

The comprehensive insurer

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[0 : 00] Psalm 91, from which we've just been singing. Now, insurance policies are a vital part of everyday life.

We have insurances for almost everything, for homes, for cars and health, most obviously, but also for other things, like going on holiday for pets and so forth.

And whenever you look for a good insurance policy, it is normally what is called the comprehensive insurance that sets the gold standard, insurance that covers anything that could possibly go wrong. It will regularly be offered, provided you're able to pay for it. But it's not always so easy in practice to obtain something that is genuinely comprehensive.

Insurance policies, in human terms, carry with them get-out clauses. There is always the fine print to read. That means that the insurance policy may not be as good as it appears.

[1 : 17] Now, it may be worth our while looking for a moment at the principle on which insurance policies work. Obviously, we cannot insure ourselves against things going wrong.

We cannot insure ourselves against trouble happening. But we can lay up help when trouble does strike. After all, appliances fail.

Accidents happen. And their failures not only inconvenience us, they put our lives and limbs at risk. That's why we have insurance policy.

In the main, they are sensible and realistic. And such is the importance in certain circumstances that if people don't have insurance, for example, when they drive a car, then that's a crime.

In other circumstances, it's simply a mark of being irresponsible, not of a valid and relevant insurance policy. Now, Psalm 93 is, in fact, a psalm that sets out God's own qualifications as the ultimate insurer, perhaps the only one who offers genuine, comprehensive insurance.

[2 : 45] If you look, for example, at verses 3 to 6, look at the number of pitfalls that are mentioned. Verse 3, foul or snare, and deadly pestilence.

Verse 5, the terror of the night, the arrow that flies by day. Verse 6, the pestilence that stalks in the darkness, and the plague that destroys at midday.

What a list of dangers, seen and unseen, some predictable, some thoroughly unpredictable. And in the midst of them all, God offers protection.

And the psalm goes on to list other situations where it might seem that people are falling on one side and the other, perhaps reaping the fruits of their rebellion against God.

But God will know how to protect his own in that situation. A thousand may fall at your side, it says in verse 7, 10,000 at your right hand, but it won't come near you.

[3 : 53] You will only observe with your eyes and see the punishment of the wicked. With this list of situations where God offers refuge, we see that it's no problem for God to protect his own amid a pandemic or amid a war or any such calamity that's totally beyond our powers, whether we consider them individually or collectively.

Now, I suppose that we, slightly hardened people, may well say, oh, it's too good to be true. Aren't we warned in these days of multiple scams over the internet, through the phone or whatever, that if anything sounds too good to be true, it almost certainly is.

In other words, we're dealing with some fraudster or other. So we might think to ourselves, is this Psalm 91 just another scam?

A grandiose set of promises that have somehow found themselves into the Bible by mistake. Of course, when this thought enters our heads, we should respond.

No, this is a promise of God himself. And as we'll see in the very last section of the Psalm, God speaks in the first person, saying, I will rescue him, I will protect him, for he acknowledges my name.

[5 : 20] So these are the words of God himself, the God who cannot lie. However, if you know your Bibles, this Psalm may present a difficulty of a different sort.

You may realize that this was the Psalm that Satan quoted to Jesus while he was tempting our Lord in the desert. You may recall that one of the temptations, variously the second or the third, depending on which version, whether it's Luke's or Matthew's version you're reading, Satan took Jesus to Jerusalem and placed him on the pinnacle of the temple.

And then he then challenged Jesus, if you are the Son of God, then throw yourself down. And he backed up his suggestion with a couple of quotes from this very Psalm.

First, he will command his angels concerning you, and then they will lift up you up in their hands so that you will not strike your foot against a stone.

So not only did Satan know this Psalm, he knew that Jesus also was familiar with it. And so Jesus did not or could not deny the Psalm or the promises it contained.

[6 : 45] But what Jesus did deny was the application that Satan made of this Psalm for reasons we'll look at later. At this stage, I just want to point out it is important that we apply this Psalm appropriately.

Satan wanted Jesus to apply it incorrectly. And in fact, when it comes to all Scripture, there is the danger that we may distort it.

We may apply it in a way that's convenient to us, but at the same time we may miss what God is saying to us.

And perhaps, given that Psalm 91 contains a huge range of promises, it is particularly prone to such misinterpretation.

But at the same time, we don't want to jump from one extreme to another to pass over this Psalm because of the possibility of a wrong interpretation.

[7 : 50] That would be to fling out the baby with the bathwater. As for all Scripture, we should ask God to give us the right understanding and an appropriate way to apply it.

Now, to help us here, it's useful to look at the structure of the Psalm. The Psalm is built up of three not terribly equal, very uneven sections.

The first section is just verses 1 and 2. The largest section, the middle one, goes from verse 3 to 13. And the final one, where God himself speaks, is verses 14 to 16.

So, the first section, the first two verses, here is the Psalmist who's speaking, and he speaks in the first person. He recognizes that God is the security, the rest, the safety of his own people.

And the Psalmist vows his own trust in God's protection. He says, I will say of the Lord, he is my refuge and my fortress, my God in whom I trust.

[8 : 58] When I'm in difficulties, I rush into this fortress. I hide behind its ramparts and walls. And this reminds us, does it not, that it's one thing to acknowledge the protection God gives us, but something further to make the Lord's protection our own.

Now, here we can all make many mistakes, and we find certain of these mistakes laid out in Scripture, even with those whom we would call the heroes of the faith.

Take Abraham, certainly, a man who is singled out in the Bible for his faith. But at various stages in his wanderings, which were under God's direction, he found himself in lands where there was very, very little evidence of the fear of God.

Then he tried to pass off his sister, Sarah, his wife Sarah, sorry, as his sister, as he feared that some of the more powerful local people might kill him in order to get hold of his beautiful wife.

But this trickery simply resulted in getting himself and Sarah especially into trouble. In other words, Abraham trusted in a ruse or in his own schemes rather than in God himself.

[10 : 23] And Abraham was to learn from that. Or take a different example, maybe less well-known from a bit later in history. King Esau of Judah, who generally speaking was described as a good king.

But in latter years, he faced criticism. Why? He had a disease in his feet and he sought help from the doctors of the time rather than from God himself.

Now, this is not saying that we shouldn't visit the doctor. But what it's saying is that when we do visit the doctor about medical conditions, we should do so trusting first and foremost in God.

Not in the doctor's skills. Doctors, as we all know, can get things wrong. But Esau seems to have forgotten that. God doesn't get things wrong even though the doctors do.

Now, I cite these examples of the failures of otherwise good men to make the point that as we face new challenges and dangers, we must apply the knowledge that God is our protector.

[11:26] We must run to him for protection in our time of need. Verse 1 speaks of God's shadow. Verse 4 will speak of God like a mother bird covering its chicks with its wings when there's some predator nearby.

We should put ourselves under these protective wings. We dare not assume the protection comes automatically. Though by this I don't mean to deny that God sometimes does protect his people in weaknesses and troubles where they flounder and somehow can't resort to him.

Wasn't that true of Jesus' own eleven disciples whom he protected through his hours of darkness. Even when they floundered they were kept by Jesus.

But the norm remains for you and for me to take the initiative in seeking God's protection. So that's the first two verses, the first section where the psalmist says I am going to stand by the faith of my fathers, the faith of the community, the church of the day and put my trust in God.

He is the ultimate insurer. Now verses three to thirteen. Now this really commends to us by a whole series of examples the Lord's qualifications as supreme protector.

[12:57] And he makes it clear that even a single individual can count on God's protection in this way since the word that's translated as you throughout this section isn't singular in form.

So it's something that can be used for your family for you yourself individually as well. Now if there's a key sentence here it's the verses nine and ten.

Indeed the whole psalm seems to hinge around these verses. If you say the Lord is my refuge and you make the most high your dwelling no harm will overtake you no disaster will come near your tent.

Now I wonder if like me you find the reference to making God your dwelling a most unusual one. We can readily understand what it is to take refuge in God just as citizens in old times if there was a dangerous army around might take refuge in the security of the local castle.

But what on earth does it mean to make God our dwelling? Because this goes further than simply having God as our protector to whom we can turn in times of crisis.

[14:17] Now to help you understand how unusual this phrase is let me point out to you that the well-known first verse of the previous psalm Psalm 90 Lord you have been our dwelling place throughout all generations from before the mountains were born or you brought forth the earth and the world from everlasting to everlasting you are God.

The word they have used in the Hebrew for dwelling place is exactly the same word as in Psalm 91 but in Psalm 90 it is used in a much more natural or easily understandable way.

It reminds us that God is eternal that he is unchangeable that he is present everywhere. As the Apostle Paul would declare later to a pagan audience God is the one in whom we live and move and have our being.

He is always has been and always will be part of our world. And if that's true of our biological life it's true also of our spiritual life that God has given us in Jesus Christ.

We cannot get away from God even suppose we wanted to or more properly we should delight in the fact that where we are and that wherever we are God knows about us God knows about our situation.

[15:47] As David says in Psalm 139 where can I go from your spirit? Where can I flee from your presence? If I go up to the heavens you're there.

If I make my bed in the depths you're there too. The teaching then of many parts of scripture would suggest that God is in a significant way already our dwelling place.

And that's especially true for believers as in these blessings given to the children of Israel by Moses towards the end of Deuteronomy. the eternal God he says is your dwelling place and underneath are the everlasting arms.

So why I wonder would the writer of Psalm 91 encourage us to make God our dwelling place? That may seem more difficult to understand.

The statement almost seems unnecessary when we live and move and have our being in God. I suggest that we find the key to this expression of making God our dwelling place in the idea that was used by Christians in the English-speaking world of practicing the presence of God.

[17:06] Now what's meant by this? Practicing the presence of God. It means that we have to grasp by faith that God is eternal and present.

everywhere. Now these vital realities aren't evident to human sight. We have to grasp them by faith. In situations where it seems that there's no evidence of God at work, we have to remind ourselves as David did, if I make my bed in the depths, you are there.

Or again, if David's world or our world should become total darkness, then we have to recall the night will shine like the day, for darkness is his light to God.

The glorious truths that God doesn't change and is everywhere, then are not self-evident in this dark world, nor for that matter is it self-evident that such a basic belief is true, that Jesus has risen from the dead.

And so let's remind ourselves of Jesus' remarks to doubting Thomas, because you have seen me, you have believed, but blessed are those who have not seen and yet believed.

[18:25] Of course, making God our dwelling place is more than saying, yes, God is everywhere, and God is unchanging. We should never to live as though these truths were at the heart of our lives.

And if I may borrow words God once used to Abraham, the paradigm believer, we should live as though God was both our shield and our exceeding great reward, as well, of course, as our guide and commander.

Whatever God in his providence throws our way, we are to reckon his resources are more than sufficient for us. We are to delight in his prudence and presence with us.

Did he not say to his people, I will not leave you, nor forsake you? In summary, it says as we make God the center of our universe, as genuine he is at the heart of the total universe, then we can claim the encouragement offered by the psalmist in verse 10.

If you make the most high your dwelling, then no disaster will befall you, no harm will come near your tent. So let's move on to the third and final section, verses 14 to 16.

[19:51] And here, perhaps very unexpectedly, we find God himself speaking, and in effect he underwrites the assurances that the unnamed psalmist has already given us.

God, it seems, isn't content that we should hear of his ability and willingness to protect his people at second hand. He steps in with a direct word of his own.

Most of you will have taken out insurance policies at one time or another, and you will have acted through some agent. You won't have expected the boss of the insurance company to come chapping in your door and coming in, and himself or herself signing the insurance on behalf of the company.

We just have to go by the agent's word, that he is giving an honest appraisal of the company for which he or she works.

But here we do have the head of the insurance company, as it were, coming round and repeating the key guarantees of the insurance in person.

[21:06] this is what God is doing here. And in the process, God uses a most unusual expression. In verse 14 in this translation, he says, because he loves me, I will rescue him, I will protect him, for he acknowledges my name.

Now, an even better translation would be, because he sets his love on me, I will rescue him. Now, normally in the Old Testament, we find this expression, setting his love upon, used of God, rather than man.

For example, in one very well-known example, in Deuteronomy 7, verse 7, God says of the Israelites, the Lord did not set his affection on you, and choose you, because you were more numerous than other peoples.

Now, it's clear from this form of expression, that there's an element of choice, an initiative, in this setting, his love. God chose the Israelites, and he chose to love them, taking the initiative.

And do you find a similar sort of initiative in the New Testament? You may remember the words from, well-known words from 1 John 4, love, and this is love, not that we love God, but that he loved us, and gave sent his son as an atoning sacrifice for our sins.

[22:43] Or a little later in the same chapter, we love, because he first loved us. But here in Psalm 91, verse 14, we have the one and only passage in the whole Old Testament that speaks of a man or woman setting his love or her love on God.

Now just because it's unique, we shouldn't pass over it. I suggest its very uniqueness gives it a special emphasis. It reminds us at the very least that we shouldn't be treating God as a convenient insurance policy, to be filed away for the day of trouble, but otherwise ignored.

No, we are to put the love of God at the center of our lives, and to do so because we delight in him, and we are to choose to do so. We are to set our love on God.

After all, to love God with all our being remains the supreme command applicable to us all. So we've seen the structure of this Psalm culminating in God's personal insurance that God will protect his people in every danger and will indeed take them beyond this life.

As it says in the last verse, with long life I will satisfy him and show him my salvation. In the New Testament we can read that as with eternal life.

[24 : 13] Now, there may still be some niggling thought in the back of your minds. This sounds too good to be true. Is there not something we're overlooking?

So let's then return to the temptation that Satan presented to our Lord Jesus in the desert by his selective quotes from this Psalm.

You may remember that Satan suggested that Jesus throw himself from the pinnacle of the temple because the angels would be bound to protect Jesus from any harm.

Now, how did Jesus resist this particular temptation? He quoted those scriptures that instruct us not to put God to the test.

And what is wrong with putting God to the test? Well, very simply, it turns topsy-turvy the creator-creature relationship.

[25 : 17] We are creatures dependent on God, answerable to him. He is not answerable to us. He is not bound to carry out our wishes. We must remember that we are God's creations, especially as his redeemed people and wolves who belong to Christ.

We can't make our obedience to God conditional on God doing certain things for us first. Rather, where God gives us instructions, we are to follow and look to him for the resources and protection as we carry out his instructions.

In this psalm, God promises protection for those who have this sort of relationship with him. I don't mean that we should be walking perfectly before God, though we should certainly be striving for that, but none of us falls into that category.

We all fall very far short. Daily, we sin in thought, word, and deed. But God does expect us to follow him unconditionally and not on the basis that we can dictate to God what he should do for us.

But perhaps even more important is that it's a basic rule in handling scriptures, that we don't interpret scriptures so that they contradict one another.

[26 : 48] For example, we're regularly told in the Bible to be watchful and to steer clear of everything that would involve us in evil. For example, one of the proverbs says this, a prudent man, or we could say a woman as well, sees danger and takes refuge, but the simple keep going and suffer for it.

A simple person is someone who doesn't realize their dangers around and rushes on heedless into them. But we are advised to heed warnings, and when the warnings become applicable, to apply them.

If we don't do that, we are to expect trouble. Indeed, it's clear biblical teaching, isn't it, that the Lord's people are bound in this world to face trouble.

Did Jesus advise his own disciples? Before he left this world, he said, in this world you will have trouble, but take heart, I, Jesus, have overcome the world.

If God doesn't spare us troubles, sometimes very serious troubles, he does sustain us in the very midst of these troubles, and God gave these promises through his prophet Isaiah, when you, referring to his kiko, pass through the waters, I will be with you.

[28 : 17] When you pass through the rivers, they will not sweep you away. When you walk through the fire, you will not be burnt. The flames will not set you ablaze.

Following Christ, therefore, hardly gives us a trouble-free existence, but it will allow us access into these comprehensive assurances that whatever befalls us will not damage us spiritually, but will work out for our good.

Remember that when the apostle Paul, in his letter to the Romans, wants to go and ensure the Christians there that God's love embraces them in any and every situation, he mentions such scenarios trouble, hardship, persecution, famine, nakedness, danger, sword, sword, meaning, of course, death, and death by execution.

Indeed, he goes on to say boldly that in all these situations, the Lord's people are more than conquerors through the Christ who loved them. Have you come to Christ the only one who has

offered and continues to offer a fully comprehensive insurance?

And if you have so come to Christ, do you look to him to cover you with all his protective resources in your hours of trial and difficulty?

[29 : 46] His is the only insurance that covers everything, because all power in heaven and earth has been given to him. He alone sees all the dangers ahead of us, including the ones that we don't see ourselves.

He too delights in faithfulness. He is loyal to all who seek him and he too is in the business of ensuring that his people are never disappointed.

And therefore, this psalm calls on you, it calls on me, to, as it were, test out God's faithfulness. Not putting God to the test, but when we do find in our walk with Christ that we are in difficulties or problems, we do test out these promises and find them to be foolproof.

Let's pray. We confess that when we approach scripture that we do have great difficulties. We often read what we want to read out of them and we ignore the challenges.

And we pray, Lord God, that when we come to a psalm such as this, you would lay up in our hearts the whole truth, not the bits that we like. your promises of help and of security.

[31 : 06] But you've asked us, you've commanded us to be, to make you our refuge and indeed our dwelling place. We pray, Lord God, that we may understand what that involves.

And even in this coming week, we may have you more in our thoughts at various times and in various activities. And grant, Lord God, that whatever we do in this coming week, we may do entirely, wholeheartedly to you, to your own praise and glory.

And we do this through the name of Christ. Amen.