

“My Refuge and My Fortress”

Psalm 91

This psalm has no superscription (heading) given so we do not know who the human author might have been nor the occasion for its writing.

Psalm 91 is one of the most well-known and often quoted psalms in all of Scripture. It is frequently turned to in times of fear, uncertainty, sickness, and danger. Its language is rich with promises of protection — deliverance from snares, safety from pestilence, and security even when thousands fall on every side.

Yet at the same time, it is often misunderstood. Some read it as a blanket guarantee that the believer will never face harm, never suffer loss, or never encounter danger. But the broader testimony of Scripture — and even the experience of faithful believers — makes it clear that this cannot be the intended meaning.

Instead, Psalm 91 is a psalm about the security of a life that is truly dwelling in God. It is not written to the casual believer, but to the one who “dwelleth in the secret place of the most High” and who abides “under the shadow of the Almighty.”

As we study the psalm, we notice a progression. It begins with a personal confession of faith, moves into a series of assurances given to the believer, and concludes with God Himself speaking and confirming what has been promised.

This psalm teaches us that true faith is not only something we profess — it is something that produces confidence, and ultimately rests upon the unchanging word of God Himself.

I. THE CONFESSION OF FAITH — VV. 1-2

Man speaking — what I believe

A. The position of the believer (v. 1)

1. "He that dwelleth" (דָּוֶלֶת) — this speaks of continuance, or settled residence. The idea is one who remains, who has made this his habitation.

John 15:4–5

⁴ Abide in me, and I in you. As the branch cannot bear fruit of itself, except it abide in the vine; no more can ye, except ye abide in me. ⁵ I am the vine, ye *are* the branches: He that abideth in me, and I in him, the same bringeth forth much fruit: for without me ye can do nothing.

2. "The secret place of the most High"
 - a) "Secret place" (סֵתֶר) — carries the idea of a hidden, protected place. This speaks of intimacy with God.
 - b) "Most High" (עֶלְיוֹן) — the name of God that emphasizes His supremacy and sovereignty.
 3. "Shall abide under the shadow of the Almighty"
 - a) "Abide" (דָּוֶלֶת) — parallel reinforcing the same truth as "dwelleth." Speaks of nearness and protection.
 - b) "Almighty" (גִּבּוֹר) — emphasizes God's power and sufficiency.
- Before there is ever a promise of protection, there is a position — a life that is dwelling in God.

B. The personal appropriation (v. 2)

The psalm shifts from the general truth of verse 1 to personal confession.

1. "I will say of the LORD" — deliberate, settled

testimony of one speaking out of conviction, not emotion. This shows that faith should never be silent — it should speak.

2. "He is my refuge and my fortress"

a) "Refuge" (נִדְּוֹן) — a place of safety in retreat.

b) "Fortress" (צִיָּוֶן) — a place of strength in defense.

Proverbs 18:10

¹⁰ The name of the LORD is a strong tower: the righteous runneth into it, and is safe.

c) God is both — He protects in weakness and secures in conflict.

3. "My God" — not merely *a* God, but *my* God.

4. "In him will I trust" — our trust should be in a Person, not in ourselves and our ability.

- If we want the peace and security this psalm speaks of, we must meet the condition of these first two verses: consistent fellowship, dependence upon God, and a life oriented around Him.

II. THE CONFIDENCE OF FAITH — VV. 3-13

Truth applied — what that faith produces

A. Confidence in God's deliverance (vv. 3-6)

"Surely he shall deliver thee..."

1. These verses emphasize varied dangers, both seen and unseen.

a) Hidden dangers — "snare of the fowler" — traps

laid subtly and unexpectedly.

- b) Visible dangers — “noisome pestilence” — destructive forces that spread openly. Literally understood as “fatal pestilence.”
 - c) Imagery of protection (v. 4a) — this is a picture of tender care and nearness.
 - d) Defensive language (v. 4b) — not only God’s power, but God’s Word is protective. The application for us is that the protection is much more valuable when we know His Word.
 - e) The result (v. 5) — fear is replaced with confidence rooted in God.
- The protection that God provides extends to both the dangers we anticipate and those we never see coming.

B. Confidence in God’s security (vv. 7-10)

The scene the psalmist is showing us widens — danger is not just personal, but widespread.

1. Widespread judgment — “a thousand... ten thousand...” (v. 7a) — speaks of catastrophic conditions around the believer.
2. Selective protection — “but shall not come nigh thee” (v. 7b) — this is because of the relationship the psalmist (and the believer today) had with “the most High” as found in verse 1.
3. Observation without destruction (v. 8) — the believer is not untouched by the awareness of the wicked, but he is untouched by the judgment itself.

4. The reason stated (v. 9 – this is considered a hinge verse that restates the central condition of the psalm) — this also ties back to verse 1, showing that this protection is conditional upon dwelling in God.
- The believer's safety is not found in being isolated from trouble, but in abiding in God through it.

C. Confidence in God's provision (vv. 11-13)

The psalm now reveals how God carries out His protection.

1. Angelic ministry (v. 11a) — “give his angels charge over thee” — protection is often unseen and divinely ordered.

Psalm 34:7

⁷ The angel of the LORD encampeth round about them that fear him, and delivereth them.

2. Personal care (v. 11b) — “to keep thee in all thy ways” — the care we receive from our heavenly Father is not occasional, but comprehensive.

Psalm 121:3–5

³ He will not suffer thy foot to be moved: he that keepeth thee will not slumber.

⁴ Behold, he that keepeth Israel shall neither slumber nor sleep.

⁵ The LORD *is* thy keeper: the LORD *is* thy shade upon thy right hand.

3. Sustaining support (v. 12) — even the smallest harm (“dash thy foot”) is under God's care (Matt. 6:25-31).
4. Victory over threats (v. 13) — “lion... adder...

young lion... dragon” — these are symbols of strength, danger, and hostility.

- The believer is not merely preserved — he is pictured as triumphant.

NOTE: These are not absolute guarantees of a trouble-free life. Even Christ Himself faced suffering, despite perfect trust in the Father. In fact, verses 11-12 were misused by Satan in the temptation (Matt. 4:5-7).

Psalm 34:19

¹⁹ Many *are* the afflictions of the righteous: but the LORD delivereth him out of them all.

Isaiah 43:2

² When thou passest through the waters, I *will be* with thee; and through the rivers, they shall not overflow thee: when thou walkest through the fire, thou shalt not be burned; neither shall the flame kindle upon thee.

In other words, these promises speak of God’s sovereign protection and ultimate preservation, not the absence of all hardship.

III. THE CONFIRMATION OF FAITH — vv. 14-16

God speaking — what God guarantees

The speaker shifts again — from the psalmist to God Himself. The repeated “I will” statements (often noted as being eight of them) form a divine pledge. These are promises grounded in God’s character.

A. The condition stated (v. 14a)

“Because he hath set his love upon me...”

Before the promises are given, the relationship is defined.

1. “Set his love upon me” — speaks of a deliberate

attachment. The idea is to cling to, to fasten oneself to.

2. This corresponds to “dwelleth” (v. 1) and “my God... I will trust” (v. 2).

B. The promises declared (vv. 14b-16)

The psalmist then gives a series of “I will” statements — each one a divine promise.

1. Deliverance and exaltation

“Therefore will I deliver him: I will set him on high, because he hath known my name”

- a) “Deliverance” (טָלַף) — rescue from danger
- b) “Set him on high” (בָּרַשׁ) — security beyond reach, a place of safety
- c) “Known my name” — not just an awareness, but true knowledge of God’s character.

Philippians 3:10

¹⁰ That I may know him, and the power of his resurrection, and the fellowship of his sufferings, being made conformable unto his death;

2. Access and fellowship

- a) “He shall call upon me, and I will answer him” — shows that God is not distant.
- b) “I will be with him in trouble” — not kept *from* trouble, but with him *in* trouble.

Hebrews 13:5

⁵ ...for he hath said, I will never leave thee, nor forsake thee.

3. Preservation and honor

"I will deliver him, and honour him"

- a) Deliverance is repeated, emphasizing certainty
- b) "Honour" (תָּדַד) — God not only preserves; He vindicates and lifts up.

4. Satisfaction and salvation

- a) "With long life will I satisfy him" — speaks of fulness, contentment under the hand of God.
- b) "And [I will] shew him my salvation" — ultimately points beyond simple temporal rescue to God's full saving work.

Conclusion:

This psalm shows a progression of faith in the life of the believer:

- It begins with a confession of faith — *"I will say of the LORD..."*
- It unfolds into the confidence of faith — *"Surely he shall deliver thee..."*
- And it culminates in the confirmation of faith — *"I will... I will... I will..."*

Yet at every stage, the same truth has been emphasized: these promises belong to the one who dwells in God.

The security of the believer doesn't rest in circumstances, or personal strength, or even his consistency in life. It rests in God's unchanging word.