

THE LORD IS MY SHELTER  
Psalm 91 (Part 5)

**ANNOUNCEMENTS :**

- Emphasize Samaritan's Purse, Journey to Bethlehem, Seniors Carolling, Christmas Party
- Candidates for baptism : seminar next week after worship service

**INTRODUCTION :** During his years as premier of the Soviet Union, Nikita Khrushchev denounced many of the policies and atrocities of Joseph Stalin. Once, as he censured Stalin in a public meeting, Khrushchev was interrupted by a shout from a heckler in the audience. "You were one of Stalin's colleagues. Why didn't you stop him?" "Who said that?" roared Khrushchev. An agonizing silence followed as nobody in the room dared move a muscle. Then Khrushchev replied quietly, "Now you know why."

We have started talking about fear last week.

Fear is one of the tools of the enemy. If you live in fear, he can control you and manipulate you.

And the reason to conquer fear is because The Lord IS your shelter.

*Psalm 91*

*<sup>1</sup> He who dwells in the shelter of the Most High  
    will rest in the shadow of the Almighty.*

*<sup>2</sup> I will say of the LORD, "He is my refuge and my fortress,  
    my God, in whom I trust."*

*<sup>3</sup> Surely he will save you from the fowler's snare  
    and from the deadly pestilence.*

*<sup>4</sup> He will cover you with his feathers,  
    and under his wings you will find refuge;  
    his faithfulness will be your shield and rampart.*

*<sup>5</sup> You will not fear the terror of night,  
    nor the arrow that flies by day,*

*<sup>6</sup> nor the pestilence that stalks in the darkness,  
    nor the plague that destroys at midday.*

*<sup>7</sup> A thousand may fall at your side,  
    ten thousand at your right hand,  
    but it will not come near you.*

*<sup>8</sup> You will only observe with your eyes  
    and see the punishment of the wicked.*

*<sup>9</sup> If you make the Most High your dwelling—  
    even the LORD, who is my refuge—*

<sup>10</sup> then no harm will befall you,  
no disaster will come near your tent.

<sup>11</sup> For he will command his angels concerning you  
to guard you in all your ways;

<sup>12</sup> they will lift you up in their hands,  
so that you will not strike your foot against a stone.

<sup>13</sup> You will tread upon the lion and the cobra;  
you will trample the great lion and the serpent.

<sup>14</sup> "Because he loves me," says the LORD, "I will rescue him;  
I will protect him, for he acknowledges my name.

<sup>15</sup> He will call upon me, and I will answer him;  
I will be with him in trouble,  
I will deliver him and honor him.

<sup>16</sup> With long life will I satisfy him  
and show him my salvation."

*Pray*

**Study Outline:**

- I. STAYING IN THE LORD'S SHELTER
- II. SAFETY IN THE LORD'S SHELTER
- III. SERVANTS IN THE LORD'S SHELTER
- IV. SALVATION IN THE LORD'S SHELTER

**I. STAYING IN THE LORD' SHELTER**

**For every promise there's a premise**

**II. SAFETY IN THE LORD'S SHELTER**

<sup>3</sup> *Surely he will save you from the fowler's snare  
and from the deadly pestilence*

<sup>4</sup> *He will cover you with his feathers,  
and under his wings you will find refuge;  
his faithfulness will be your shield and rampart.*

**What will God keep us safe from?**

1. The Lord will keep us safe from the devil's plans.
2. The Lord will keep us safe from the deadly pestilence.
3. The Lord keeps us safe with his love.

**What is the result of the Lord's safekeeping?**

- We will not fear.
- We will not fall.

- We will not fear.

*5 You will not fear the terror of night,*

*nor the arrow that flies by day,*

*6 nor the pestilence that stalks in the darkness,*

*nor the plague that destroys at midday.*

**In these two verses, we will see The Four Greatest Fears of Man and if you trust in the Almighty God, you will never have to fear them again.**

**1. We need not fear the Unknown**

*5 You will not fear the terror of night,*

**Etymology :** terror “pakhad” dread, great fear

It something that happens inside of you that makes you tremble, worried or anxious and produces a physical reaction.

*Psalm 119 :20 My flesh trembles in fear of you;*

*Job 4:14 fear and trembling seized me*

*and made all my bones shake.*

**The phrase, “Terror of night”** you have to put it in the context that when nighttime comes in that time, it’s really dark. You don’t see what’s around you.

And this is when terror really strikes, when you don’t know what’s going to happen.

**There is something in the unknown that makes us fear.**

What will happen tomorrow? What will happen next year?

Or our negative “what ifs”. What if I lose my job? What if I get sick?

That’s what you call “Anxiety”

**That’s why our Lord Jesus commanded us**

*Matthew 6:34 Therefore do not worry about tomorrow, for tomorrow will worry about itself. Each day has enough trouble of its own.*

In short, do not fear about the things that you do not even know if it’s going to happen or not. **So what do we need to do?**

*Philippians 4: 6 Do not be anxious about anything, but in every situation, by prayer and petition, with thanksgiving, present your requests to God.*

**Do not focus on the fear of the unknown but focus on the One who knows everything.**

**Remember :**

<sup>1</sup> *He who dwells in the shelter of the Most High  
will rest in the shadow of the Almighty.*

**In short, do not dwell on your worries or fears or your anxiety. Dwell on God. Focus on God.**

**Quote :** I am not afraid of what's going to happen in the future because God is already there.

**2. We need not fear Physical Harm  
*nor the arrow that flies by day,***

**Story :** In one of the high school reunions I attended, I had a chance to talk with one of my classmates who I learned was a black belt in jujitsu, blackbelt in karate, owns many guns and was an excellent marksman, very good in knife fighting and also arnis. I was so interested in his story so I asked him why he went into all kinds of martial arts. Is it a hobby? He told me the story that right after high school, he went home one time and he doesn't like the idea of his uncle living with them. They were the only two people in the house at that time and they had a big argument and his uncle was high on drugs. What happened is the uncle pulled out a kitchen knife and started to chase him. He ran but he got stabbed in the back and got lacerated in the arms. It's a good thing he was able to jump on the wall and shout out for help and the uncle ran away. The police caught the uncle, tried and was sent to jail. But the uncle said to him that the time he gets released from prison, he will hunt him again.

The reason he told me this is because that was the year (2006) that the uncle would be released and he now has a wife and kids. All these years he was preparing for the arrival of harm to his family. In short, he wasn't operating out of courage. His real motivation was fear.

**As a side story, since he knows that I am a pastor, he asked me the hardest question that I wasn't able to answer, "Jerry, you are a pastor and we talk about forgiveness. How can I forgive this man who harmed me and still threatens to harm me."**

**Now when I'm saying, we need not fear harm, I'm not saying that foolish type you see on youtube** that do stunts for the sake or the fun of it like those Russian kids who climb towers or top of buildings and hang there without any harness.

**Quote :** "Show me a man who doesn't know the meaning of fear and I'll show you a dummy who gets beat up a lot." Dean Martin

That's what happened to me when I was a teenager, I wasn't afraid to get into a physical fight but it always ends me being beat up.

**What kind of “not fear” are we talking about hear.**

1. This is the kind of “not fearing” that is based on trusting in God
2. I will show you the ultimate reason why we fear harm.

**Etymology :** arrow “chets” , it literally means arrow or javelin

Now, it's a an arrow that flies **by day.** Day means when everything is seen.

**An archer doesn't shoot an arrow at night because he can't see the target. He shoots the arrow by day when the target is in full view.**

**So when the Psalmist wrote** that we need not fear the arrow that flies by day, he is saying that compared to “terror of the night” which is great fear of something that we do not even know it's there or not, “Arrow that flies by day” is something we know that is aimed against us and is intended to harm us. And that's what you call a Problem.

**Biblical example : David and Goliath.**

*1 Samuel 17: 8 Goliath stood and shouted to the ranks of Israel, “Why do you come out and line up for battle? Am I not a Philistine, and are you not the servants of Saul? Choose a man and have him come down to me. 9 If he is able to fight and kill me, we will become your subjects; but if I overcome him and kill him, you will become our subjects and serve us.” 10 Then the Philistine said, “This day I defy the armies of Israel! Give me a man and let us fight each other.” 11 On hearing the Philistine’s words, Saul and all the Israelites were dismayed and terrified.*

**Every time Goliath comes out, here's what happens**

*24 Whenever the Israelites saw the man, they all fled from him in great fear.*

**Question :** Do they have a reason to fear?

**Of course!** Here is someone who is bigger and stronger than any of them that intends to harm them.

**Application :** There are problems that come into our life that are bigger than us and we know that it can harm us. The problem is so big that we don't know what to do with it. A problem is something that can actually do you harm.

**My question earlier is “do we have a reason to fear?”** The answer is yes.

**But the next question is, “Do you really need to fear?”** No. Why?

**Let's look at how David faced Goliath.**

David volunteered to fight Goliath and approached Saul. But Saul said, what can you do you are still a young man?

*34 But David said to Saul, “Your servant has been keeping his father’s sheep. When a lion or a bear came and carried off a sheep from the flock, 35 I went after it, struck it and rescued the sheep from its mouth. When it turned on me, I seized it by its hair, struck it and killed it. 36 Your servant has killed both the lion and the bear; this uncircumcised*

*Philistine will be like one of them, because he has defied the armies of the living God. 37  
The Lord who rescued me from the paw of the lion and the paw of the bear will rescue  
me from the hand of this Philistine.”*

**Here's what we need to do when we are facing a real harm or problem :**

**Principle 1 :** Remember how God rescued you from big problems you had before.

**Think :** Is this the only big problem you have had in your life? Of course not. You had big problems before and yet God rescued you from it.

Think about the actual problems you had before.

**That's why Psalm 91 states :**

*his faithfulness will be your shield and rampart.*

**In short, you have to remember that God is faithful.**

**Illustration :** There are times that I face a big problem in my life that I become really afraid but there is one song that I sing that wipes away the fears and I sing it whenever I have problems.

*“Great is Thy faithfulness,” O God my Father,  
There is no shadow of turning with Thee;  
Thou changest not, Thy compassions, they fail not  
As Thou hast been Thou forever wilt be.*

*“Great is Thy faithfulness!” “Great is Thy faithfulness!”  
Morning by morning new mercies I see;  
All I have needed Thy hand hath provided—  
“Great is Thy faithfulness,” Lord, unto me!*

*Summer and winter, and springtime and harvest,  
Sun, moon and stars in their courses above,  
Join with all nature in manifold witness  
To Thy great faithfulness, mercy and love.*

*Pardon for sin and a peace that endureth,  
Thine own dear presence to cheer and to guide;  
Strength for today and bright hope for tomorrow,  
Blessings all mine, with ten thousand beside!*

**Principle 2:** Face the problem knowing that God will deliver you from it.

**Look at what David did, first he faced Goliath and then Goliath mocked him.**

*1 Samuel 17:43 He said to David, "Am I a dog, that you come at me with sticks?" And the Philistine cursed David by his gods. 44 "Come here," he said, "and I'll give your flesh to the birds and the wild animals!"*

Isn't that what the enemy does to you? It mocks you. What can you do? "Anong magagawa mo?" Who are you?

But look at the response of David.

*45 David said to the Philistine, "You come against me with sword and spear and javelin, but I come against you in the name of the Lord Almighty, the God of the armies of Israel, whom you have defied. 46 This day the Lord will deliver you into my hands, and I'll strike you down and cut off your head*

**David replied in such a way**, "Yes, you are big BUT MY GOD IS BIGGER THAN YOU"

**Favorite Quote** : Don't tell God you have a big problem. Tell your problem you have a big God!

**What did David do? He trusted in the LORD ALMIGHTY!!!**

*<sup>1</sup> He who dwells in the shelter of the Most High  
will rest in the shadow of the Almighty.*

**Quote** : Every problem is an opportunity to prove God's power. Every day we encounter countless golden opportunities, brilliantly disguised as insurmountable problems.

C. Swindoll, One Step Forward, Two Steps

**In short, we need not fear harm/problems because God is Almighty.**

**The ultimate reason people fear harm is because of the fear of death.**

**Quote** : I'm not afraid to die. I just don't want to be there when it happens. – Woody Allen

**Now some people who are strong and healthy can say, "I do not fear death."** But wait, until you are at the edge of it. For example, you feel a pain in your chest or you see an oncoming car that is out of control or you have cancer.

**And it is only the true follower of Christ, who are ultimately not afraid of death simply because they really do know where they are going.**

**Illustration** : Atheist deathbed words :

- Voltaire famous anti-christian atheist: "I am abandoned by God and man; I will give you half of what I am worth if you will give me six months' life." (He said this to Dr. Fochin, who told him it could not be done.) "Then I shall die and go to hell!"

- David Hume, atheist philosopher famous for his philosophy of empiricism and skepticism of religion, he cried loud on his death bed “I am in flames!” It is said his “desperation was a horrible scene”.
- Thomas Payne the leading atheistic writer in American colonies: “Stay with me, for God’s sake; I cannot bear to be left alone , O Lord, help me! O God, what have I done to suffer so much? What will become of me hereafter? “I would give worlds if I had them, that The Age of Reason had never been published. O Lord, help me! Christ, help me! ...No, don’t leave; stay with me! Send even a child to stay with me; for I am on the edge of Hell here alone. If ever the Devil had an agent, I have been that one.”
- Robert Ingersoll: “O God, if there be a God, save my soul, if I have a soul!”
- Sir Thomas Scott, Chancellor of England “Until this moment I thought there was neither a God nor a hell. Now I know and feel that there are both, and I am doomed to perdition by the just judgment of the Almighty.”
- In a Newsweek interview with Svetlana Stalin, the daughter of Josef Stalin (communist leader), she told of her father’s death: “My father died a difficult and terrible death. . God grants an easy death only to the just. . At what seemed the very last moment he suddenly opened his eyes and cast a glance over everyone in the room. It was a terrible glance, insane or perhaps angry. . His left hand was raised, as though he were pointing to something above and bringing down a curse on us all. The gesture was full of menace. . The next moment he was dead.”
- Charles Darwin, on his deathbed: “I regret that I suggested a theory, and that gullible men gobbled it up, as though it were fact. I never intended that.”
- Clarence Darrow, the Scopes Trial lawyer in the famous 1925 debate, while on his deathbed asked several clergymen to “please intercede for me with the Almighty. During my life I have spoken many times against Christians, and I now realize that I may have been wrong.”
- Hobbs the atheist said: “I am taking a fearful leap into the dark”

**Look at this men.** They were so bold in defying God or denying God when they were young and strong but on their deathbed, they now call on God or acknowledge the presence of God.

Now Hebrews 11:1 is talking about people in the Old Testament who had faith in God who knows that they will be with God beyond this life.

We talked about atheists in their deathbed. Let’s now look at examples of Christians in their deathbed.

- John Wesley, preacher and songwriter: “The best of all is that God is with us, farewell, farewell.”

- Michelangelo, famous painter and sculptor: “I die in the faith of Jesus Christ, and in the firm hope of a better life.”
- David Brainerd, (well known missionary): “I am going into eternity and it is sweet to me to think of eternity.”
- Sir Michael Faraday, (brilliant English scientist 1791 – 1867), was asked when he was near death: “What are your speculations now?” He answered: I have no speculations. I rest upon Jesus Christ who died, and rose again from death.”
- Charles Haddon Spurgeon, beloved preacher and author, on his deathbed: “I can hear them coming!” He sat straight up in bed and asked: “Don’t you hear them? This is my coronation day. I can see the chariots, I’m ready to board.”
- Dwight L. Moody, famous preacher and founder of the Moody Bible Institute, while on his deathbed: “Can this be death? Why it is better than living! Earth is receding, heaven is opening. This is my coronation day”
- Augustus Toplady, author of ‘Rock of ages.’ His final words: “All is light, light, light.”
- John Knox, Scottish clergyman and founder of the Presbyterian Church was asked on his deathbed: “Hast thou any hope?” Unable to speak, John Knox slowly lifted up his arm, and with his index finger pointed heavenward, and with a peaceful countenance he died.

Why? It is because believers in Jesus Christ know that there is life after death and that those who believe in Him will be with Him in paradise.

**Proof? Jesus rose from the dead. He is the only one in history.**

**Look at what happens to the people of God in the Bible in the face of impending harm or death.**

**Story :** Shadrach, Meshach and Abednego

Nebuchadnezzar made an image of gold and commanded the people to worship it, that whenever the musical instrument starts, they need to fall down and worship and be thrown into a blazing furnace (Daniel 3:6) But some people denounced the Jews and they said pointed out Shadrach, Meshach and Abednego. So the king confronted them and gave them an ultimatum to worship the idol or else they will be thrown into the blazing furnace. What’s the reply of the three?

*Daniel 3:16 King Nebuchadnezzar, we do not need to defend ourselves before you in this matter. 17 If we are thrown into the blazing furnace, the God we serve is able to deliver us from it, and he will deliver us from Your Majesty's hand. 18 But even if he does not, we want you to know, Your Majesty, that we will not serve your gods or worship the image of gold you have set up.*

**And you know what happened?** The king got furious and ordered the flames to become hotter that the fire even killed the soldiers who took the three.

But inside the furnace

*Daniel 3: 24 Then King Nebuchadnezzar leaped to his feet in amazement and asked his advisers, "Weren't there three men that we tied up and threw into the fire?"*

*They replied, "Certainly, Your Majesty."*

*25 He said, "Look! I see four men walking around in the fire, unbound and unharmed, and the fourth looks like a son of the gods."*

A Christophany!!! Christ is with them.

And you know what? The Bible tells us that if you believe in Jesus Christ as Lord and Saviour, Christ is not only with you, He is in you!!! This is the reason we need not be afraid.

**Back to classmate story :**

Now, I mentioned to you earlier about the question of my classmate, "How can I forgive him?" It took me a lot of time to reflect on that.

And the only reason he can forgive the uncle is if he and his family will come to know Jesus Christ as Lord and Saviour, that whatever happens, here in the life or in death, they will be with Him. In short, if you have given your life to Christ, it is already Christ living in you forever and nothing can harm you anymore.

Yes, there is the danger still and prepare to defend yourself if you must (you need to) but you need not live in fear because whatever happens, you will be spending life eternal with Jesus Christ and during that time, there will be no more pain, no more sickness and certainly no more death.

3. We need not fear Pestilence.

*6 nor the pestilence that stalks in the darkness,*

4. We need not fear Plagues

*nor the plague that destroys at midday.*

**S.G.D.**