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**Third Presbyterian Church**  
**Sermon on the Mount – Lesson 27**  
**“Storms Will Come”**

**Matthew 7:24-29 (NIV)**

<sup>24</sup> "Therefore everyone who hears these words of mine and puts them into practice is like a wise man who built his house on the rock. <sup>25</sup> The rain came down, the streams rose, and the winds blew and beat against that house; yet it did not fall, because it had its foundation on the rock. <sup>26</sup> But everyone who hears these words of mine and does not put them into practice is like a foolish man who built his house on sand. <sup>27</sup> The rain came down, the streams rose, and the winds blew and beat against that house, and it fell with a great crash." <sup>28</sup> When Jesus had finished saying these things, the crowds were amazed at his teaching, <sup>29</sup> because he taught as one who had authority, and not as their teachers of the law.

1. Respond to the following statement "The storm you are in is preparing you for the storm that's coming, but the storms never end."
2. Why when a sermon is heard people initially think of people who need to hear what has just been preached instead of what are the applications to their own lives?
  - a. Discuss a time when you heard a sermon and you thought it was for someone else when it was actually for you.
3. How is the foundation of your faith exposed in the storm?
  - a. What does it mean to be intentional about growing in the Word of God?
  - b. How do we put the Word of God into practice? (explain difference between the receiving the bible for information vs reading for transformation)
4. What does it mean to build on the foundation of Jesus Christ? Be specific and detailed in your answer.
5. What are some sandy foundations you have seen people base their lives on? Be specific. Discuss a time when you had a sandy foundation and how was it washed away.
6. How do you feel when you see people (friends or family members) ignoring God and making bad decisions? What is your reaction?
7. Share your main takeaway from the sermon and how you will incorporate it into your daily walk.

**Workshop:** How has this study of the sermon prepared you for 2026. Specifically detail how you are different as a result of this study.

## **The Wise and Foolish Builder, 7:24-27**

**(7:24-27) Introduction— Jesus Christ, Profession— Carpenter— Life— Foundation:** Jesus Christ was a carpenter by trade and profession. He knew houses; He knew the building trade.

Several important matters about building a house need to be noted here.

1. Hearing instructions. This is critical, for a person must heed the instructions in order to know *how* to build the house.
  - a. A person must hear and follow (obey) the instructions.
  - b. A person must hear and build upon what he hears, ever learning the very best materials and methods for construction. Builders must always be "laying up in store for themselves a good foundation against the time to come...." (1 Tim. 6:19).
2. Selecting the foundation. This is also critical, for selecting the site and material determine the future of the house.
  - a. A person must build upon a solid foundation. There is only one foundation upon which to build: the rock (1 Cor. 3:11).
  - b. A person must make sure of his call and choice to build (2 Peter 1:10).
  - c. A person must know that building upon rock takes time and skill.
3. Counting the cost. This, too, is critical: it is brought out by Christ in another passage. Beginning and not finishing the house brings mockery and shame (Luke 14:28-30).

Several introductory applications are clearly seen in this picture of house building.

1. Every person has a house—a life—to build. How he builds his life determines his destiny, not just for this life but for eternity. How he builds his life makes all the difference...
  - between success and failure
  - between life and death
  - between reward and loss
  - between acceptance and rejection
  - between standing and falling
2. There is only one Foundation for every life: Jesus Christ (1 Cor. 3:11). He is the Rock upon which both individuals and churches are to build (Matthew 16:18).
3. Everyone either builds his life upon this world or upon Christ (heaven itself). Jesus teaches that there are two kinds of builders.
  - a. A wise builder: hears the instructions and obeys them (Matthew 7:24-25).
  - b. A foolish builder: hears the instructions and does not obey them (Matthew 7:26-27).

(7:24-27) **Another Outline:** The Wise and Foolish Builder.

1. Both are building a house. (Cp. 1 Cor. 3:11-13.)
2. Both choose a foundation: there is one supreme difference—the foundation.(Cp. 1 Peter 2:6-10.)
3. Both experience rains, floods, and winds beating upon their house.
4. Both heard the instructions.
  - a. One heard and obeyed: experienced a great deliverance.
  - b. One heard and did not obey: experienced a great fall.

**1. (7:24-25) Life, Foundation:** the wise builder is a man who hears the instructions and obeys them.

1. The wise builder builds a house.
  - a. Every person has a house to build, a life to build. Once in the world we cannot escape the fact—we are building our lives. How we build our lives determines our eternal destiny.
  - b. God's own Son instructs a man how to build. A man hears and follows (obeys) the instructions or hears and rejects (disobeys) the instructions and builds his own way.
  - c. As Christ says, His *sayings*, instructions, and words are the materials which determine the structure and fate of our lives. Our lives and our destinies depend upon how we respond to the *sayings* of Christ.

**Thought 1.** Every man is put into one of two classes by Christ. There is the class of men called "wise" and there is the class of men called "foolish." How we build our lives determines in which class we are placed.

**Thought 2.** Note: both builders *hear* and receive the instructions. Christ is talking about people who...

- are in the church.
- have Christian parents.
- have Christian friends.
- have a source of some Christian influence.

2. The wise builder builds upon a rock.

- a. Christ is the only Rock, the only Foundation upon which we can build and structure our lives.

**"For other foundation can no man lay than that is laid, which is Jesus Christ" (1 Cor. 3:11).**

**"And are built upon the foundation of the apostles and prophets, Jesus Christ himself being the chief corner stone" (Ephes. 2:20).**

**"To whom coming, as unto a living stone, disallowed indeed of men, but chosen of God, and precious, ye also, as lively stones, are built up a spiritual house, an holy priesthood, to offer up spiritual sacrifices, acceptable to God by Jesus Christ" (1 Peter 2:4-5).**

b. The Lord is not a lifeless rock, but "a living stone" (1 Peter 2:4). When we come to Him as "a living stone" we are "built up a spiritual house" (1 Peter 2:2-5).

- 1) We are to thirst after His Word: we are to "desire the sincere milk of the Word" (1 Peter 2:2).
- 2) We grow (are built up) through His Word (1 Peter 2:2).
- 3) We taste that the Lord is gracious through His Word (1 Peter 2:3).
- 4) We come to the Lord as to a living stone through His Word (1 Peter 2:4).
- 5) We are built up a spiritual house by Him through His Word (1 Peter 2:5).

Our lives and destinies are determined by what we do with the Word, the "*sayings*" of the Lord Jesus.

**"As newborn babes, desire the sincere milk of the word, that ye may grow thereby: if so be ye have tasted that the Lord is gracious. To whom coming, as unto a living stone, disallowed indeed of men, but chosen of God, and precious, ye also, as lively stones, are built up a spiritual house, an holy priesthood, to offer up spiritual sacrifices, acceptable to God by Jesus Christ" (1 Peter 2:2-5).**

**Thought 1.** Building upon the rock takes time and commitment and energy. We have to deny ourselves, give up slumber, and apply ourselves ever so diligently.

**Thought 2.** The man who builds upon the Rock is wise: prudent and sensible (Proverbs 16:21). He knows several things.

- 1) Where he has come from (his instructions).
- 2) Why he is here (to build an excellent house).
- 3) Where he is going (the kind of house or life he should build). He sees the finished product by faith and hope.

3. The wise builder faces a storm. There have always been storms in life and there always will be. The wise man is not exempt from the storms because he builds an excellent house. In fact, the major reason for building a solid house is to assure that he will be able to weather all storms. It rains "on the just and on the unjust" (Matthew 5:45).

**"That ye may be the children of your Father which is in heaven: for he maketh his sun to rise on the evil and on the good, and sendeth rain on the just and on the unjust" (Matthew 5:45).**

**"Woe unto the world because of offences! for it must needs be that offences come; but woe to that man by whom the offence cometh!" (Matthew 18:7).**

**Thought 1.** All kinds of rain and storms come. There are storms of...

- sickness
- accidents
- sorrow
- handicaps
- nervous stress
- complaints
- neglect
- mistreatment
- loneliness
- pressure
- sin
- misunderstanding
- suffering
- doubt
- disappointment
- gossip
- disease
- hospitalization
- emotions
- temptations
- tension
- failure
- poverty
- loss
- pain
- abuse
- rejection
- death

4. The wise builder built wisely: the difference is the foundation. One thing alone determines if a man is *truly wise*: the kind of foundation he lays in this life.

**"Laying up in store for themselves a good foundation against the time to come, that they may lay hold on eternal life" (1 Tim. 6:19).**

**"Nevertheless the foundation of God standeth sure, having this seal, The Lord knoweth them that are his. And, Let every one that nameth the name of Christ depart from iniquity" (2 Tim. 2:19).**

**"Thou art my hiding place; thou shalt preserve me from trouble; thou shalt compass me about with songs of deliverance" (Psalm 32:7).**

**Thought 1.** If a person builds his life upon Christ, he never falls, no matter the severity of the storm. This reason is clearly seen in the promises of God.

- 1) God accepts us in Christ (the beloved, Ephes. 1:6); He adopts us as children of His.

**"But when the fulness of the time was come, God sent forth his Son, made of a woman, made under the law, to redeem them that were under the law, that we might receive the adoption of sons. And because ye are sons, God hath sent forth the Spirit of his Son into your hearts, crying, Abba, Father" (Galatians 4:4-6).**

**"To the praise of the glory of his grace, wherein he hath made us accepted in the beloved. In whom we have redemption through his blood, the forgiveness of sins, according to the riches of his grace" (Ephes. 1:6-7).**

- 2) God promises to provide the necessities of life.

**"Therefore take no thought, saying, What shall we eat? or, What shall we drink? or, Wherewithal shall we be clothed? (For after all these things do the Gentiles seek:) for your heavenly Father knoweth that ye have need of all these things. But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you" (Matthew 6:31-33; cp. Matthew 6:25-34).**

- 3) God promises to work out all things (all storms) together for good to those who build wisely.

**"And we know that all things work together for good to them that love God, to them who are the called according to his purpose" (Romans 8:28).**

- 4) God blesses those who "hear the Word of God and keep it" (Luke 11:28).

- 5) Christ promises joy to those who hear and receive the things He said.

**"These things have I spoken unto you, that my joy might remain in you, and that your joy might be full" (John 15:11; cp. John 13:17).**

- 6) The Lord promises to deliver the believer into His heavenly kingdom when the believer passes from this world into the next.

**"And the Lord shall deliver me from every evil work, and will preserve me unto his heavenly kingdom: to whom be glory for ever and ever" (2 Tim. 4:18).**

**"The wise shall inherit glory" (Proverbs 3:35; cp. Proverbs 15:24).**

**Thought 2.** "The wise in heart" shall receive more and more instructions from the Lord. His life shall be directed day by day through all the storms of life, even through eternity (Proverbs 10:8; John 16:13-15; Hebrews 13:5).

**2. (7:26-27) Life, Foundation:** the foolish builder is a man who hears the instructions and does not obey them.

1. The foolish builder builds a house, but note something of critical *importance and interest*.
  - a. He hears the instructions of the Master Builder. This means that he is in the church and he has some Christian influence from someplace. He receives the seed, the Word, through church, parents, radio, books, friends, tapes, or television (Matthew 13:4).
  - b. He is in a most dangerous position. He knows how to build, but he chooses not to build according to instructions. How foolish not to follow instructions when building a house!

**"He that trusteth in his riches shall fall: but the righteous shall flourish as a branch" (Proverbs 11:28).**

**"He that trusteth in his own heart is a fool: but whoso walketh wisely, he shall be delivered" (Proverbs 28:26).**

**"For thou hast trusted in thy wickedness: thou hast said, None seeth me. Thy wisdom and thy knowledge, it hath perverted thee; and thou hast said in thine heart, I am, and none else beside me" (Isaiah 47:10).**

**"Thus saith the lord; Cursed be the man that trusteth in man, and maketh flesh his arm, and whose heart departeth from the lord" (Jeremiah 17:5).**

**"Say unto them which daub it with untempered mortar, that it shall fall: there shall be an overflowing shower; and ye, O great hailstones, shall fall; and a stormy wind shall rend it" (Ezekiel 13:11).**

**"And they come unto thee as the people cometh, and they sit before thee as my people, and they hear thy words, but they will not do them: for with their mouth they show much love, but their heart goeth after their covetousness" (Ezekiel 33:31).**

**Thought 1.** There is no middle ground. Once we hear, we either build wisely (obey) or build foolishly (disobey).

**Thought 2.** There are those who hear time and again, get up and go out, and still do not follow the instructions of the Master Builder.

**Thought 3.** The counsel is clear: "Hear counsel, and receive instruction, that thou mayest be wise in thy latter end" (Proverbs 19:20).

2. The foolish builder builds upon sand. This is the depth of foolishness, as Christ well illustrates. Imagine a man building a house. He knows how to build it; he knows that he should build it upon rock. But he goes out and builds it upon sand. The sand is anything other than Christ (1 Cor. 3:11; cp. 1 John 2:15-16; 2 Cor. 6:17-18).

- ⇒ There is the sand of the world, the material possessions and wealth of the world.
- ⇒ There is the sand of the flesh, the pleasures that stimulate and satisfy it.
- ⇒ There is the sand of fame and recognition and the pride of it.

Any honest and thinking person knows that sand cannot withstand serious storms either in this life or in the life to come. Therefore, any life built upon sand is doomed to collapse.

**"How shall we escape, if we neglect so great salvation; which at the first began to be spoken by the Lord, and was confirmed unto us by them that heard him" (Hebrews 2:3).**

**"The righteousness of the perfect shall direct his way: but the wicked shall fall by his own wickedness" (Proverbs 11:5).**

**"Were they ashamed when they had committed abomination? nay, they were not at all ashamed, neither could they blush: therefore they shall fall among them that fall: at the time that I visit them they shall be cast down, saith the LORD" (Jeremiah 6:15).**

**"Every man's work shall be made manifest: for the day shall declare it, because it shall be revealed by fire; and the fire shall try every man's work of what sort it is. If any man's work abide which he hath built thereupon, he shall receive a reward. If any man's work shall be burned, he shall suffer loss: but he himself shall be saved; yet so as by fire" (1 Cor. 3:13-15).**

**"For yourselves know perfectly that the day of the Lord so cometh as a thief in the night. For when they shall say, Peace and safety; then sudden destruction cometh upon them, as travail upon a woman with child; and they shall not escape" (1 Thes. 5:2-3; cp. 2 Peter 3:4, 9-13).**

**"There are the workers of iniquity fallen: they are cast down, and shall not be able to rise" (Psalm 36:12).**

**"Therefore shall his calamity come suddenly; suddenly shall he be broken without remedy" (Proverbs 6:15).**

**Thought 1.** Tragedy! This man heard what the prophets and righteous men of old desired to hear (Matthew 13:17; 1 Peter 1:10). What a privilege he had, but what an abuse of privilege! Week after week, year after year he heard, yet he never followed the instructions on how to build his life.

**"For verily I say unto you, That many prophets and righteous men have desired to see those things which ye see, and have not seen them; and to hear those things which ye hear, and have not heard them" (Matthew 13:17).**

**"Of which salvation the prophets have enquired and searched diligently, who prophesied of the grace that should come unto you: searching what, or what manner of time the Spirit of Christ which was in**

**them did signify, when it testified beforehand the sufferings of Christ, and the glory that should follow" (1 Peter 1:10-11).**

**Thought 2.** The foolish builder is like the man who receives the seed "by the wayside." He is in church, under some proper (Christian) instruction about how to build his life. But he is *off to the side*. He deliberately puts himself there. And he refuses to receive the instruction (Word). He refuses to be stirred or warned, ignoring and neglecting the instructions and warnings. (See outline—Matthew 13:1-9 and notes—Matthew 13:1-9.)

**Thought 3.** Even religion can be sinking sand (see outline—Matthew 7:15-20 and notes—Matthew 7:15-20; outline—Matthew 7:21-23 and notes—Matthew 7:21-23).

**"Not every one that saith unto me, Lord, Lord, shall enter into the kingdom of heaven; but he that doeth the will of my Father which is in heaven. Many will say to me in that day, Lord, Lord, have we not prophesied in thy name? and in thy name have cast out devils? and in thy name done many wonderful works? And then will I profess unto them, I never knew you: depart from me, ye that work iniquity" (Matthew 7:21-23).**

**"For they being ignorant of God's righteousness, and going about to establish their own righteousness, have not submitted themselves unto the righteousness of God. For Christ is the end of the law for righteousness to every one that believeth" (Romans 10:3-4).**

**Thought 4.** Many hear, but few are willing to heed. There are many foolish builders and only a few wise builders.

**"Enter ye in at the strait gate: for wide is the gate, and broad is the way, that leadeth to destruction, and many there be which go in thereto: because strait is the gate, and narrow is the way, which leadeth unto life, and few there be that find it" (Matthew 7:13-14).**

**"Many will say to me in that day, Lord, Lord, have we not prophesied in thy name? and in thy name have cast out devils? and in thy name done many wonderful works?" (Matthew 7:22).**

**Thought 5.** We should not receive the instructions (the grace of God) in vain (2 Cor. 6:1). Yet how many sit and receive instructions time after time and never guide their lives according to plan?

**Thought 6.** There are many who profess loyalty and respect (even love) for the Master Builder, yet they go right on building their way, as they will.

**"And they come unto thee as the people cometh, and they sit before thee as my people, and they hear thy words, but they will not do them: for with their mouth they show much love, but their heart goeth**

**after their covetousness. And, lo, thou art unto them as a very lovely song of one that hath a pleasant voice, and can play well on an instrument: for they hear thy words, but they do them not" (Ezekiel 33:31-32).**

**Thought 7.** A hearer only deceives himself. The doer is the man who is to be blessed. He will withstand the storms of life and judgment.

**"But be ye doers of the word, and not hearers only, deceiving your own selves. For if any be a hearer of the word, and not a doer, he is like unto a man beholding his natural face in a glass: for he beholdeth himself, and goeth his way, and straightway forgetteth what manner of man he was. But whoso looketh into the perfect law of liberty, and continueth therein, he being not a forgetful hearer, but a doer of the work, this man shall be blessed in his deed" (James 1:22-25).**

3. The foolish builder faces a storm. The fact is clear and descriptive, easily pictured.
  - a. "The rain descended." Pellets of rain or trials do fall upon men. No man stops them. Sometimes the rain or trials fall slowly and in small drops; sometimes they fall rapidly and in large drops. The house built upon the sand is eroded away by both the rains and the trials of life.
  - b. "The floods came." Floods of trials do come against us. The floods cannot be stopped. The house built upon sand cannot stand. The sand is washed away by the floods of trials.
  - c. "The winds blew." The winds of trial do blow against us and no man can stop them. The force ranges from small to great, and no matter how much they are dreaded or feared, they come with whatever force is packed within their nature. Again, the house built upon the sand has its foundation blown away by the winds of trial.

**Thought 1.** Every man faces the rains and storms of life. They wait upon no man, prepared or not.

**Thought 2.** A terrible storm is coming at death and in the Great Day of Judgment, a storm against which no man can stand unless he is held up by Christ (Joel 2:31; Matthew 24:51; Matthew 25:30, 46).

4. The foolish builder built foolishly: there was great destruction—the difference was the foundation. The house fell. If we do not follow the Lord's sayings, His instructions, we will see our house fall and collapse. The trials of this life and the great trial to come will beat upon our house and condemn it to destruction: "And great was the fall of it."

**Thought 1.** Every man's work shall be made manifest. Our work is to be tested in this life through many trials, and in the next life by Christ. Great will be "the fall" of our lives if they are not built upon Christ. The man who built his house upon sand *will have to face Christ in that day* (1 Cor. 3:13).

**Thought 2.** The man who builds on sand is hopeless.

**"What is the hope of the hypocrite...when God taketh away his soul?" (Job 27:8).**

**"The hypocrite's hope shall perish....he shall lean upon his house, but it shall not stand" (Job 8:13, 15).**

**Thought 3.** When do we need a solid house the most? Isn't it when the winds begin to blow and the storms come? But note: when the storm begins, it is too late to build the house. How tragic: to build and then experience the collapse of our lives when the storms come!

**Thought 4.** Storms can come anytime, anywhere. They can come today: through accident, through some bad news, through some tragedy—whatever. The day is coming when it will be too late to build.

Preacher's Outline and Sermon Bible - Commentary - The Preacher's Outline & Sermon Bible – Matthew.