



The Scrolls

Helping **CENTRAL BIBLE CHURCH** Families Belong, Become and Go Beyond

V27 N26

June 29, 2025

PSALMS: CELEBRATING CHRIST IN GOD'S HYMNBOOK

"Psalm 91"

THIS WEEK'S CORE COMPETENCY

Peace

I am free from anxiety because things are right between me and God.

"Do not be anxious about anything, but in every situation, by prayer and petition, with thanksgiving, present your requests to God. And the peace of God, which transcends all understanding, will guard your hearts and your minds in Christ Jesus."

Philippians 4:6-7



Q?

Why not envy wicked wealthy people?



No one knows what the future holds, and so everyone worries—at least from time to time. Put differently, we don't know what we don't know, and so we worry. Worries are common maladies that often express themselves in "What ifs?" What if I lose my job and can't pay my bills?—a *money* worry. What if I lose a beloved friend or family member through some disagreement or untimely death?—a *relationship* worry. What if I lose my independence through illness or physical decline?—a *health* worry. People worry—Christians too—about their money, relationships, and health, but there's plenty more to worry about. Global concerns related to war, famine, poverty, violence and social unrest, not to mention the dangers posed by artificial intelligence, cybercrime, and climate change, all of which make front-page news daily. Of course, the handmaidens of worry are *fear* and *anxiety*—fear of the unknown and the dread that comes with it. Here are a few of the psychological side effects of worry, fear and anxiety: depression, social withdrawal, impulsiveness, phobias of all kinds, and in rare, serious cases PTSD—none of which are good, all of which are bad. People often *hesitate* to do good out of fear, but seldom *determine* to do good out of fear.

Jesus has much to say to his disciples about the triplets of worry, fear and anxiety. Who can forget his timeless words regarding worry:

"Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more than food, and the body more than clothes? Look at the birds of the air; they do not sow or reap or store away in barns, and yet your heavenly Father feeds them. Are you not much more valuable than they? Can any one of you by worrying add a single hour to your life?"

And why do you worry about clothes? See how the flowers of the field grow. They do not labor or spin. Yet I tell you that not even Solomon in all his splendor was dressed like one of these. If that is how God clothes the grass of the field, which is here today and tomorrow is thrown into the fire, will he not much more clothe you—you of little faith? So do not worry, saying,

'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' For the pagans run after all these things, and your heavenly Father knows that you need them. But seek first his kingdom and his righteousness, and all these things will be given to you as well. Therefore do not worry about tomorrow, for tomorrow will worry about itself. Each day has enough trouble of its own" (Mt 6:25-34; cf. Lk 12:22-31).

On fear and being afraid, he told his disciples this:

"Are not two sparrows sold for a penny? Yet not one of them will fall to the ground outside your Father's care. And even the very hairs of your head are all numbered. So don't be afraid; you are worth more than many sparrows" (Mt 10:29-31). And in the Upper Room before leaving them, he said, *"Peace I leave with you; my peace I give you. I do not give to you as the world gives. Do not let your hearts be troubled and do not be afraid"* (Jn 14:27).

Quoting the Old Testament, the writer of the book of Hebrews gives his readers positive incentives to "fear not." Affirming the words of Jesus, he writes: *"God has said, 'Never will I leave you; never will I forsake you' [Dt 31:6]. So we say with confidence, 'The Lord is my helper; I will not be afraid. What can mere mortals do to me?' [Ps 118:6-7]"* (Heb 13:5-6).

Apart from the Lord, life offers no true security, only the occasional illusion of it. Trust in the Lord is the only reliable antidote to worry and only path to real security. Psalm 91 says as much. On this psalm, one commentator writes: "God Himself is the One who is the believer's security. The psalmist described Him as the Most High (Sovereign Ruler) and the Almighty (One having all power). Those who rely on the LORD find that He is a shelter from the storms of life and a shadowy place of security, much like the area under a bird's wing. He is a refuge where we can run for safety in times of danger and a fortress that will provide defense against attacking foes" (Thomas L. Constable, "Notes on Psalms," 2025 ed., 348, soniclight.com/tcon/notes/pdf/psalms.pdf).

Read Psalm 91:1-16

- 1 *Whoever dwells in the shelter of the Most High
will rest in the shadow of the Almighty.*
- 2 *I will say of the Lord, "He is my refuge and my fortress,
my God, in whom I trust."*
- 3 *Surely he will save you
from the fowler's snare
and from the deadly pestilence.*
- 4 *He will cover you with his feathers,
and under his wings you will find refuge;
his faithfulness will be your shield and rampart.*
- 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.*
- 7 *A thousand may fall at your side,
ten thousand at your right hand,
but it will not come near you.*
- 8 *You will only observe with your eyes
and see the punishment of the wicked.*
- 9 *If you say, "The Lord is my refuge,"
and you make the Most High your dwelling,
10 no harm will overtake you,
no disaster will come near your tent.*
- 11 *For he will command his angels concerning you
to guard you in all your ways;
12 they will lift you up in their hands,
so that you will not strike your foot against a stone.*
- 13 *You will tread on the lion and the cobra;
you will trample the great lion and the serpent.*
- 14 *"Because he loves me," says the Lord, "I will rescue
him;
I will protect him, for he acknowledges my name.*
- 15 *He will call on me, and I will answer him;
I will be with him in trouble,
I will deliver him and honor him.*
- 16 *With long life I will satisfy him
and show him my salvation."*

After reading the text, practice your Observation skills by noting the following:

- Circle "Most High" and "Almighty" in v. 1.
- Underline "shelter," "shadow," "refuge" and "fortress" in vv. 1-2.
- Circle "fowler's snare" and "deadly pestilence" in v. 3.
- Circle "feathers" and "wings" in v. 4.
- Underline "shield" and "rampart" in v. 4.
- Circle "night" and "day" in v. 5.
- Underline "pestilence, darkness" and "plague, midday" in v. 6.
- Circle "a thousand" in v. 7.
- Box "but" indicating *contrast* in v. 7.
- Box "if" indicating a condition (*protasis*) in v. 9.
- Insert "then" (*apodosis*) at beginning of v. 10.
- Highlight vv. 11, 12.
- Box "for" indicating *reason* in vv. 11, 14.
- Underline "lion" and "great lion" and double underline "cobra" and "serpent" in v. 13.
- Circle "he" and "him" in vv. 14-16.

What one word would you use to describe the **TONE** of this passage? (i.e., stern, joyful, cautious, etc.)

What word or idea stands out to you in this passage?

What one thing do you not understand in this passage?

Try to summarize the **THEME** of this passage in one word. If you were going to describe these verses, you might say, "This text is about _____."



DIG DEEPER

Answer the questions to help you apply the passage and prepare for discussion

1. The security promised in Psalm 91 isn't for everyone; it's *conditional* (vv. 1-2; cf. v. 9). How so?
 2. The One who offers this security is called, "Most High," "Almighty," the "LORD" (Yahweh), and "God" (vv. 1-2). What do these appellations indicate about the One who offers to protect those who trust in him from all kinds of threats?
 3. The psalmist describes various threats *figuratively* in verses 3-5. "The fowler's snare" – obviously a figurative term – refers to what kind of threat?
 4. Verse 4 uses *comparison* – God has neither feathers nor wings – to figuratively describe God's protection. Explain the comparison.
 5. Verse 4 also uses *metaphor* – God's "faithfulness" is neither a literal shield nor literal rampart (cf. "buckler" ESV or "wall" CEV) – to figuratively describe God's protection. Explain the metaphor.
 6. Explain how *merism*, a figure of speech, is used in verses 5-6 (see note).
 7. Explain the *contrast* in verse 7.
 8. Is the promise of angelic protection from all harm and disaster to be taken in an *absolute* sense – what do you infer from Jesus (cf. Mt 4:7)? Explain.
 9. To whom do the pronouns "I," "me," "he," and "him" refer in verses 14-16?
 10. **Discussion:** One commentator asks, "How should we respond to this psalm when calamity strikes us or those we love?" (Craig C. Broyles, *Psalms*, NIBC, 362). Talk about your answer.
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Commentary On The Text

Psalm 91 is best classified as a wisdom psalm of trust that invites its readers to make the LORD (*Yahweh*) their refuge and the Most High (*Elyon*) their dwelling (cf. vv. 1-2, 9)—given the fact that he will protect them from *all* kinds of threats at *all* times. The *NIV Study Bible* calls it “A glowing testimony to the security of those who trust in God” (note on Ps 91). About it one commentator writes: “This remarkable psalm speaks with great specificity, and yet with a kind of porousness, so that the language is enormously open to each one’s particular experience. Its tone is somewhat instructional, as though reassuring someone else who is unsure. Yet the assurance is not didactic, but confessional. It is a personal testimony of someone whose own experience makes the assurance of faith convincing and authentic” (Walter Brueggemann, *The Message of the Psalms*, 156).

Some commentators divide the psalm into two parts: verses 1-13 and verses 14-16. It’s probably better to divide it into three parts: verses 1-8, 9-13, and 14-16. “The first two sections have the same three parts: a description of the believer who confesses *Yahweh* as refuge, *Yahweh*’s promise of protective action, and promises of the believer’s security . . . The third section (vv. 14-16) stands apart as a prophetic oracle (cf. Ps. 62, another psalm of trust closing with a reference to God’s speech, which form the basis of the preceding personal confessions)” (Craig C. Broyles, *The Psalms*, NIBC, 361, 62). The gist of part one and part two is essentially the same, although the details are somewhat different, e.g., part two introduces God’s use of angels to provide protection.

Part one (vv. 1-8) opens with a fourfold reference to the One who provides protection (vv. 1-2). He is called the “Most High” the “Almighty,” the “LORD” (*Yahweh*), and “God,” suggesting that he is fully capable of protecting those who trust in him from *any* and *every* potential threat. It also contains the psalmist’s personal confession of trust (“I,” 1st per.). Speaking from experience he writes, “I will say of the LORD, ‘He is my refuge and my fortress, my God, in whom I trust,’” implying that he has enjoyed divine deliverance himself. That being the case, he can go on to say, “Surely he will save *you* (2nd per.) from the fowler’s snare and from the deadly pestilence” (v. 3). In other words, he has been my refuge; he will be yours also—but only if you trust in him. The “fowler’s snare” refers to any *trap* (i.e., “snare”) that might be set by any *enemy* (i.e., “fowler”). While “fowler’s snare” is to be understood *figuratively*, “pestilence” (vv. 3, 6) and “plague” (v. 6) are to be

taken *literally* and include the death and devastation that follow in their wake. The psalmist compares God’s protection to the shelter a mother bird tenderly and lovingly gives her baby chicks and sources that protection in God’s faithfulness that reliably shields from harm those who trust him. This protection extends to all kinds of threats both day and night. The use of *merism* in verses 5 and 6 implies God’s protection is all-inclusive; it covers all threats at all times. And while a thousand wicked people may succumb to “it,” namely, the “pestilence” and the “plague”—called “the punishment of the wicked” (v. 8)—neither will come near those who trust the LORD.

Part two (vv. 9-13) contains a similar all-inclusive offer of protection as does part one. However, it adds that God will use angels to provide that protection. “The Lord charges his angels with the protection of the godly and of their ‘tent’ (v.10), i.e., all that belongs to them, wherever they may be (‘in all your ways,’ v.11; cf. 34:7; Mt 4:6; Lk 4:10-11; Heb 1:14). Instead of experiencing disaster, stumbling, or dangers along the way (‘a stone . . . the lion . . . the cobra,’ vv.12-13), the angels will lift the godly out of danger and deliver them (cf. Ex 19:4; Isa 63:9)” (Willem A. VanGemeren, *Psalms*, vol. 5, *The Expositor’s Bible Commentary*, rev. ed., 700). Satan quoted Ps 91:11-12 in an effort to get Jesus to arrogantly, presumptuously, and selfishly test God, but he refused (Mt 4:5-7).

Psalm 91 raises serious questions. “How should we respond to this psalm when calamity strikes us or those we love? How can this psalm (esp. vv. 8, 10) be reconciled with the many prayer psalms in which disaster has befallen the believer?” (Broyles, 362). To answer that protection/deliverance will come in the next life if it doesn’t come in this one, or to answer that the Lord may permit terrible things to happen to his children, but nevertheless, they can know that he is in control misses the point. It is better to recognize that this is a wisdom psalm that like other wisdom literature is not intended to be read in an *absolute, no exceptions* sense. God can and generally does protect those who trust him from all kinds of threats at all times, but they still may *occasionally* face trouble and tragedy—verse 15 implies as much.

Part three (vv. 14-16) contains 1st person (“I,” “my,” “me”) and 3rd person pronouns (“he,” “him”). The 1st person pronouns refer to the LORD (v. 14); the 3rd person pronouns refer to the one who says, “The LORD is my refuge” and makes “the Most high [his] dwelling place” (v. 9).

Word Studies/Notes

v. 1 **Most High, Almighty** . . . “*Most High* is a title which cuts every threat down to size; *Almighty* (Shaddai) is the name which sustained the homeless patriarchs (Exod. 6:3). By the further appellation, *the Lord* (*Yahweh*), Moses was assured that ‘I am’ and ‘I am with you’ (Exod. 3:14, 12 NEB); while even the general term ‘God’ is made intimate by the possessive, as *my God*” (Derek Kidner, Psalms 73-150, TOTC, 364).

vv. 1, 2 **shelter, shadow**, etc. References to the protection God offers those who trust in him. “The description of the protection is also couched in metaphorical language: ‘shelter,’ ‘shadow,’ and ‘refuge and . . . fortress.’ The first two words suggest the imagery of a bird under whose wings the baby birds find safety (cf. v.4; 17:8; 36:7; 57:1; 63:7). The other two words suggest a stronghold or military installation (cf. 18:2; 61:3)” (Willem A. VanGemeren, *Psalms*, vol. 5, *The Expositor’s Bible Commentary*, rev. ed., 697).

v. 3 **fowler’s snare, deadly** . . . “*the snare of the fowler*. Traps laid by adversaries (again cxxiv. 7). *and from noisome pestilence*. Render perhaps, ‘from a violent death,’ lit. ‘from death of destructions’” (A. Cohen, *The Psalms*, SBTB, 301). “The LORD saves His people from those who insidiously try to trap us and from deadly diseases” (Thomas L. Constable, “The Psalms,” 2025 ed., 348, soniclight.com/tcon/notes/pdf/psalms.pdf). “The ‘snare of the hunter’ may well represent those hidden dangers that unexpectedly catch us and bring us to fall. The ‘dangerous pestilence’ [cf. v. 6] may not be a figurative expression but may represent that one danger which in days of old so frequently took its toll in countless lives and was so very much dreaded” (H. C. Leupold, *The Psalms*, 652).

v. 4 **feathers, wings** “God shelters His own as carefully as does the mother bird her young (cf. Exod. 19:4; Deut. 32:11; Matt. 23:27)” (Leupold, 652).

v. 4 **shield, rampart** Cf. “his faithfulness is a shield and buckler” (ESV); “His faithfulness is like a shield or protective wall” (NET). “Traditionally the Hebrew term, which occurs only here in the OT, has been understood to refer to a buckler or small shield (see BDB 695 s.v.). But HALOT 750 s.v., on the basis of evidence from the cognate languages, proposes the meaning ‘wall’ (*The NET Bible*, 7^{tn} on Ps 91:4). “As for God’s care, it combines the warm protectiveness of a parent bird (4; Deut. 32:11; Matt. 23:37) with the hard, unyielding strength of armour (4b). *Shield and buckler* gave respectively the cover that was large and static, and small and mobile” (Kidner, 364).

vv. 5, 6 **night, day, darkness** . . . These contrasting pairs of terms constitute *merisms*, figures of speech that use polar opposites to express entirety. Here God’s protection is said to extend to every kind of threat, twenty-four-seven. “The images depicting threat derive from a hunt (**fowler’s snare**, v. 3a), disease (**the deadly pestilence**, v. 3b; **the pestilence and the plague**, v. 6), battle (**your shield and rampart**, which protect against **the arrow that flies by day**, vv. 4-5), and deadly animals (**the lion and the cobra, the great lion and the serpent**, v. 13). The variety of images allows this psalm to be used for any situation of threat” (Craig C. Broyles, *Psalms*, NIBC, 361). “Most of these dangers are of a kind which strike unseen, against which the strong are as helpless as the weak” (Kidner, 364).

v. 7 **a thousand** Pestilence and plague (v. 6) may strike a thousand all around the one who says about the LORD, “He is my refuge and my fortress, my God in whom I trust,” but they will not come near him.

vv. 9, 10 **if, [then]** “The Lord does not guarantee that no evil will befall those who trust him (‘make the Most High your dwelling’); but all who find ‘refuge’ (cf. v.2) in him will rest with the confidence that whatever happens on earth is with his knowledge. Nothing happens outside of his will, whether ‘harm’ (lit., ‘evil,’ v.10) or ‘disaster’ (lit., ‘disease’ or ‘wound’; cf. 38:11; Lev 13; 14; Isa 53:8)” (VanGemeren, 699).

vv. 11-12 **For he will** . . . “Satan quoted verses 11 and 12 when he tempted Jesus in the wilderness (Matt. 4:6). He urged Him to interpret this promise literally. However, Jesus declined to tempt God by deliberately putting Himself in a dangerous situation to see if God would miraculously deliver Him” (Constable, 349). “It was characteristic of the devil to read this promise as an invitation to arrogance (Matt. 4:6). It was characteristic of God, Father and Son, that angelic help was sent when it was most needed (Matt. 4:11; Luke 22:43), accepted as strength for service and sacrifice, and refused for self-advantage (Matt. 26:53f.)” (Kidner, 365).

v. 13 **lion, great lion, cobra** . . . “These double references to lions and to poisonous snakes balance the double references of vv. 5-6 and complete the illustrative roster of mortal threats (see Am 5:19)” (*The NIV Study Bible*, note on Ps 91:13).

vv. 14-16 **he, him** I.e., the one who says, “The Lord is my refuge,” and who makes, “the Most High your dwelling” (v. 9).



APPLY THE TEXT

CENTRAL MESSAGE OF THIS PASSAGE

Trust the Lord as your refuge and fortress, for in him and him alone
you will find true security in this life.

CENTRAL MESSAGE FOR YOUR LIFE

(Rewrite the Central Message above to personally apply to your own life)



3 LIVING QUESTIONS

The “Living Questions” are simple questions we may ask of any text in order to apply the Bible to our life. Answer the questions below as personally as you can.

1. What does this passage teach me about God?

2. What does this passage teach me about myself?

3. What does this passage lead me to do?



PARENT CONNECTION

Do you remember any irrational childhood fears? One friend used to think that the city of Childress was where disobedient children were dropped off. So, every time her family drove through that town, she and her sister were on their very best behavior. Another feared her car door getting ripped off. Thanks, *Terminator*! My daughter loved her American Girl dolls until nighttime when we would have to lock them away because she feared they would come alive. My husband was convinced a shark would come up through the bathtub drain. It's funny now, but at the time, these fears were huge and all consuming. As we get older, our irrational fears become a little more rational and occupy a whole lot more brain space. What if I lose my job? What if my child becomes one of those rebellious teenagers who hate their parents? What if I can't reconcile this friendship and the lies about me continue to spread? What if our marriage doesn't make it? These are real fears that have caused epic doom spirals in homes across the globe. Good news! There's protection, safety and deliverance when we call on the name of the Lord. Psalm 91 reveals God's good character to us. It reminds us there is rest in the shadow of our Almighty Lord. He is our refuge and fortress, and He promises His people He will be with them always. What are you worrying about today? Do you believe the Lord will sustain you? When you or your child begin to travel the dark path of fear, turn to the Lord and find shelter under His wings

What Does The Bible Say?

Read Psalm 91.

1. What does it say about people who dwell in the Lord's shelter?
2. List all the ways the Lord protects, guards and saves His people found in this psalm.
3. Who does the Lord promise to rescue, save, protect, deliver in verses 14-16?

What Do You Think?

What are you afraid of? Do you think the Lord can protect you from this?

What Do You Do?

Using things around your house, build a fort in the living room. Do you feel safe and protected? How can the Lord keep you safe and protect you even more than the fort?

CORE COMPETENCY: Peace

I live without worry because things are good between God, myself and others.

MEMORY VERSE: Hebrews 4:12

"For the word of God is alive and active. Sharper than any double-edged sword, it penetrates even to dividing soul and spirit, joints and marrow; it judges the thoughts and attitudes of the heart."

KidPIX COUPON

Earn 1 KidPIX Token by completing the CENTRAL Kids Bible Study on this page and another token by memorizing and reciting the memory verse for this week.

Questions: kids@wearecentral.org

- ☐ I completed my Bible Study
- ☐ I memorized this week's verse
- ☐ I brought my Bible to church
- ☐ I brought a friend



CHILD'S NAME

GRADE

PARENT SIGNATURE

OUR CORE COMPETENCIES

CENTRAL BELIEFS

Authority of the Bible (2 Timothy 3:16-17)
I believe the Bible is the Word of God and has the right to command my belief and action.

Church (Ephesians 4:15-16)
I believe the church is God's primary way to accomplish His purposes on earth today.

Eternity (John 14:1-4)
I believe there is a heaven and a hell and that Jesus Christ is returning to judge the earth and to establish His eternal kingdom.

The Holy Spirit (Romans 8:9)
I believe the Holy Spirit convicts, calls, converts and changes me as a child of God.

Humanity (John 3:16)
I believe all people are loved by God and need Jesus Christ as their Savior.

Identity in Christ (John 1:12)
I believe I am significant because of my position as a child of God.

Jesus Christ (Hebrews 1:1-4)
I believe Jesus Christ is the Son of God who became man, died for sinners and rose from the dead.

Life Purpose (Acts 20:24)
I believe I am a steward of God's resources and have been redeemed to participate in His Kingdom purposes for His glory.

Personal God (Psalm 121:1-2)
I believe God is involved in and cares about my daily life.

Salvation by Grace (Ephesians 2:8-9)
I believe a person comes into a right relationship with God by His grace, through faith in Jesus Christ.



CENTRAL VIRTUES

Love (1 John 4:10-12)
I sacrificially and unconditionally love and forgive others.

Joy (John 15:11)
I have inner contentment and purpose in spite of my circumstances.

Peace (Philippians 4:6-7)
I am free from anxiety because things are right between God, myself and others.

Patience (Proverbs 14:29)
I take a long time to overheat and endure patiently under the unavoidable pressures of life.

Kindness/Goodness (1 Thessalonians 5:15)
I choose to do the right things in my relationships with others

Faithfulness (Proverbs 3:3-4)
I have established a good name with God and with others based on my long-term loyalty to those relationships.

Gentleness (Philippians 4:5)
I am thoughtful, considerate and calm in dealing with others.

Self-Control (Titus 2:11-13)
I have the power, through Christ, to control myself.

Grace (Colossians 3:13)
I demonstrate forgiveness, mercy and generosity to others, even when they have offended me.

Hope (1 Peter 1:3-5)
I have a growing anticipation of God's promises and my secure eternity with Him.

Humility (Philippians 2:3-4)
I choose to esteem others above myself.



CENTRAL PRACTICES

Bible Study (Hebrews 4:12)
I study the Bible to know God, the truth, and to find direction for my daily life.

Biblical Community (Acts 2:44-47)
I fellowship with other Christians to accomplish God's purposes in my life, others' lives, and in the world.

Compassion (Psalm 82:3-4)
I seek to serve the last, the least and the lost in my community.

Disciple-Making (2 Timothy 2:2)
I multiply godly beliefs, virtues and practices in others to encourage their spiritual growth in Christ.

Evangelism (Acts 1:8)
I share Jesus with others through personal proclamation and demonstration of the gospel.

Generosity (2 Corinthians 9:6-11)
I gladly give my resources to fulfill God's purposes.

Prayer (Psalm 66:16-20)
I pray to God to know Him, to lay my request before Him and to find direction for my daily life.

Single-Mindedness (Matthew 6:33)
I focus on God and His priorities for my life.

Spiritual Gifts (Romans 12:4-6)
I know and use my spiritual gifts to accomplish God's purposes.

Worship (Psalm 95:1-7)
I worship God for who He is and what He has done for me.

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**CENTRAL
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OUR MISSION
Making God known by making disciples who are changed by God to change their world.