



BELIEVERS CHAPEL

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The Sermons of Dan Duncan

Psalms 91

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"The Shadow Of The Almighty"

TRANSCRIPT

Well, good morning. This is a strange situation. I'm preaching to an empty auditorium. But then these are strange times, and so because of that I've decided to preach from a text that I think is appropriate to the situation, and one that was a great encouragement to a young Charles Spurgeon when he faced a similar situation as this. This week I'm going to teach on Psalm 91. Well let me begin by reading Psalm 91.

¹ 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 Great is He who delivers you from the snare of the trapper
And from the deadly pestilence.

⁴ He will cover you with His pinions,
And under His wings you may seek refuge;
His faithfulness is a shield and bulwark.

⁵ You will not be afraid of the terror by night,
Or of the arrow that flies by day;

⁶ Of the pestilence that stalks in darkness,
Or of the destruction that lays waste at noon.

⁷ A thousand may fall at your side
And ten thousand at your right hand,
But it shall not approach you.

⁸ You will only look on with your eyes
And see the recompense of the wicked.

⁹ For you have made the LORD, my refuge,
Even the Most High, your dwelling place.

¹⁰ No evil will befall you,
Nor will any plague come near your tent.

¹¹ For He will give His angels charge concerning you,
To guard you in all your ways.

¹² They will bear you up in their hands,
That you do not strike your foot against a stone.

¹³ You will tread upon the lion and cobra,
The young lion and serpent you will trample down.

¹⁴ "Because he has loved Me, therefore I will deliver him;
I will set him *securely* on high, because he has known My name.

¹⁵ He will call upon Me, and I will answer him;
I will be with him in trouble;
I will rescue him and honor him.

¹⁶ With a long life I will satisfy him
And let him see My salvation."

Psalm 91

Let's have a word of prayer.

Father, we come before you humbly and gratefully, and acknowledge your absolute control of all things and all of the events that touch our lives and even this situation that presently occupies the attention of our nation and makes it an anxious nation—and an anxious world for that matter. And so Father, we look to You as the One Who is absolutely in control of all things and we can come to you with a Psalm like this and be encouraged to know that we are safe with You. Help us to know that. Teach us and encourage us through the study of this Psalm and as we reflect upon You and Your promises and Your faithfulness.

These are difficult times. For we don't know what lies ahead and the uncertainty is a great deal of the concern that we have. There are concerns of health and there are concerns, that many have, about business, finance, and what lies ahead. We don't know, but You do. You are in control. And so Lord, as we study together and we worship

together this morning, we pray that You would build us up in the faith, that You would strengthen us, that You would encourage us, and that You would impart to us wisdom. And so we look to You to direct.

Bless those who are listening, and we pray that You would encourage and strengthen and build us up in the faith. Bless those who are in various kinds of difficulty. We pray for those that are sick. We pray that you would give them strength and healing, and we pray that you would keep others from becoming sick; and keep them healthy. And keep us all wise, that we might do what is wise, and do the right thing.

So, we look to You to bless us and we pray that You would bless us now as we continue with this service, and pray that Your people would be built up in the faith, that You would be glorified, and that You would bless our country: Give us health, spiritual direction and enlightenment. And may people during this time of concern and anxiety, look to You and receive help that only You can give.

We thank You for Christ. We thank You for His death for us. We thank You that He is our great high priest, interceding for us at this moment. Thank you for all that we have in Him, and it's in His name we pray. Amen.

One of Edgar Allen Poe's ghoulish tales, *Mask of the Red Death*, begins, "The red death had long devastated the country. No pestilence had ever been so fatal or so hideous." Poe then tells the story of a pleasure-loving prince who tried to beat the plague by retreating to one of his secluded castles with friends: Where inside, behind tall walls and iron gates they partied; while outside—people died.

One night at a ball, they danced to music until the clock struck midnight. Suddenly the party stopped when everyone noticed the presence of a masked figure. He hadn't been invited. When the prince tried to seize him, he fell to the floor, dead. Then each guest fell, one by one, as they realized that the red death had entered like a thief in the night.

The story was intended to mock pride, self-indulgence, and self-security. And it makes a good point. One we need to know, that: No matter how secure we may think

we are, we really are not. Just when we got used to expressions like bull market, low unemployment, and consumer confidence, we are now hearing about social distancing, hand washing, and pandemic.

That last one is scary. It brings to mind the black death and the Spanish flu of 1918, when 50 million died worldwide. We don't know if the corona virus is anything like that. I suspect it is not. But that's part of the problem. There is so much that we don't know. So it's only wise and necessary to practice safe measures. That is why we have taken the steps that we have.

But if there is a silver lining in this black cloud, it's that it gives us pause ... it should ... and occasions the question, what have we been trusting in? Our 401ks, or the Lord God? Here's the reality. We live in a dangerous world. That's not new. It's been dangerous since Adam and Eve were put out of the garden. Microbes and pathogens are part of the environment. We are surrounded by invisible dangers and vulnerable every time we take a breath or shake a hand.

The reformers understood that well. Plague came to Wittenberg in Luther's day, and he stayed through it to serve the sick. It came to Geneva in Calvin's day. It was a way of life. So they have something to say. In one of the most memorable portions of *The Institutes of The Christian Religion*, Calvin wrote of the innumerable evils and death that threatens human life, within and without. He calls the body, "the receptacle of a thousand diseases". When the weather turns hot or when it turns cold, it threatens our health. All around us there are threats of immediate death. "Go through the city streets," he said. "you are subject to as many dangers as there are tiles on the roofs." In old Europe, all of the roofs had red tiles, and even today many of them do. And so the point is, as many tiles that are on the roof, there are that many dangers all around us. "If we really understand what's out there", he said, "we cannot but be frightened and terrified. Man lives", he said, "as if a sword is perpetually hanging over his neck."

John Calvin was no Edgar Allen Poe. He doesn't leave it there. He writes, "That understanding the providence of God frees us from extreme anxiety. We know our heavenly Father so holds all things in His power, so rules by His authority and will, so

governs by His wisdom that nothing can befall except He determine it." Then he says, "Ignorance of providence is the ultimate of all miseries. The highest blessedness lies in the knowledge of it." And I think that is true. God's sovereignty is solace to the soul.

If you want that blessedness, that freedom from anxiety, then our Psalm today is appropriate for you. It describes the danger around us, the terror by night, and the pestilence that stalks in darkness. Life's uncertainties. But the Psalmist wasn't at all afraid. He had a shelter; he had a hiding place that kept him secure from every kind of danger and keeps everyone safe who dwells "...in the shadow of the Almighty."

And that is how Psalm 91 begins. It has been called a 'Psalm for danger'. And for that reason, it's one of the favorite Psalms of the Church, one that Christians have repeatedly turned to in times of loneliness and sickness and trouble. Many have committed it to memory. Even the devil memorized Psalm 91 and quoted it to our Lord. So, if it caught his attention, it must be important for the saints.

And it certainly is. It reminds us of the greatness of our God, that as big as our problems may be, as great and strong as our enemies may be, or intractable as the circumstances we face may be, God is bigger. He is the 'Most High', 'the Almighty'. He is a 'fortress for His people' that nothing can penetrate.

That is how the Psalm begins, which is typical of so many of the psalms. They begin with God. Just looking at the Psalms around Psalm 91. Psalm 90, "LORD, Thou has been our dwelling place in all generations." Psalm 92, "It is good to give thanks to the LORD." Psalm 93, "The LORD reigns." Psalm 94, "O LORD, God." They begin with the LORD God, and that's appropriate, because He is our starting point.

So our Psalmist begins there and before he speaks of his situation, he talks of his security, and begins with an eloquent confession of faith. "He who dwells in the shelter of the Most High will abide in the shadow of the Almighty." What threat can stand against the Most High? He is the Almighty; *Shadday* is the Hebrew word. It's the name that Abraham and the patriarchs knew as 'the One who sustained them and fed them' when they were homeless pilgrims. And that's the assurance of this Psalm, for those

who live in close fellowship with God, those who dwell in the LORD's shelter, who abide in His shadow. God is where His shadow is. And He is everywhere. He is omnipresent as well as omnipotent. He is all present as well as all powerful.

And so the Psalmist had great peace in the face of uncertainty and danger, because he knew these truths and he knew these doctrines. He knew, personally, the Lord. And as we learn about Him, and as we know Him personally, and increasingly, and we trust in Him, we will have that same peace, knowing that wherever we are, He casts His shadow; He shields us; He protects us. That is what the Psalmist says. His confession of faith is very personal. 'The Lord is my refuge', he says; not 'a' refuge, but "...my refuge and my fortress, my God in whom I trust." And in verses 3 through 10 he gives each of us that same assurance when he changes the words from 'I' and 'my' to 'you'. This is what the Lord will do for each of us as we trust in Him. He delivers us from hidden dangers, "...from the snare of the trapper". (Probably a picture of the plots and schemes of men, such as those that David experienced all through his life.)

He "...delivers from the deadly pestilence." "...that stalks in darkness, and destruction that lays waste at noon." Day and night the dangers are there, in darkness and at noon. He is speaking of dangers like sickness and injury; or various kinds of issues and dangers and trials and troubles that can't be seen or predicted. That's the reality of life. We can't see one moment ahead of us. We can't see one second in front of us. But those who trust in Him will be guided through the traps and protected from the hazards. What we can't see, He sees. What we can't predict, He knows.

And we read, (vs4), "He will cover you with His pinions." He will be like a mother bird who shelters her young from the elements, under her wings. All who seek shelter under His wings find it. And He will be for them a "shield and bulwark". He will be a strong defense. There's some uncertainty about the meaning of that second word, 'bulwark'. It has also been translated 'buckler', which is an old word, but refers to a small shield worn on the arm. If that is the meaning, then God's protection is pictured here in two different shields: A large shield, that's the first kind that he speaks of, the kind of shield that covered the whole body. The second is a small shield. The first is

stationary, but the second is mobile. It fends off spears and swords from all directions. All of which is to say that He gives every kind of protection for every kind of situation. He is always faithful, always able in every kind of situation.

There are other words in the Bible for shield. One is used in Genesis 15, verse 1, when God speaks to Abraham and tells him, 'Not to fear'. This time Abraham was fearful. And God reassured him. He said, "I am a shield to you." That was the encouragement he gave Abraham after he had defeated the four kings of the east, Chedorlaomer and his cohorts, rescued his nephew Lot, and recovered the people and possessions of Sodom. It was a great victory.

But after that victory he refused, you may remember, to keep any of the spoils of war for himself. He did give some out to his retainers. But for himself, personally, he took nothing. He gave all of the riches back to the king of Sodom because he said he would not have that king, that pagan king say, "I made Abraham rich."

And in doing that, his faith had not only triumphed over the fear of going out against a great enemy, but it also triumphed, maybe more importantly, over materialism and worldliness and its very subtle temptation. Still, it had left him, evidently, spiritually and emotionally exhausted—and worried. That is what we assume as we come to chapter 15. He was fearful of something. Perhaps he was fearful of reprisals from the powerful eastern kings. Maybe he was a bit concerned over his material situation. Whatever the reason, God appeared to him in an hour of discouragement and need, and He said, (vs1), 'Don't worry. I'm with you. I am a *shield* to you. You are well protected.' And then He gave him a great promise about his descendants and about his future.

But that is the same idea here. The Psalm does not say, 'I am a shield', but 'His faithfulness is a shield'. And the point is the same. God is a faithful protector. He is the faithful protector, the only real protector. His faithfulness is seen in regard to His Word. He has made promises, great and glorious promises to us, and His promises cannot fail because He cannot fail. I cannot be undermined by any circumstance or person because He cannot be undermined. When we trust Him and follow His Word, He assures us of His protection. He is not going to leave us out there, exposed and unprotected. This is

the Psalmist's point in verses 9 and 10. "For you have made the LORD, my refuge, Even the Most High, your dwelling place. No evil will befall you, nor will any plague come near your tent."

I mentioned Charles Spurgeon at the beginning when he commented on this verse and it's also a story that's found in his autobiography. He relates an incident that occurred early in his ministry. It was 1854, just 12 months after he had arrived in London to begin his great ministry there. He was a young man. And at that time there was a cholera epidemic in the city. Now at this time they didn't know what the source or the cause of cholera was. It wouldn't be until 1884, when I think a man named Dr. John Snow, a brilliant physician in London, was able to locate the problem and understand what the cause was. It was polluted water. But they didn't know that in 1854. They only had various ideas of what might be the cause of cholera.

And cholera is a deadly disease. A person can be healthy in the morning and dead in the evening. It is that quick; there's no incubation time. And it was severe in London. And many in Spurgeon's congregation were affected. Family after family called him to visit the sick. Almost every day he had to go to a grave. His friends were falling, one by one, and he became so exhausted from his work and ministry among the sick, they began to think that he was getting sick, as well.

One day he was walking home from a funeral. He was sad, he was discouraged, when he noticed a sign in a shoemaker's shop window. In bold King James were the words, "Because thou hast made the LORD, which is my refuge, even the Most High, thy habitation, There shall no evil befall thee, neither shall any plague come nigh thy dwelling." The effect upon him was, he said, immediate. He took hold of that message by faith. He felt secure and refreshed, "Girt* with immortality," he wrote. "I went on with my visitation of the dying in a calm and peaceful spirit. I felt no fear of evil and suffered no harm." That was Spurgeon's experience and it is the experience of many who walk by faith. It was the experience of the Psalmist as he walked by faith,

* 'Girt' - verb, past participle of 'gird': to encircle, to prepare oneself for something difficult or challenging

which is a walk that is following the Word of God. It is a life that believes the Word of God, believes it is true. because it trusts in the God Who has revealed it and lives it obediently.

We live in God's shadow, in His protective care wherever we are. And so we live by faith, knowing that He is in complete control. And as we live by faith, we are living in a way that pleases Him—and He honors that. And in verse 7 He gives the assurance of a personal, individual protection., "A thousand my fall at your side and ten thousand at your right hand, But it shall not approach you." That is the assurance of God's Providence toward His people. And the providence of God is not only the general providence that rules the world with His laws and principles that cause the rain to fall and the sun to shine upon everyone. His Providence also presides over the lives of His people by His personal rule and government—and it gives protection. And this verse promises that protection.

But as Derek Kidner puts it in his commentary, "It is not a charm against adversity." This is no guarantee that harm will never happen to us, that we won't become seriously ill, or we won't die. Spurgeon's personal story shows that. He buried many of his friends, who were godly people. The epidemic that ravaged London, ravaged the church in London as well. This is the mystery of providence. The point is nothing can touch God's servant, (those who trust in Him), except by God's permission and design—and then only for our good.

But such experiences can happen and have happened to the people of God. Just read Hebrews 11. That gives us a dose of reality. It describes men and women of faith who were mocked and beaten, put in chains and in prison, people who were tortured and stoned and sawn in two. They were tempted and deprived. They went about homeless and shirtless, living in caves and in holes in the ground. The life of faith is sometimes a hard life. We don't escape hardship. But when we experience it, it is always within the perfect plan of a loving God.

Do you believe that? That is the life of faith. That is the challenge, so often, of the life of faith. In the midst of difficulty and trial, (and some that are crushing trials), do you trust in the LORD through it all? The life of faith is that. Still, God blesses. He protects. That's what the Psalmist is saying.

Luther wrote in a long letter, while plague was raging in Wittenberg where Luther had stayed to minister to the flock there in the midst of danger, to a fellow evangelical pastor in another city where the plague was also ravaging. That letter was eventually made into a tract and circulated. It's a very interesting letter. In it, at one point, he makes this statement. "Godliness is nothing but divine service. And divine service is service to one's neighbor. Experience teaches us that those who minister to the sick with love, devotion, and earnestness are generally preserved. " This is what the Psalmist is saying. This is the hope that we have: God preserves us. When we are faithful to Him, He is faithful to us.

Now it is enough, isn't it, that God Almighty is our refuge? But to that great assurance we learn in verse 11, that He has also given us bodyguards, "For He will give His angels charge concerning you, to guard you in all your ways." How they guard us isn't explained, so, we don't know all that the angelic host do for us. We do know, however, that they are "ministering spirits" (Heb 1:14). It would seem that they fight against demonic forces that oppose us. And in this materialistic world that we live in; a society, that is governed by a philosophy of materialism—what you feel, touch, and see is all there really is; and there is no such thing as a 'spiritual world' with 'ministering spirits'. 'Ministering spirits' may sound like an odd statement, but it is certainly the teaching of the Word of God: It's the teaching of Ephesians 6. There are angelic hosts, evil angelic hosts that are in opposition to us. And there are righteous angelic hosts, the good angels, that we assume minister on our behalf against them.

So there is that, I'm sure. But perhaps they alert us to various physical dangers that we face. They steer us away from germs and viruses, or they give us an alert when a gravel truck is too close on LBJ. They do minister. And we have this further assurance of

help against the unseen dangers around us; not just a guardian angel, but His angels; plural. The heavenly hosts are at work on our behalf, and they help in the smallest of matters. Verse 12, "They will bear you up in their hands, That you do not strike your foot against a stone."

These are the verses that Satan quoted to our Lord in the temptation recorded in Matthew 4, and in Luke 4. You remember the devil took Him to Jerusalem to the pinnacle of the temple and he invited Jesus to throw Himself off. "For," Satan said, "it is written, he will give his angels charge concerning you, and on their hands they will bear you up lest you strike your foot against a stone." ...That's what the text says... But that's not what it means. Christ knew that and recognized the error immediately because He knew the rest of scripture, the rest of the Word of God. And so He refused the invitation and responded with a quote from Deuteronomy 6, verse 16, "You shall not put the LORD your God to the test..."

The best defense against temptation is to know the Bible, to know the Word of God; to know the whole counsel of God. Scripture interprets Scripture. And because Jesus knew the whole Word of God, because He knew the Book of Deuteronomy, He knew that demanding miraculous protection as proof of God's care was wrong. The appropriate attitude is trust and obedience. Trust in the Word of God, which assures us of His unfailing love for us; that is enough: And that produces obedience.

So obedience for us, in these times, is not tempting the LORD by being foolish about physical precautions that we should take against this pandemic, however great or not it may be. We need to be cautious, and to follow proper procedures. But, when we put God to the test by trusting in Him, put Him to the test by obeying His Word, in spite of the challenges, God will always prove His faithfulness.

It is interesting, I think, that Satan stopped short of quoting the next verse of the Psalm, verse 13, "You will tread upon the lion and cobra, The young lion and the serpent you will trample down." The lion and the snake are frequently symbols of evil and powerful men, and there are various examples of that in scripture. And the promise is, no matter how great the danger or the opponent, we will overcome it as we simply trust

in the Lord. It's not through our skill, it's not through our personal power or wisdom, knowledge, whatever. It is as we trust in the Lord that we overcome the great obstacles.

But also, both animals, the lion and the serpent, often picture Satan. In Peter, chapter 5, verse 8, he is likened to "a roaring lion." And in Revelation 20:2 he is called "the serpent of old". And so, this is not only a promise that God will give us victories in this life, but it is also a prophecy of Satan's ultimate defeat. In Romans 16, verse 20 Paul encourages the believers to continue in obedience with the promise, "The God of peace will soon crush Satan under your feet....". It is a certainty that that's going to happen. And it may be soon. We will prevail over the devil, just as the Lord did during the temptation. At the end of it He said, "Be gone, Satan." And when he left, Matthew 4:11 writes, "...angels came and began to minister to Him." There they are again, the angels.

And they are with us, too. In fact, Revelation, chapter 2, verse 1 is addressed, "To the angel of the church in Ephesus". Is there an angel that is assigned to churches? Does Believer's Chapel have its angel, or angels? Well, I don't know, but it seems to be the case. And I think that's the assurance that we have from this Psalm and from the Book of Revelation. All of this is what the Psalmist assures us of from his knowledge of God's Word and his personal experience.

Know the Word of God. And as we know the Word of God, and we live it, this will be our experience as well. We will see the Lord's hand of faithfulness in our lives. Maybe this is a time in which that will be very evident to us.

But then, at the end of the Psalm, in verses 14 through 16, God adds His confirmation to it. And He does so by giving three promises: The promise of deliverance, the promise of answered prayer, and the promise of long life. These assurances are not given to just anyone, but to the one who trusts in Him, the one who has set his love on the LORD. "Because he has loved Me...", the Lord says. So this is the Lord speaking in verses 14 through 16. It is not because of anything that we do that deserves these blessings that conclude the Psalm. God's love for man precedes man's love for Him, and we see that in other texts of Scripture. So this is not love that is 'merited'. Moses reminded Israel of that in Deuteronomy, chapter 10:15, (and before that in

Deuteronomy 7), when he told them, "Yet on your fathers did the LORD set His affection, to love them, and He chose their descendants after them...". So the LORD's affection for us precedes our affection for Him. That is sovereign grace again.

But it is the one who sets his affection, or her affection, on the Lord; the one who has received the grace of God, the one who has trusted in Him, who loves Him, is the one that receives and enjoys the blessings of this Psalm. It's the one who walks with God and lives in fellowship with Him; who, when he calls on the LORD, the LORD says, "I will answer him." The answer may not come immediately, because the LORD says, "I will be with him in trouble; I will rescue him and honor him." (vs 15).

So the believer may have to endure hardship for a time, be in trouble for a time, before the Lord lifts him out of that trouble. But he or she will endure it, will experience it, will pass through; only as long as the trouble is beneficial. And again, it is a hard thing for us to believe and accept that God could use trouble and trials and difficulties: But it is what Paul teaches in Romans, chapter 5, verses 3-4, that tribulations produces patience and character and hope. And in the midst of it all, we are absolutely safe because the Lord is with us through it. And in time He promises to deliver the praying saint and give a long life. This is how the Psalm concludes in verse 16, "With a long life I will satisfy him And let him see My salvation." The world can't guarantee that.

I came across a good quote by Helen Keller. She was a remarkable person who overcame terrible physical challenges in life, to live an amazingly productive life. She wrote, "Security is mostly a superstition. It does not exist in nature. Life is either a daring adventure, or nothing." I don't know what Helen Keller's spiritual condition was, but there is truth in what she said. There is no security in this world; at least the world can't give security—not in health or bank accounts. The only real security anyone has is what God gives. And in His providence, His governing over events, He gives His children absolute security. As Calvin said, "He so governs by His wisdom that nothing can befall except He determine it." This is the encouragement that the Psalmist gives. So for us there is security, even in hardships.

And so for us, life is a daring adventure. We should live it that way. Lived by faith daily, trusting God, He will never fail us. Not tempting Him by living a foolish life, a dangerous life, when it's unnecessary, but trusting Him and living obediently to Him. He has numbered our days. We are all finite. We are here briefly, like the mist that evaporates so quickly. We are not here forever. There is an end to life. But as long as we are here, He is our shelter, our refuge, and our fortress until He brings us home.

Christ put it even more personally. In John 10, (vs29), He stated that, 'All who trust in Him are in His Father's hand'. Now that is a great picture. And what a fortress that is! To be in the hand of God Almighty, and in the Lord Himself, His hand, the First Person and the Second Person of the Trinity have a hold upon us. And then within us is the Third Person of the Trinity, the Spirit of God, Who is a seal upon our heart and guarantees our security. They keep us secure forever.

But if you are watching this broadcast without Christ, security for you is a superstition. You are in peril. You may think you've built a fortress. But the plague will someday come. It will find you. That's a certainty. In verse 8 the Psalmist promises that there will be "...the recompense of the wicked." Men will have to pay for their sin and their guilt; or they can appropriate the solution that God has given. They can look to Christ who paid for sin in His death. So turn to Him if you have not. Trust in Him. Find shelter in Christ, "...under His wings...", and through faith alone receive the forgiveness of sins and life everlasting.

May God help you to do that. And help all of us to live wisely, not tempting the Lord; being wise about the things we do; following the right instructions. Hopefully this crisis will pass quickly, and we will be back here together very soon: singing hymns of praise and worshipping together. We pray that the Lord will bring that about.

Let us conclude with a word of prayer.

Father, we thank you for Your goodness to us, and Your faithfulness to us. What a great Psalm You have given us. It is a Psalm that was written out of the experiences of life as the Psalmist knew Your Word and knew You personally and experienced Your faithfulness to all of Your promises. He could write this Psalm with confidence inspired by the Spirit of God with words that he knew to be true: Words carefully crafted to express the great confidence He had in You—and what we should have as well.

So Lord, create faith within us, give us wisdom, bless us this week. We pray for health, that you would keep us safe, and that you would bring us back soon to this place to fellowship together. And bless, LORD, our nation and our leaders as they make difficult decisions. We pray that you protect them, give them wisdom, and bless Your people throughout this land and throughout the world. May we be a good testimony to those who are in great distress and concern. We pray these things in Christ's name. Amen.

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