in a noun phrase: "with him I (am) in trouble." In this way the theological truth is emphasized, both in position and importance, at the center of verses 14-16. God's presence is with the believer in difficult times.

The last two pledges in verse 15 come in two concise verbal forms. These may be considered as standing alone or directly related to God's presence in times of trouble (cf. Ps. 50:15). God said simply, **I will rescue him** and will **give him honor**. God declared that He would **rescue** or deliver the believer (Pss. 18:19; 116:8). In Psalm 50:15 the honor after the rescue is directed to the Lord, but here the Lord will give **honor** to the believer. In times of trouble, the Lord will not only deliver the believer, He will also lift him up and hold him in high regard in the presence of others.

[VERSE 16] Verse 16 holds the last two of God's eight pledges of security and protection. The first concerns fullness of life. The Lord stated, **I will satisfy him with a long life**. This promise of **long life** is highlighted in other psalms (21:4; 23:6) and is based on keeping a covenant relationship with God (Deut. 4:40; cf. Ex. 20:12; Deut. 5:16). The final pledge promises **salvation**. God said, **I will show him My salvation**. The Lord employed a causative verb to indicate what the believer will see or experience. God said, "I will cause him to see." The **salvation** mentioned here might have two points of reference, one present and one future. God could be referring to the hope of a future eternal salvation. The Lord might also be referring to the reality of a present salvation—an act of deliverance in the current moment and time. In either case, this pledge and the other seven are offered to those who trust in God. God will keep us under His protection when we walk in a loving relationship with Him.