The Point
A close relationship to God is my ultimate protection.

The Bible Meets Life
We do all we can to protect ourselves and people we love from danger. Nothing we do actually guarantees protection. As a result, we can live in constant fear, or we can adopt an “I’m not afraid of anything” attitude. The Bible, however, offers us a more complete choice: to trust God and His protection.

The Passage
Psalm 91:1-4,9-11,14-16
WHAT DOES THE BIBLE SAY?

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

1 The one who lives under the protection of the Most High dwells 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 He Himself will deliver you from the hunter’s net, from the destructive plague.

4 He will cover you with His feathers; you will take refuge under His wings. His faithfulness will be a protective shield.

9 Because you have made the LORD—my refuge, the Most High—your dwelling place,

10 no harm will come to you; no plague will come near your tent.

11 For He will give His angels orders concerning you, to protect you in all your ways.

14 Because he is lovingly devoted to Me, I will deliver him; I will protect him because he knows My name.

15 When he calls out to Me, I will answer him; I will be with him in trouble. I will rescue him and give him honor.

16 I will satisfy him with a long life and show him My salvation.

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 “the Almighty” for protection. The psalm moves from first person testimony to second person exhortation to God Himself declaring the shelter He will provide.
GET INTO THE STUDY

ENGAGE: Begin the session with one or more of the Engage Options on the next page. (This is optional. If you’d rather skip the Engage Options, just begin with the first discussion question.)

SAY: We do all we can to protect ourselves and people we love from danger. Nothing we do actually guarantees protection. The Bible, however, offers us a more complete choice: to trust God and His protection.

DISCUSS: Have students discuss the question, “What is something most people are afraid of that you are not?”

GUIDE: Call attention to The Point. Explain that this is the key idea to keep in mind throughout the session.

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READ: Read and summarize The Bible Meets Life for your group.

Know any “helicopter parents”? You have probably seen one. It is the mom or dad who hovers obsessively over a child, afraid the child might scrape a knee, need assistance, or get his feelings hurt. And I’m not simply talking about the parents of preschoolers. Colleges are reporting parents hovering over their adult children, even calling professors to protect their children from bad grades. Love is likely a motive behind their behavior, but fear may also be a driving force. But despite all their hovering, kids still fall down. Many of us do the same thing to ourselves. We “hover” over ourselves, seeking to protect ourselves from negative experiences. Of course, we all should use sensible protective gear like seat belts in the car, helmets for a bicycle ride, and hard hats and safety goggles on the job site. But we need to remember that we often run into spiritual dangers as well: temptations, doubt, deception, and the trials of life. How do we find the balance between living in unhealthy fear and living with total disregard for the threats that challenge us? The balance is gained through trust in God’s protection. No matter what we face, God is present. Psalm 91 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 the ultimate protection.

PRAY: Transition into the session by praying that students surrender their fears to God, their Protector.
### Engage Options

**Lead with Action**
Play a quick game of dodgeball, but place protective barriers around the room for both teams to hide behind. At the end of the game, say, “We all want to be protected from life’s scariest circumstances. God never sleeps or slumbers. He tells us in Scripture He watches over us and stands ready as our defense.”

**Lead with Atmosphere**
Display multiple types of “shelters” around the room. Talk to your students about the strengths and weaknesses of each shelter. Say, “God offers us His protection, and He can always save us.”

**Lead with Media**
Search the Internet for a clip from *X-Men: First Class* that shows the mutants being attacked by the human armies. It appears that all is lost and there is no hope. Every detail of this moment shouts that they’re all dead. As expected, the mutants respond with fear, except Magneto, because he knows something they don’t know. At the last moment Magneto calmly stops the missiles and saves the mutants. (Make sure to focus on Magneto knowing something the others didn’t and not that he was able to save himself with his own powers.) Say, “We can be in circumstances where all seems lost, but we know God, who is all powerful and all knowing, so we should trust in Him and not what’s happening.”

*OPTION:* If you don’t have the space or time for dodgeball, have your students list as many phobias as they can in two minutes. They aren’t allowed to use their phones, but as long as it’s an actual phobia, they don’t have to use the scientific name. (Do a little research beforehand and have a list of phobias on hand to reference.)

*OPTION:* Display images and definitions of different phobias around the room. Try to find uncommon ones that would interest your students.
STUDY THE BIBLE

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PSALM 91:1-4

**SAY:** We think it was Benjamin Franklin who first said, “Nothing is certain except death and taxes.” He seems to have summed it up pretty well. We feel a bit foolish counting on much of anything else in life. But then God enters the picture. Nothing in this world can compare with the strength and protection God gives us.

**GUIDE:** Help students understand how God works on our behalf by investigating the names and titles He uses to reveal Himself.

1. **Most High.** No one is above God. He is the One who stands in the loftiest position. He is supreme.

2. **Almighty.** This is not just “stronger-than-the-next-guy” strength. God holds all of the power in all of creation throughout all of eternity.

3. **Lord.** This is the name that God used to reveal Himself to His chosen people. It is the covenant name Yahweh and it means “I AM.” In other words, God is self-existent, self-sustaining, and eternal. He needs no other person or force to keep Him alive. He is the One who creates and holds everything else together.

**SAY:** When we see God in light of how He reveals Himself, counting on Him for protection suddenly becomes a lot easier.

**DISCUSS:** Lead students to discuss the question, “When you read through the names of God, which one stands out the most? Why?”

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1. The one who lives under the protection of the Most High dwells in the shadow of the Almighty. 1 I will say to the Lord, “My refuge and my fortress, my God, in whom I trust.” He Himself will deliver you from the hunter’s net, from the destructive plague.

4. He will cover you with His feathers; you will take refuge under His wings. His faithfulness will be a protective shield.

—PSALM 91:1-4
PSALM 91:1-4

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 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 his or her knees, earnestly confessing trust in the Almighty.

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).

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.
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PSALM 91: 9-11

**SUMMARIZE:** Summarize the dangers that the psalmist listed in verses 3-13.

- The hunter’s net
- The destructive plague
- The terror of the night
- The arrow that flies by day
- The plague that stalks in darkness
- The lion
- The cobra
- The pestilence that ravages at noon
- Harm
- Physical pain and sickness visit our families, and other physical trials challenge us.
- Mental stresses often feel overwhelming. Lying down at night does not bring rest because our minds keep running over all we’re facing. Life is happening so fast we feel like we might just break down.
- The emotional tolls of life threaten to sink us. We keep looking around to see who will betray us next or which family member will have a crisis this week. Self-doubt piles on.

GUIDE: Discuss with students the real problems and perceived dangers that might be lurking in the shadows that we often rehearse in our own minds.

SAY: God goes so far as to involve the very forces of heaven on your behalf “to protect you in all your ways.” Our Heavenly Father is absolutely, positively sure you never will be in any circumstance over which He is not watching you, guarding you, and guiding you. You will run into problems, but you are not alone. God’s kind control means His eye is on you.

DISCUSS: Lead students to discuss the question, “How can we reconcile the reality of suffering with the truths in these verses?”

DO: Direct students to complete the **Action Point**, “Fear Factor.”

**Fear Factor**
Write out three fears you have. Find one Scripture for each fear and write it under each fear. Come back to this page anytime that fear takes over and pray through the Scripture.
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.

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.

Another example of how the sovereign God will provide protection for those who trust in Him is seen in the next verse. 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.
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Psalm 91:14-16

Say: 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. In verses 1-13, the song has been from the psalmist’s perspective. Verses 14-16, though, are written from God’s perspective. God tells us what He will do for us when we make the decision to trust and be lovingly devoted to Him.

Guide: Discuss with students what God does for us when we decide to trust and be devoted to Him.

Recall the circumstances the psalmist recorded earlier about plagues, cobras, and the like (vv. 3-13). In the middle of all that, 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.”

- **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 countless prayers going before Him, God hears your prayer. And He listens (1 John 5:14-15).
- **God is right beside you when trouble appears.** God never abandons His people (Josh. 1:9; Matt. 28:20).
- **God rescues and honors you.** We’d be happy just to be rescued and 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).

Discuss: Ask students to answer the question, “How does God’s protection differ from earthly protection?”
COMMENTARY

PSALM 91:14-16

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 to deliver and protect 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.

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 that he would rescue him and 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.

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.

TIP: Remind students that when they call out to God, they are calling out to the only One who can truly give protection. Encourage them to turn to God for shelter.
APPLY IT

**SAY:** We can trust God to protect us. When we are overwhelmed with fear by the trouble of life, we can trust that God is with us, that He protects us, and that He has sheltered us in His salvation. He is the only One we can truly trust to save us.

**READ:** Ask for a volunteer to read aloud a few ways students can take what they have learned and **Apply It.**

- **Recall.** Make a list of the times in the last few years when you encountered hard times and trusted God in the midst of it. Start a journal of God’s comforting work in your life.
- **Discuss.** Talk with a close friend about some of the hang-ups you have that keep you from trusting God completely with difficult circumstances.
- **Share.** Read Psalm 91 to a friend who is experiencing difficult times. Share from your experience about the meaning of the psalm and how to trust God when the days get dark.

**GUIDE:** Lead students to consider which of the three suggested responses to the Bible study most closely applies to them and their current circumstances.

**ASK:** Which of these responses do you personally need to focus on most as you live this session out? Allow time for responses.

**WRAP UP**

**PRAY:** Close in prayer, asking the Holy Spirit to bring comfort to your students as they learn to trust God in times of trouble.

**ASK:** Ask students about last week’s **Live It Out** options. Discuss any responses and encourage students as they choose to apply the Bible to their lives.

**GUIDE:** Encourage students to complete one or both of the **Live It Out** activities for the week. Let them know you will discuss them next time you meet.

For free online training on how to lead a group visit MinistryGrid.com/web/BibleStudiesForLife
Faithful protector | 2 Thessalonians 3:3

Memorize 2 Thessalonians 3:3. We can be confident that God will protect us because He is faithful. Write this passage on a note card or sticky note and post it in places where you need to be reminded.

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

THE BIBLE MEETS LIFE: We do all we can to protect ourselves and people we love from danger. Nothing we do actually guarantees protection. As a result, we can live in constant fear, or we can adopt an "I’m not afraid of anything" attitude. The Bible, however, offers us a more complete choice: to trust God and His protection.

LIVE IT OUT: Your student has been encouraged to do one or both Live It Out activities in the Personal Study Guide. Here are some suggested ways to help your student:

If your student chooses to do Playlist:
- Ask your student if he/she created a playlist.
- Encourage your student to have a quiet time using this playlist.

If your student chooses to do Faithful Protector:
- Memorize 2 Thessalonians 3:3 with your student.
- Share with your student how the Lord has been faithful in your own life.

Notes: