



Sermon on the Mount
Wk. 32 "Learning to be Wise"
By Pastor Jody May 04/06/2025

[CALL TO HEAR]

Matthew 7:24-237 ESV

Build Your House on the Rock

²⁴"Everyone then who hears these words of mine and does them will be like a wise man who built his house on the rock. ²⁵And the rain fell, and the floods came, and the winds blew and beat on that house, but it did not fall, because it had been founded on the rock. ²⁶And everyone who hears these words of mine and does not do them will be like a foolish man who built his house on the sand. ²⁷And the rain fell, and the floods came, and the winds blew and beat against that house, and it fell, and great was the fall of it."

Pastor – "People of God, this is the Word of God."
People – "Thanks be to God."

Pray

Illustration

There is not a picture more real and full of meaning than what Jesus is laying down for us today. Waking up a few weeks ago brought me back in time to August 24, 1992, when I saw what happens when you don't build your home on a sure foundation. Hurricane Andrew tore through South Florida as a category 5 Hurricane with sustained winds of 165 mph, meaning it would be like riding out an F3 Tornado for several hours! It was the costliest of US natural disasters at the time causing \$26.5 Billion in damage comparable to \$63 billion in today's values. Killing 65 people destroying 25K homes and damaging another 100K.

It took us three days to clear the debris from around our house, but the grace of God was that we still had our home. You see this was the storm that changed everything for how FL handled their homeowner's insurance and building codes. 40 miles to the south Homestead FL didn't have a house left standing, a whole town levelled by this storm. The difference in the winds was not that much for we went through the eye of the storm as well. But the



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homes in Homestead were built in haste, many on concrete blocks and not slabs, put together with just wood framing, they never had a chance. Our homes and the homes in old Biscayne Park were built by old Miamians who had live through some storms in their day. They were built with concrete block with heavy barreled tiled roofs, they were anchored in the ground. My home built in the 30s never lost a tile. Newer didn't make the homes better, quicker and more cost efficient didn't help them that night, the homes went down because people were lulled into a false sense of security because they had not seen a storm like that for quite some years.

Storms are equal opportunity offenders, they treat everyone the same, its' up to you to build it right the first time if you want to ensure it is standing.

Because the **Truth we need to see glaring at from scripture today is that:**

The rain will pour, the winds will blow, and if your FAITH is not built on the Rock of God's Word your house will be blown down!

So, what I want to do as we are closing out the SoM between this week and next, instead of or traditional outline format, I want to list out several wise lessons that we need to adhere to build a strong House of Faith for our lives. We want to be like those old Floridians that knew the Storm would come and were prepared for the Day of Wrath.

Introduction

What we have here after the two warnings of how to enter the Narrow Gate are those who have heard and those that have listened. A person that simply hears things is like when I try to explain, sometimes as a Father, in my home what we need to do, knowing all too well by the blank stares of those around me they really are not getting it, OR more often than not, because I am fallen, I am not explaining it well enough. Those that listened/understand show by their behaviors/obedience that they did indeed hear, and the proof of the hearing is heeding, giving action to the instruction. **To do otherwise is actually a sin, it is called Folly**, that's right, it is a sin to turn away from God's Wisdom.



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Proverbs 24:9 ESV

The **devising of folly is sin**, and the scoffer is an abomination to mankind.

If you read the Proverbs through long enough you will see how the Bible speaks heavily against being a fool. Choosing folly and ignoring God's counsel will lead to destruction and that is the path of the foolish. The Bible speaks of it so much because **we are so prone to do it**. You see Folly I believe, is just a **passive aggressive attempt at rebellion**, we didn't want to listen anyway, so we just pretend not to listen. Like we all have those folks in our families that say, "I'm sorry, I didn't hear you", when you know for sure they heard you! 😊 I have prayed that we all this week would steer from Folly so we can heed Jesus' wisdom today.

In the story today we see the results of those people who have adhered to Jesus' teachings and those that will not OR the **wise vs foolish**. First warning came in Mat. 7:15-20; there were warnings of not being deceived by false teachers that would work their way in the church like a disguised wolf among a flock of sheep. Then in Matt. 7:21-23, there were warnings of not being deceived by oneself making one's pursuit of God about religious works instead of a Grace empowered heart *to do to others as we would want done to ourselves* (Mat 7:12). Simply put, those that listen to Jesus will build better lasting lives and those who don't will succumb to the trials of life.

Today Jesus says that those that listen to Him are like the Wise man that builds His foundation on a rock. In **Luke 6:48** we have the physician's account of the SoM and there he says, "**he is like a man building a house, who dug deep and laid the foundation on the rock.**" The man who listens, the man who prepares, the man who perseveres, is the man that takes the time, and does the hard work and digs deep to discover and implement the Truths of God. The first place we need to go in order to understand how to build better and stronger spiritual homes is to look at this Rock that we need to tap into.

Matthew 16:13-20 ESV

Peter Confesses Jesus as the Christ

¹³ Now when Jesus came into the district of Caesarea Philippi, he asked his disciples, "Who do people say that the Son of Man is?" ¹⁴ And they said, "Some



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say John the Baptist, others say Elijah, and others Jeremiah or one of the prophets." ¹⁵ He said to them, "But who do you say that I am?" ¹⁶ Simon Peter replied, "**You are the Christ, the Son of the living God.**" ¹⁷ And Jesus answered him, "Blessed are you, Simon Bar-Jonah! For flesh and blood has not revealed this to you, but my Father who is in heaven. ¹⁸ And I tell you, you are Peter, and on this rock I will build my church, and the gates of hell shall not prevail against it. ¹⁹ I will give you the keys of the kingdom of heaven, and whatever you bind on earth shall be bound in heaven, and whatever you loose on earth shall be loosed in heaven." ²⁰ Then he strictly charged the disciples to tell no one that he was the Christ.

This text has been taken and highjacked by the Orthodox church to mean that the church will be built on the power of a man, namely Peter, who they say is the first pope. I think better theological thinkers than me though have correctly exegeted this to mean something else.

Peter the man, points to Jesus as the Christ, the Savior, the Son of God. Jesus is *you are exactly right Peter, and you Peter the little rock, that will be placed on me and built on the Rock of my life, and so will all those that come after you which will be called my church.* It is on the Rock of Christ that we all must build our houses of Faith on.

Psalm 18:2 ESV

The Lord is my **rock** and my fortress and my deliverer,
my God, my **rock**, in whom I take refuge,
my shield, and the horn of my salvation, my stronghold.

1 Corinthians 10:4 ESV

and all drank the same spiritual drink. For they drank from the spiritual Rock that followed them, and the **Rock was Christ.**

First lesson for the wise today, please take heed:

**In order to establish a house that lasts we build our lives
on Christ and His Word.**



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Jesus, His teachings in the Som, and all of the Bible that points to Him, is the foundation for the life of the believer. Our support for all of life must be built on more than just the Synoptics, it has to be more than just the NT, it must be the whole of cannon, the Bible, in order to get the right Jesus of the Bible. We must see Jesus in light of the whole counsel of God to see Him rightly at all. That Jesus, the Jesus revealed throughout the whole Bible, is the Jesus we need, so we need the whole Bible on which to build our Faith. That is how we stand, that is how the church is built, and to build on anything else is a fool's errand.

Unhitching Jesus from the rest of the Bible, especially the OT, is **like pouring a foundation with no rebar**. If you don't put in the skeletal reinforcements, that never break, that never fold, that hold the substance together, the concrete will deteriorate for it cannot endure the weight of the house. In the end it leads to a crumbling foundation and the destruction of a life that was wasted. The house, that is your faith, that rock, that is Christ and His Word, and if we don't adhere to this foundation first, we will never build that which will last. The Wise person digs deep into the sand to find that which can be stood upon, and the only thing that a person can build an eternal life on, is the eternal God Jesus, anything else is sinking sand.

The Need for shelter. Now, let's look at the situation in which we find ourselves and keep looking at it from the metaphor that Jesus has already started using here.

In the Lord's analogy, using the metaphor of home building, **He's pointing out the need for shelter**. All people, and that means all those that believe in God, come to God for the basic provision of shelter. All people have a fear of being in this world uncovered, exposed to the elements, and unable to protect against threats in the night. In the same way in the spiritual sense, there are those that have heard the Gospel, they have seen enough to give God credit for His intervention in this world, so they will seek to build out a place for themselves trying to cling to this God. The proof of their lives in the end though, whether they believed or not, will be did their house stand, did their obedience show real faith, did they make it through their trials?



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These two different homeowners in our story you notice build the same house, in the same location, in the same environment. The story doesn't say that the wise man moved out of town to get away from threats, no both the wise and the foolish built the exact same home, next to the same stream that would flood, in the same country that got severe weather. Both lives would encounter the same disastrous times, the same tribulations and the same trials, but only one was going to stand!

Family here's **our next wise lesson for all of us to remember today:**

Being a Christian does not deliver you out of the storm, but it will deliver to you a way through it!

John 16:33 ESV

³³I have said these things to you, that in me you may have peace. In the world **you will have tribulation**. But take heart; I have overcome the world."

2 Timothy 3:12 ESV

Indeed, all who desire to live a godly life in Christ Jesus **will be persecuted**,

James 1:2-4 ESV

Count it all joy, my brothers, **when you meet trials** of various kinds, ³for you know that the testing of your faith produces steadfastness. ⁴And let steadfastness have its full effect, that you may be perfect and complete, lacking in nothing.

You could spend a lot of time moving around the country looking for an utopian society in which to live but know this, that does not preclude trials and suffering. I would say that is why it is important to find a good church though, to find a group of people that are trying to love one another adhering to God's Word, because the Garden of Eden you will not find. But according to scripture we will go through trials, no matter where you build your home. You will endure trials for we live in a fallen world that does not work right. What's more, the trials have been foreseen and allowed as a part of the plan for our redemption. Therefore, we should count it joy when we go through them for, they strengthen our faith, sanctifying and persevering us to the end.



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The next step in learning to be wise is that:

**You can't run from the storm but thanks to God's grace
you can prepare for one!**

Jesus' story also alludes to the fact that all the storms lead to one cataclysmic event, the falling of the house. That again most likely alludes to a Day of Judgment, does the house of faith that we all are living in right now, will it endure all the way to the Judgment seat of Christ, or is it at risk in falling down. True Faith delivers us to Salvation, bad faith delivers us over for destruction, it is the way of a fool, the one that ignores God's counsel. God's Word speaks to the wisdom of preparation for that day.

Ephesians 6:13 ESV

Therefore take up the whole armor of God, that you may be able to withstand in the evil day, and having done all, to stand firm.

We build on God's Word a life of faith based on truth because from what we have seen from the past is that the enemy never leaves us alone. You will be challenged on your beliefs, you will be challenged in what you believe is true about your identity in Christ, prepare with the knowledge you know that day will come!

2 Peter 3:10-11 ESV

¹⁰ But the day of the Lord will come like a thief, and then the heavens will pass away with a roar, and the heavenly bodies will be burned up and dissolved, and the earth and the works that are done on it will be exposed.

¹¹ Since all these things are thus to be dissolved, what sort of people ought you to be in lives of holiness and godliness,

We build on God's Word a life of faith that is built with the knowledge and foresight that Jesus will return to judge the dead and the living. Our works will be exposed, the truth of our lives shared, and the wise will be rewarded while the fools are turned out. In light of that Peter says better to pursue holiness and godliness, that's building code speech, for the SoM.



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You know Miami Dade has a *building code* for new homes in South Florida now that would make your home in Georgia here outside your price range if we were to build our homes that way. Your building costs would almost triple in price. That is a worldly comparison of the worth of your Spiritual Home. We want to build our lives on the richness and fullness of God's Word, not cheap imitation, not poor product quality, not a man-made Gospel that cheapens the story of redemption and grace. The building code of the Bible is Truth and Grace, encompassing the OT and the NT, and that Total Truth is heavy to bear, but those building materials are a necessity to have a storm worthy home.

On our **spiritual ledgers** we need to know the weight of our sin and the cost to bring us back to God, (**Luke 14:28-30** Jesus told us to **count the cost** before you build a life that follows Him). We need to know the cost of treason and we need to see it in the penal substitutionary atonement in of the death of Christ. We need to see the cost of original sin and the curse of depravity as it is paid with an imputed righteousness of Christ. We need to see the cost of repentance with a Savior that must forever bear the scars of our transgression and those that do not repent bear it forever in Hell. This is a HIGH COST that must be paid by someone else, and to try and cheapen the building of our spiritual homes is to cheapen Christ. That cut-bare building code is against the law of God, that building plan will fall short, and all our efforts to build a cheaper home will result in a flop.

Our lives need to have the full truth, don't scrimp on the building materials even if it is costly. We are not looking for cheap we are looking for everlasting.

Family it is also important to know that sometimes we do get started off on the wrong foot. Sometimes we play the fools, and we try to build on the sand. It maybe we grew up under watered down doctrine, or there was poor spiritual leadership in the home, or we were just more prone to rebellion than others. Yet in all those ways family, the Grace of God, is if you belong to Him, at some point He will make a site visit, He will stop all construction, He will call in the demolition team, and He will make you begin again.



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Again, it is God's Grace that sometimes tears down faulty construction and makes you rebuild again. I don't care how many times you lose your home on this side of eternity family, count it as a blessing that you get to start over again, that too is God's Grace.

Another lesson for the wise:

**New construction doesn't mean losing the favor of God
it means you have it!**

Isaiah 43:18-19 ESV

- ¹⁸ "Remember not the former things,
nor consider the things of old.
¹⁹ Behold, I am doing a new thing;
now it springs forth, do you not perceive it?
I will make a way in the wilderness
and rivers in the desert.

We read this passage this week in our corporate reading plan, as it pertains to the OT people of the Mosaic Covenant. God is telling His people stop focusing on the past, the correction has and will be done, but instead start focusing on what He was to build on again. To bring us to today, now as His people who have inherited a better covenant of Grace through Christ, our calamities in life are to be viewed as corrective, restorative, and cleansing. Family sometimes our homes, what we were putting faith in, they just need to be tore down. We were going in the wrong way, don't resent your God for that, it is loving! As a matter of fact, believe the Gospel and know that it is a sign of love when God stops you from destructive behaviors and patterns.

Lamentation 3:22-24 ESV

- ²² The steadfast love of the LORD never ceases;
his mercies never come to an end;
²³ they are new every morning;
great is your faithfulness.
²⁴ "The LORD is my portion," says my soul,
"therefore I will hope in him."



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The point is new construction is always painful. Don't put your hope in how well you can make your home to suite your own desires but rest in the God of your Salvation that He will correct your mistakes, He will not let you go down in a flood, He is always saving His people!

[CALL TO OBEY]

Last lesson for the wise Take what you have learned from your mistakes and entrust all your plans to God.

Be like the Wise man, dig deep, find the foundation, and read for discovery.

Be on the reading plan with the church, make plans to get the whole Bible in over the next year or so. Our perceptions of Jesus change when we take in the whole scripture to see the whole plan of God. Don't feel guilty about missing days or using audio aides for help, just start digging through the sand.

Be like the wise man embrace fate and prepare for the storm.

Life will hit you when you least expect it so stock up now on storm provisions. If you don't have Christian friends, get some. If you watch too much media that makes you nervous and anxious quit it. If you have friends that drag you down cut them loose. Take stock of your life and ask yourself in seriousness do these things way you down or will they help you stay afloat when the floods of life come. Don't give in to folly and ignore God's warnings.

Be like the wise man accept correction, work with God, and repent.

Accept that life's failures come from faulty world views and that when things don't work the way you want them, that it is the grace of God that allows you to see that and know that you are loved. Sometimes the foolish double down and go from squandering resources to living in the pig pens (remember the prodigal son) before they ever correct, don't let that be you. Success is not in finding your happiness now, success in being content with what God is giving you, so that on the last day you can survive.



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It is never too later to get a sure foundation while we still live. Don't accept a setback as God's punitive judgment for eternity, take it as a discipline to teach you how to build back better.

Family remember:

The rain will pour, the winds will blow, and if your FAITH is not built on the Rock of God's Word your house will be blown down!

Let's pray together and ask for God's continual intervention so that we may strive during this life setting and making examples for God's people to follow.

Prayer

Communion

Matthew 26:26-29 ESV

²⁶ Now as they were eating, Jesus took bread, and after blessing it broke it and gave it to the disciples, and said, "Take, eat; this is my body." ²⁷ And he took a cup, and when he had given thanks he gave it to them, saying, "Drink of it, all of you, ²⁸ for this is my blood of the covenant, which is poured out for many for the forgiveness of sins. ²⁹ I tell you I will not drink again of this fruit of the vine until that day when I drink it new with you in my Father's kingdom."

Today when you eat of the bread remember the life of Jesus. The Lord came and was the stone of offense that the Sanhedrin stumbled upon, He was the rock that came down and crushed the earthly and heavenly powers in Daniel 2, He is the cornerstone that the church was built upon in Mat 16. Where we failed in our duties to glorify God He succeeded in spades. Praise be to Him for His glorious effort!

Today when you drink the juice remember the cost of our sin displayed by His blood. Our sin, our rebellion, our foolishness cost Him His life, but His righteousness made us clean, His loyalty to God first was displayed in the



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crimson flow, and our foolishness was washed away and replaced with Godly provided wisdom. Praise be to Him for His wonderful Love!

[CONFESSION OF FAITH]

* The Congregation will stand

**Elder – "Christians, what do we believe?"
Congregation - recites the The Nicene Creed**

We believe in one God, the Father Almighty, Maker of heaven and earth, of all things visible and invisible.

And in one Lord Jesus Christ, the only-begotten Son of God, begotten of His Father before all worlds; God of God, Light of Light, very God of very God; begotten, not made, being of one substance with the Father, by whom all things were made; Who, for us men and for our salvation, came down from heaven, and was incarnate by the Holy Spirit of the virgin Mary, and was made man; and was crucified also for us under Pontius Pilate; He suffered and was buried; and the third day He rose again, according to the Scriptures; and ascended into heaven, and is seated at the right hand of the Father; and He shall come again, with glory, to judge both the living and the dead; Whose kingdom shall have no end.

And we believe in the Holy Spirit, the Lord and Giver of Life; who proceeds from the Father and the Son; who with the Father and the Son together is worshiped and glorified; who spoke by the prophets. And we believe in one holy catholic and apostolic church. We acknowledge one baptism for the remission of sins; and we look for the resurrection of the dead, and the life of the world to come. Amen.

[OFFERING+LAST SONG]

[BENEDICTION]



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Go in the name of the Father, that sends the wind and the rain but who also provides a way for us to avoid destruction.

Go in the name of the Son, that provides the stone on which we can build our lives on, and which will never fail us.

Go in the name of and power of the HS, that open our eyes to His truth, that prepares us for our futures, and sends us to share this saving good news with others.



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