

The Lord our God is Faithful

As we come to the close of another year, I think it is important to take time to reflect upon the providential hand of the Lord God and His faithfulness to us, His people. This year has left its imprint on each one of us in many different ways. There have been some great highs and some deep lows. There have been times of great joy that lifted our spirits, as well as great losses that have left a permanent and lasting mark upon our lives. Yet through it all, the Lord our God has remained ever-present, sustaining us even when the way forward felt uncertain.

The Lord God is faithful. Amid our uncertain, unstable, and ever-changing circumstances, the Lord God remains our anchor. He is steadfast and immovable. The Lord God is a Rock, a protection in danger, a refuge in uncertainty, a comfort in difficulty, and is a saving presence throughout every season and trial of life.

The beauty of these truths is captured in one of my favorite psalms, Psalm 91. Regarding this psalm, Charles Spurgeon remarked,

In the whole collection, there is not a more cheering psalm. Its tone is elevated and sustained throughout, faith is at its best, and speaks nobly.

Please turn with me to Psalm 91. As we stand upon the threshold of a new year, Psalm 91 reminds us that the same faithful God who has carried us through this past year is the same faithful God who goes on before us tomorrow, guiding each and every step.

Psalm 91:1-16 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.”

Of all the Psalms, while each one comes from the Lord God, some are especially rich and full of comfort and encouragement for God’s people. I believe Psalm 91 is one such psalm because it reminds us of the Lord God’s unchanging character and His unfailing faithfulness, which provide hope and peace to those who put their trust in Him and live according to the promises and guidance it shares.

Psalm 91 can be broken up into four parts:

- Verses 1-2, we read about the Psalmist’s Personal Confession.
- Verses 3-8 describe God’s Protection for those who trust in Him.

- Verses 9-13 reveal the Conditions for and Means of God's Protection.
- Verses 14-16, we read about the Divine Promises for those who trust in Him.

Psalm 91:1-2, The Psalmist's Personal Confession

Psalm 91:1-2 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."

In verse one, the psalmist lays out the theme for the rest of the passage: He who dwells in the shelter of the Most High will abide in the shadow of the Almighty. This is not a blanket promise to all people, but an assurance for those who choose to dwell in the shelter of the Most High.

To dwell means more than a brief or occasional visit. It implies a deliberate decision to sit, remain, and abide. To dwell means to settle down and make one's home. To make one's home in the shelter of the Most High is to continually live in the presence of God. To dwell in the shelter of the Most High is to live in full dependence upon Him: trusting His character, submitting to His will, living for His advantage and glory, and finding comfort and shelter in Him rather than in the temporary securities of this world.

The psalmist declares that the one who dwells in the shelter of the Most High will abide in the shadow of the Almighty. The language used here is rich with meaning. The imagery of a shadow speaks to humility, proximity, and protection. You cannot abide in the shadow of something while standing over it or remaining far from it. To experience the shadow of the Almighty, you must first draw near to Him in humility. The psalmist reminds us that the Lord God's presence is not distant or unattainable, but is experienced by those who remain close and near to Him.

Then, after this statement, the psalmist makes it personal and breaks into his own confession, turning belief into a spoken confession of faith: I will say to the Lord, "My refuge and my fortress, my God, in whom I trust." In v2, the psalmist speaks directly to the Lord God and expresses his trust and confidence in Him. He calls the Lord God "my refuge" and "my fortress." By using the word "my," he emphasizes a personal relationship rather than distant academic knowledge. The psalmist's confidence is not rooted in his circumstances or in human protection, but in the Lord God. He is a real and genuine source of comfort and safety.

This brings us to an important point of application: Do you dwell in the shelter of the Most High? Is your home truly in His shelter? Do you find your comfort, rest, satisfaction, and security in Him? Another way to ask this is: Is Jesus Christ your Lord? Do you trust Him with your life? Do you follow His ways and seek His presence daily? Are you His disciple? The psalmist called the Lord God his refuge and his fortress. Can you honestly say the same? Is Christ Jesus your refuge and your fortress?

The Scripture repeatedly warns us that many will claim to know the Lord God, to be known by Him, and to follow Him, but their words will not match their reality. Many will honestly think that they dwell in His shelter, abide in His shadow, and have a relationship with Christ Jesus, yet in truth, they do not. This should prompt our self-examination; we should take a deep, honest look at our lives: Am I truly drawing near to the Lord God, feeling His presence in every part of my life, or am I only saying I do? Do my daily choices and actions reflect Christ Jesus dwelling within me, or am I wandering outside His shelter without even realizing it?

Matthew 7:21-23 "Not everyone who says to me, 'Lord, Lord,' will enter the kingdom of heaven, but the one who does the will of my Father who is in heaven. 22 On that day many will say to me, 'Lord, Lord, did we not prophesy in your name, and cast out demons in your name, and do many mighty works in your name?' 23 And then will I declare to them, 'I never knew you; depart from me, you workers of lawlessness.'

This is a sobering passage. On that day, many will stand before the Lord, sincerely believing they know Him, that they have a relationship with Him, and that they have performed mighty works in His name, but in reality, they do not. The Lord will declare to them, “I never knew you; depart from me, you workers of lawlessness.” Many of these people may have had a sound understanding of the Gospel, the character of God, and the truths of sin, death, and Christ’s provision, but their understanding was only intellectual. It did not lead to saving faith. So, how can you be sure that you are known by the Lord God? How can you be sure that you truly live in His shelter and abide in His shadow?

Let me offer an illustration that may shed some light on that question. Imagine a parent asking their child to wash the car. The child responds enthusiastically: “I love you. You’re the best. You’re most generous, kind, and compassionate. Thank you for entrusting me with this task. I’m heading out now to wash the car.” The next day, the car has still not been washed. Again, the parent asks, “Please go and wash the car.” This time, the child replies: “You’re truly amazing. I want to do what you ask. Thank you for giving me this responsibility. I feel unworthy, but because you’ve said it, I’m going to do it for you. In fact, I’m going to memorize your words, ‘go and wash the car.’ I’m going to meditate on them, talk about them, sing them, and even share them with others. I’m off to wash the car.” Another day passes. The car is still unwashed. So a third time, the parent asks, “Please go and wash the car.” The child responds: “You are loving, forgiving, and wise. Your words mean so much to me. ‘Go and wash the car’ has really been an encouragement to me. I have printed out those words, framed them, and hung them over my mantle so I can look at them whenever I need inspiration and hope. I’ve put those words on a t-shirt, a bumper sticker, and a coffee mug so that everyone knows that you told me to wash the car. Thank you again. You are an awesome and wonderful parent, and I am an unworthy child, but I’m so thankful that I belong to you. Now I’m off to wash the car.” But the car never gets washed.

Do you see where I am going? What good is all the talk? What value is there in words of adoration, devotion, and praise if they never lead to action? If the instruction is clear but obedience never follows, what has truly been accomplished? At the end of the day, faith is not proven by what is said, celebrated, or admired, but by actually going out and washing the car. Faith by itself, if it does not have works, is dead. It is obedience that proves the genuineness of your faith. Obedience is the evidence that your faith is not dead but alive.

1 John 2:3-6 And by this we know that we have come to know him, if we keep his commandments. 4 Whoever says “I know him” but does not keep his commandments is a liar, and the truth is not in him, 5 but whoever keeps his word, in him truly the love of God is perfected. By this we may know that we are in him: 6 whoever says he abides in him ought to walk in the same way in which he walked.

Assurance of salvation is not grounded in our words alone, but in our practice, in a life marked by obedience to the Lord God. The first step of that obedience is repentance and surrender, turning from our sin, self-rule, and self-worship, and yielding our lives to the Lord Jesus Christ. If you consistently disregard the Lord God’s commandments and continue in lawlessness, then you demonstrate that you do not truly know Him or belong to Him. It is to such people that Christ Jesus will say, “Depart from Me; I never knew you.”

There is a cathedral in Lubeck, Germany, in which the following words are engraved:

Ye call Me Master and obey Me not,
Ye call Me Light and see Me not,
Ye call Me Way and walk Me not,
Ye call Me Life and desire Me not,
Ye call Me Wise and follow Me not,
Ye call Me Fair and love Me not,

Ye call Me Rich and ask Me not,
Ye call Me Eternal and seek Me not,
Ye call Me Gracious and trust Me not,
Ye call Me Noble and serve Me not,
Ye call Me Mighty and honor Me not,
Ye call Me Just and fear Me not,
If I condemn you, blame Me not.

This poem captures a timeless truth: there is often a gap between what people profess with their mouths and how they actually live their lives. This poem serves as a warning, confronting us with the danger of honoring Christ Jesus with our admiration, words, and worship, while failing to follow Him daily in humble obedience and surrender.

James 1:22 But be doers of the word, and not hearers only, deceiving yourselves.

Hearing without doing is self-deception. It is self-delusion. It is empty and presumptuous. The sad truth is that many professing believers hear God's Word, admire it, display it, repeat it, sing it, and even teach it, yet never live it out. You may know the Word of God. You may memorize it, quote it, sing it, and proclaim it, but if you do not obey it, then you are deceiving yourself. Faith that does not result in obedience is worthless. If your life is nothing more than lip service, if it bears no fruit, and if it does not reflect the doing of God's Word, then you are not truly following Him. You may profess to be a believer, but without obedience, you do not truly know the Lord God. True faith shows itself in obedient action, not just in words.

The first point of application: Make sure you truly know God. The second point of application is found in v2.

Psalm 91:1-2 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."

The second application of these verses comes from the psalmist's identification of God. How does the psalmist identify God? He calls Him "my God." This emphasizes that the shelter, shadow, refuge, and fortress are for those who truly dwell in the Lord God and place their trust in Him. While it may seem surprising, it is possible to be a Christian and yet not truly dwell in the Lord God or fully trust in Him. This is certainly contradictory, and it displeases God, but it can happen. Where do you turn in times of sorrow, grief, affliction, or persecution? Where do you go when life gets tough? Do you turn to the bottle? To medication? To fantasies? To food? To work? To recreation? Or do you turn to your shelter, your refuge, and your fortress? Do you turn to the Lord Jesus Christ?

In Charles Spurgeon's "Treasury of David," which is his commentary on the book of Psalms, he writes,

The blessings here promised are not for all believers, but for those who live in close fellowship with God. Every child of God looks towards the inner sanctuary and the mercy-seat, yet all do not dwell in the most holy place; they run to it at times, and enjoy occasional approaches, but they do not habitually reside in the mysterious presence.

The second application is this: Do you habitually reside in close, intimate fellowship with God? Do you abide in the shadow of the Almighty? Is the LORD God your refuge and your fortress? Is he your place of continual dwelling? If you know the Lord Jesus Christ, but aren't daily living in His presence, Psalm 91 has no immediate application for your life, but it can. Regardless of your feelings or your circumstances, you must recognize that the Lord God is your shelter, that the Lord God is your refuge, that the Lord God is your

fortress, and that the Lord God is your trust, but you, you must dwell, you must abide, you must say to the Lord "My refuge and my fortress, my God in whom I trust."

Psalm 91:3-8, God's Protection for those who trust in Him

This is the reality that Psalm 91:3-8 describes, a promise of deliverance, protection, and security for those who make the Lord God their dwelling place. In this next section, the psalmist commands this faith to us and shares what the Lord God will do for those who trust in Him.

Psalm 91:3-8 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.

Trusting in Christ Jesus brings deliverance and protection. Psalm 91:3-4 teaches us that the Lord God saves those who trust in Him from two types of dangers: the subtle snare of the fowler and the deadly pestilence. Both of these dangers emphasize sudden, unexpected danger. The snare of the fowler remains unseen and hidden until it is too late, and the deadly pestilence is likewise invisible, an ultimately fatal threat. How does the Lord God protect us from the snare of the fowler and from the deadly pestilence? He is portrayed as a bird who offers protection under His pinions—the large outer feathers of a bird's wings. Like a loving, caring mother bird, He tenderly tucks His young beneath His wings for their safety. He is a gentle and nurturing refuge, providing love, warmth, and protection to all who seek His covering. But from the perspective of the enemy, the Lord God is a shield and a buckler. A shield is used in battle to protect the whole body from incoming attacks. A buckler is a small, round, hand-held, responsive shield used to deflect attacks as they come. Because of the Lord God's faithfulness, we can experience safety and security even amid our enemies' direct assaults. His faithfulness stands between us and our foes, preserving and protecting us from any danger and harm.

In vv3-4, the source of our safety is discussed, and in vv5-8, we are encouraged to consider the confidence that the Lord God's security provides.

Psalm 91:5-8 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.

These verses teach that no matter what evil threatens or stalks us, we are always safe in the shadow of the Almighty. The Lord God's power to sustain and protect us is greater than any danger, leaving us without reason to fear. Whether the threat comes in the darkness of night or the attacks of day, we are fully protected. As v7 reminds us, even if thousands fall around us, the Lord God's protection ensures that harm will not reach those who trust in Him.

This passage brings to mind Exodus 7–12, when the Lord God unleashed the ten devastating plagues on Pharaoh and the Egyptians. In every instance, the Israelites, those who trusted in the Lord, were miraculously protected.

Exodus 9:6 And the next day the Lord did this thing. All the livestock of the Egyptians died, but not one of the livestock of the people of Israel died.

Exodus 11:4-7 So Moses said, “Thus says the Lord: ‘About midnight I will go out in the midst of Egypt, 5 and every firstborn in the land of Egypt shall die, from the firstborn of Pharaoh who sits on his throne, even to the firstborn of the slave girl who is behind the handmill, and all the firstborn of the cattle. 6 There shall be a great cry throughout all the land of Egypt, such as there has never been, nor ever will be again. 7 But not a dog shall growl against any of the people of Israel, either man or beast, that you may know that the Lord makes a distinction between Egypt and Israel.’

Exodus 12:23 For the Lord will pass through to strike the Egyptians, and when he sees the blood on the lintel and on the two doorposts, the Lord will pass over the door and will not allow the destroyer to enter your houses to strike you.

In these chapters, what were the Israelites specifically protected from? They were protected from the righteous anger and wrath of the Lord God. They were spectators and eyewitnesses to the Lord God's awesome and powerful wrath, just as Psalm 91 says about those who abide in the shadow of the Almighty:

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.

These verses imply that the death of the thousand and ten thousand was the just recompense for their wickedness. God's just wrath came upon them, and they were punished for their sin. At the same time, these verses place the deliverance of God's people within that same context. These passages are not saying that those who trust in the Lord God will never die from disease, war, or at the hands of evil. Rather, they assure us that we will never suffer these things as a result of the Lord God's judgment for our sin. Those who abide in the shadow of the Almighty need not fear the Lord God's just and holy wrath. While the wicked will reap what they have sown, those who trust in the Lord God will be delivered, because the Lord Jesus Christ bore the full wrath of God on our behalf, in our place, as a substitute.

In other words, while believers may face danger, difficulty, and trials, we are secure from the Lord God's judgment because Christ Jesus has taken it on our behalf. This truth leads us directly to Romans 8:31-39, which declares that nothing, no trial, threat, or power, can separate us from the love of God in Christ Jesus.

Romans 8:31-39 What then shall we say to these things? If God is for us, who can be against us? 32 He who did not spare his own Son but gave him up for us all, how will he not also with him graciously give us all things? 33 Who shall bring any charge against God's elect? It is God who justifies. 34 Who is to condemn? Christ Jesus is the one who died—more than that, who was raised—who is at the right hand of God, who indeed is interceding for us. 35 Who shall separate us from the love of Christ? Shall tribulation, or distress, or persecution, or famine, or nakedness, or danger, or sword? 36 As it is written, “For your sake we are being killed all the day long; we are regarded as sheep to be slaughtered.” 37 No, in all these things we are more than conquerors through him who loved us. 38 For I am sure that neither death nor life, nor angels nor rulers, nor things present nor things to come, nor powers, 39 nor height nor depth, nor anything else in all creation, will be able to separate us from the love of God in Christ Jesus our Lord.

We are eternally secure in the shelter of the Most High. This does not mean that nothing bad will ever happen to us, but it does mean that we will never fall outside of the Lord God's purposes or lose His protection. Charles Spurgeon remarked,

It is impossible that any ill should happen to the man who is beloved of the Lord; the most crushing calamities can only shorten his journey and hasten him to his reward. Ill, to him, is no ill, but only good, in a mysterious form. Losses enrich him, sickness is his medicine, and reproach is his honor, death is his gain. No evil in the strict sense of the word can happen to him, for everything is

overruled for good. Happy is he, who is in, such a case. He is secure where others are in peril, he lives where others die.

Psalm 91:9-13, The Conditions for and Means of God's Protection

After sharing the wonderful benefits of what the Lord God will do for those who trust in Him, vv9-13 give the condition of and the means for God's protection.

Psalm 91:9-13 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.

The condition is that you make the Lord, the Most High, your dwelling place. You must dwell and rest in Him continually. You must trust in Him at all times and abide in His presence without wavering. You must seek His face, delight in His ways, and commit your life wholly to Him. Only then will it be true that “no evil shall be allowed to befall you, no plague come near your tent.” How does this protection occur? The Lord God has commanded His angels to guard you.

Psalm 91:11-13 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.

In this verse, the Lord God has given His angels a charge. Their task is to guard you in all your ways, bearing you up, protecting you from both physical and spiritual harm. The Lord God's protection is not limited to His immediate presence; He also employs ministering spirits to care for and assist those who trust and dwell in Him. Regarding the duties of angels,

Hebrews 1:14 Are they not all ministering spirits sent out to serve for the sake of those who are to inherit salvation?

In Matthew 4, the Holy Spirit led Jesus into the wilderness, where He was to be tempted by the Adversary. After fasting for forty days and forty nights, Jesus became hungry, and Satan approached Him to tempt Him. Do you remember what Scripture Satan quoted to tempt the Lord Jesus in Matthew 4:6?

Matthew 4:6 Then the devil took him to the holy city and set him on the pinnacle of the temple 6 and said to him, “If you are the Son of God, throw yourself down, for it is written, “‘He will command his angels concerning you,’ and “‘On their hands they will bear you up, lest you strike your foot against a stone.’”

It is interesting: Satan quoted Psalm 91:11-12 but stopped just short of v13, which says, “You will tread on the lion and the adder; the young lion and the serpent you will trample underfoot.” This omission highlights that Satan often attempts to misuse and twist Scripture for his own purposes, twisting God's Word without submitting to its full truth and final authority. Psalm 91, however, teaches the full truth: when we trust in the Lord God and walk in His ways, He empowers us to overcome our enemies. We, like Christ Jesus, can “tread on the lion and adder” and “trample them underfoot.” Just as the Lord Jesus Christ triumphed over Satan by trusting and submitting to the Lord God, so can you. You can overcome Satan's persistent and violent attacks and resist his deceitful plots by trusting and submitting to the Lord God, for He is your shield and your buckler.

Psalm 91:14-16, The Divine Promises for those who trust in Him

In the last section, Psalm 91:14-16, we see the Lord God's divine promises for those who trust in Him.

Psalm 91:14-16 “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.”

An interesting feature of this Psalm is its use of pronouns. Verses 1-2 focus on “I,” reflecting the psalmist’s personal confession of trust in the Lord God. Then, verses 3-13 shift to “you,” addressing the reader and conveying the psalmist’s encouragement to others. Finally, verses 14-16 use God’s own “I” as He speaks directly, declaring His promises to those who hold fast to Him in love. What is it that the Lord God will do?

I will deliver him: God promises salvation and rescue from both spiritual and physical dangers. No matter what obstacle you face, no matter how great the trial, He is your deliverer. I will protect him: God lifts up His people above dangers and safely out of the reach of threats. God lifts us above our circumstances, giving us perspective, protection, stability, and honor. I will answer him when he calls. Our God listens. Our God hears us. Our prayers are never in vain; when we call upon the Lord God, He responds with comfort, guidance, and intervention. I will be with him in trouble. God’s presence is continual and constant. In all of our dangers, difficulties, trials, temptations, and struggles, we are never alone. The Lord God is always near and walks closely beside us. His presence is our continual comfort and peace. I will rescue him and honor him. God not only rescues but also honors us. God promises recognition, esteem, value, and blessing for those who love and trust in Him. I will satisfy him with long life and let him see My salvation. God blesses his children with abundant, joyful, and prosperous lives –lives full of blessing, protection, and purpose. In Christ Jesus, we experience His saving power now and will one day see the full completion of His redemptive work, all for the glory of His name.

These promises belong to those who hold fast to the Lord God in love. These promises belong to those who abide in the shadow of the Almighty and dwell in the shelter of the Most High. These promises belong to you, the children of God. The Lord our God is faithful. But you must dwell in His shelter, the shelter of the Most High. You must abide in His shadow, the shadow of the Almighty. Go to Him and take cover under His pinions. Take refuge beneath His wings. Let Him be your shield and your buckler.

Say to the Lord, “My refuge and my fortress, my God in whom I trust,” and all of these blessings will be yours.
