

The Sermon on the Mount: A Reformed Exposition

Chapter 37: The Two Builders—Doers vs. Hearers

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Therefore whosoever heareth these sayings of mine, and doeth them, I will liken him unto a wise man, which built his house upon a rock: And the rain descended, and the floods came, and the winds blew, and beat upon that house; and it fell not: for it was founded upon a rock. And every one that heareth these sayings of mine, and doeth them not, shall be likened unto a foolish man, which built his house upon the sand: And the rain descended, and the floods came, and the winds blew, and beat upon that house; and it fell: and great was the fall of it (Mt. 7:24-27).

We come now to the conclusion and final application of the Sermon on the Mount: the parable of the two builders. This paragraph begins with the word “therefore” because it is the logical inference from the preceding paragraph and it amplifies the previous teaching. Whereas, in the previous section, Jesus emphasized the need to both *confess* and *do* the will of the Father, now He speaks of the necessity to both *hear* His own teaching and *obey* it. Christ is ending His sermon with a very strong double application which says that an intellectual knowledge and a verbal profession are not enough by themselves. They must be accompanied by a life of obedience to the teachings of the Redeemer in the Sermon on the Mount and the applicable requirements of the whole Word of God. The essence of true Christian discipleship not only involves listening to what the Messiah has to say and confessing loyalty to it, but also (out of gratitude for a salvation already received) a putting of everything that our Lord has commanded into practice. Whereas the previous warning focuses on a hypocritical practicing of lawlessness or a life of acts of evil or iniquity, this warning focuses on a lack of obedience. Jesus is so concerned to drive home the necessity of a genuine commitment, of true faith, repentance and sanctification, that he refutes hypocrisy from every conceivable angle.

This is a simple yet radical, solemn and sobering conclusion. Having presented the two gates and the two ways, our Lord keeps pressing two, and only two, alternatives. There are only two classes of Christian hearers. There are those who hear, but do not act upon the message. And there are those who hear and obey. Those who hear and do nothing have built their houses on the sand. Because they have done nothing with the truth, their lives end in a total collapse. They cannot endure the trials and storms of life and they certainly will be cut down on the day of judgment. But those who obey the gospel in all its fullness, which includes the ethics of the Sermon on the Mount, can withstand anything because their lives are founded upon solid rock. Such a man is not content to simply hear exhortations to repent, believe in Christ and live a holy life. He is enabled by the Holy Spirit to repent, believe and live a life characterized by obedience to God’s Word. He is a hearer and a doer. By way of introduction there are a number of notable things about this parable.

First, this parable is likely an allusion to and expansion upon Proverbs 10:25: “When the whirlwind passes by, the wicked is no more, but the righteous has an everlasting foundation.” “The destruction of the old world, of the cities of the plain [Lk. 17:26-29] was a whirlwind like that of Sennacherib’s army [2 Kings 19:35]. But an infinitely more terrible *whirlwind* will be the

coming of the Lord. ‘But the one who does the will of God abides forever’ [1 Jn. 2:17], as an *everlasting foundation*. Faith has fastened him to the rock of ages; has built his house upon this rock; and no storm can root him up. This is the confidence of the righteous.”¹ What Jesus says here, in its essence, is not really new. What is new and unique about it is that it is intimately tied to His own person and teaching.

Second, the claim that Jesus is making here as a teacher is incredible and implicitly points to His deity. “Whoever hears these sayings of Mine, and does them...” The well-being or complete ruin of every human being is dependent upon what they do with the teachings of Christ. This amazing claim could only be made by someone with a supreme authority that resides in His own being. The Old Testament prophets certainly never spoke in this manner. They always made it very clear that they were only speaking the Words that God had given them. They did not have an intrinsic authority. But the Nazarene, without argument or even a production of credentials, simply says, “I say to you, obey My Words.” This humble man from Galilee stands before the whole human race and says that if anyone does not truly submit himself to His teachings in the Sermon on the Mount by obeying them, then that person is doomed to destruction. All his hopes, dreams, aspirations, achievements and efforts will be crushed into oblivion on the final day. This is an utterance that only God could make. This warning could only come from the One who wrote the Ten Commandments into stone with His own finger. Christ is not a commentator or philosopher, but the lawgiver and the very foundation of all truth and ethics (Jn. 14:6; Col. 2:3). Tragically, modernists and humanists, who simply see the teachings of Jesus as some of the wisest and most ethical that a mere man has ever invented, completely miss the climax of the sermon, for doing the Savior’s words is equivalent to doing God’s words. Christ is the only man in all human history who could speak with such authority. No wonder “the people were astonished at His teaching” (Mt. 7:28).

Third, as the son of a carpenter, Jesus knew all about the building of houses and knew about the importance of a good foundation. In the climate of Palestine the builder must keep in mind the rainy season. Like many arid areas in America, the land in Judea would have places that in the dry season looked like a safe and suitable area to put a house. But when the rains came, a site that was fairly flat and dry could become a torrent of rushing water from the hills or the dry river beds. A short-sighted man might build his house in such a place rather quickly, without a foundation. Then, when the winter rains came, the rushing water could pull the house apart because it was not attached to the bedrock, but was simply resting upon the soil. A house needed a solid foundation if it was to withstand a strong storm.

Fourth, our passage has certain similarities to the parable of the ten virgins in Matthew 25:1-12. In both teachings there are two kinds of people: the “wise” and the “foolish.” In the one parable the wise dug down and prepared a proper foundation. In the other, the wise were careful to take oil in their lamps. In the first parable, the unwise did not bother to build a foundation, while in the second the foolish took no oil with them. Both parables present groups of people that on the surface appear prepared, but when the time of visitation comes are completely unprepared. Consequently, they are struck with total disaster. In both parables the issue boils down to obedience. In the first, the foolish person heard but did not obey. In the second, they were invited but did not prepare.

Fifth, the main focus of this parable is on the foundations. That is where the great difference lies. In fact, there is no indication that the houses are different in any way or that the locations of the houses are different either. The two houses are subject to identical weather

¹ Charles Bridges, revised by George F. Santa, *The Book of Proverbs*, 130-131.

conditions and, therefore, to the same flooding. These houses may have been very near to each other and may have been identical as far the appearance goes. But there is a crucial difference lying below the surface of these houses that is unseen to the naked eye. This subtle, unseen difference is a recurring theme in the context. The false prophet appears outwardly as the true one. He could only be discerned by his fruit. The false professor of Christ sounds like a genuine believer; but, behind the scenes when no one is watching he practices lawlessness. Here we have hearers represented by two houses; one has a foundation while the other does not. But this radical difference is not seen by others until the houses are battered by a severe storm. Jesus wants us to honestly and carefully examine ourselves to see if we have a foundation before it is too late. Others may not be able to tell if the foundation is there, but if the Holy Spirit opens our eyes we can tell and then repent. Our Lord does not want phony, hypocritical disciples. He wants us to count the cost and make sure we are true followers of Him.

The Hearer Who Obeys

In this parable Jesus first turns his attention to the hearer that obeys. He hears the Savior's sayings and does them. That is, he not only listens to what Christ says, but he also understands the teaching and applies it to his life. The word "hear" in Scripture can have the sense not only to hear, but also hear and obey (e.g., "This is My beloved Son...hear Him" [Mt. 17:5]. "They have Moses and the prophets; let them hear them" [Lk. 16:29]. "He who has ears to hear, let him hear!" [Mt. 11:15].) In this passage, however, it is used in the restricted sense of hearing with the ear only. Both men hear, but only one obeys.

When our Lord says he "does them" (i.e. His sayings) we must not restrict this to obedience to the Savior's ethical requirements or moral imperatives, although it obviously includes these things. It includes things such as mourning over sin; being poor in spirit; hungering for righteousness and being meek (cf. Mt. 5:1-10). This is an obedience that flows from a new nature—a regenerated heart. The whole inner and outer man is changed and conformed to these requirements. There is a habitual desire to abstain from those things that the Redeemer forbids and do the things He requires. The doer has embraced the gospel, repented of his sins and is endeavoring to live his life in accordance with Scripture. This is not simply an appeal to follow Jesus' ethical code, but to embrace *everything* He said. Thus, a hearer who obeys must first embrace the gospel. He prays, "Forgive us our debts"; he also seeks to be holy in his mind as well as his body. Our Lord is dealing with salvation in the broad sense of the term, which involves total commitment or radical discipleship.

This teaching is common in the New Testament. Jesus said, "You are My friends if you do whatever I command you" (Jn. 15:14). "If you love Me, keep My commandments" (Jn. 14:15). "If anyone loves Me, he will keep My word" (Jn. 14:23). If a man claims to love Christ, but refuses to obey Him, then he is a liar. Our Lord's repeated warnings are explicit. The only sure test of our love, devotion and commitment to the Redeemer is our willingness to habitually obey His teachings and commandments. Without such obedience our baptism, profession, knowledge, church attendance and religious acts are all worthless. If we do not obey Him, then we cannot even claim to be His friends. And if we are not His friends, then we are still His enemies. It is striking to note how often the Savior returns to this important teaching, that obedience is the great test of the reality of our confession. Obedience to Christ is the chief visible mark of saving faith. If we say that we are Christians and love Jesus, but continue to live in sin and refuse to obey His plain commands, then we are totally self-deceived. Such a person is

clearly still on the broad path that leads to destruction. “But why do you call Me ‘Lord, Lord,’ and do not do the things which I say?” (Lk. 6:46). “God judges of the heart, not [merely] by *words*, but by *works*. A good servant never disputes, speaks little, and always follows his work. Such a servant a real Christian is.”²

Paul teaches the same thing when he says that receiving the sacrament of circumcision (and by implication baptism) profits nothing if it is not accompanied by the new birth (Gal. 6:15). He also says, “For in Christ Jesus neither circumcision nor uncircumcision avails anything, but faith working through love” (Gal. 5:6). Paul says don’t boast that you are a child of God because you have received the sacrament, but rather show that you have real faith by doing loving deeds. True faith is fruitful, not barren. It always leads to righteous, loving behavior. In a similar vein he writes, “Circumcision is nothing and uncircumcision is nothing but keeping the commandments of God is what matters” (1 Cor. 7:19). Although Paul is concerned here to refute the Jewish idea that Old Testament ceremonial rituals were to continue, he also denies antinomianism. The important thing for Christians to concern themselves with is obedience to God’s moral requirements. The true Christian transforms his heart and life to the revealed will of God. “Faith working by love” and “keeping the commandments of God” are the same activities. Our proper response to grace is obedience to the will of God. As the writer of Hebrews says, Christ is “the author of eternal salvation to all who obey Him” (5:9). The great salvation that our Lord achieved belongs only to those who persevere in obedience to Christ. Let us not talk about our love of Jesus unless we are backing up that statement with a habitual obedience to His commandments. “Now by this we know that we know Him, if we keep His commandments. He who says, ‘I know Him,’ and does not keep His commandments, is a liar, and the truth is not in him. But whoever keeps His word, truly the love of God is perfected in him. By this we know that we are in Him” (1 Jn. 2:3-5).

Jesus tells us about the hearer who obeys His sayings with a figurative illustration. In this little parable, our Lord tells us about the doer of the word (he is wise). He informs us why he is wise (he built his house on solid rock). And he gives us the outcome of his wisdom on obedience (his house withstood the great storm). Let us examine each of these observations.

First, Christ likens the doer to a “wise man.” The word wise means “prudent” or “discerning.” He is wise because he meditates on Christ’s teaching and puts it into practice. He is prudent because he anticipates the final judgment and lives his life in terms of it. He looks at the building site and considers what will happen in the future. He does not take short cuts in building his house, but does what is necessary to prepare for the coming storms. He knows that if he does not dig down to the bedrock that all the effort that went into building the house will be in vain. The wise man lives in the present with an eye to coming tribulations and especially with an eye to the judgment seat of Christ.

If we want to be designated wise by Jesus, then we must obey Him and be ready to meet Him at any moment. In our society, people would consider someone wise if they were a great scientist or if they were good at making investments, or were rich or famous. People want to know what movie stars, sports figures and titans of industry think about a particular topic. But, if a person does not obey Jesus Christ and is not ready to stand before God on the day of judgment, he is a complete fool. Everything that he accomplished in life will be crushed by the wrath of God. It will have all been for nothing. It will be vanity of vanities.

Second, the man is wise because he builds his house on the rock. In the parallel account in Luke we are told that he “dug deep and laid the foundation on the rock” (Lk. 6:48). In the days

² Alfred Nevin, *Popular Commentary on the Gospel According to Luke* (Philadelphia: William Flint, 1868), 207.

of Jesus, a person putting up a good quality house would dig down to the shelf of limestone for a solid foundation. A sure foundation would be needed in a storm, flood or earthquake. The whole point here is not the suitability of the building materials, but the quality of the foundation upon which the whole house rests.

This raises the obvious question: what does the foundation represent? Although the term foundation can refer to Jesus Christ Himself (e.g., Isa. 28:16; Ac. 4:11; 1 Pet. 2:5-7), the divine decree (e.g., 2 Tim. 2:19) and the inspired teachings of the New Covenant apostles and prophets (Eph. 2:20), here the term “foundation” refers to “these sayings of Mine.” That is, the Sermon on the Mount in particular and by logical inference all the teachings of the Savior including the whole of sacred Scripture. This man did not merely listen to what the Redeemer said or talk about how wonderful His teachings were. He believed that they were absolutely true and thus acted upon them.

We do not truly believe in Christ if we refuse to accept His teachings and live by them. They must serve as the foundation of our worldview, ethics, worship and lifestyle. This teaching completely eliminates the idea that Jesus only came to die on the cross and that how we live is really of no consequence. Our thoughts, attitudes, emotions, words and actions are to be conformed to the teachings of the Redeemer. Our Lord did not come in order to give a new ethic or to abrogate the moral law; instead He came to enable us to obey it. The idea that He came to eliminate the law is a gross error. He demands obedience to the moral law as interpreted in this sermon and promises us that if we refuse to obey, we will be destroyed when He returns in judgment. Only those who hear the Word of God and keep it will be blessed (cf. Lk. 11:28).

The nature of this obedience is not hard to determine if we simply look at the Sermon on the Mount. According to this sermon, it contains a number of things.

This obedience flows from a Spirit-given sense of the exceeding sinfulness of sin. The doer of the Word is poor in spirit, mourns over sin, is humble before God, thirsts after righteousness and is pure in heart (Mt. 5:5-8). God has made him alive spiritually (cf. Eph. 2:1-5; Jn. 3:3-5); cleansed his heart (Ezek. 36:25; Jn. 3:5; Col. 2:11); renovated his innermost being (Jn. 3:3; Tit. 3:5; Eph. 2:5; 4:24); made him a spiritual person (Jn. 3:6); enlightened his mind to the truth (1 Cor. 2:12; 2 Cor. 4:6; Ac. 16:13-14); given him the gift of repentance (Ac. 11:18); drawn him to Christ (Jn. 6:44) and placed His law on his heart (Jer. 31:33). He obeys because he wants to. He hates sin and loves Christ. He has cast behind his back any ideas of self-sufficiency, self-esteem, pride or merit as he bows the knee to the Messiah’s royal scepter.

Does this describe your experience? Do you make light of sin? Do you intentionally grieve the Holy Spirit? Do you deliberately go out and commit sin with the idea that Christ will forgive your high-handed rebellion? Do you make peace with sin in your life? Are you a doer as well as a hearer? Everyone who does not die unto sin daily and live unto Christ will be in for a terrifying surprise on the day of judgment. Do you delight in the inner man to live in obedience to God’s moral law or do you chafe at the bit like a wild horse? Because a doer of the Word has had his heart changed by the Holy Spirit, his walking according to the Word becomes a great pleasure. He is satisfied and made happy when he does God’s will from the heart. He understands that “in keeping thy commandments is great reward” (Ps. 19:11). Although he still struggles with sin and temptation, he knows that Christ’s yoke is easy and His burden light (Mt. 11:30). He fully embraces God’s holy law and concurs with John who said, “His commandments are not grievous” (1 Jn. 5:3).

This obedience is sincere and is done in order to glorify God. This obedience is not simply a show to impress others. It is not rooted in pride and self-exaltation and it is not

hypocritical. There is a real desire to please Christ. There is a consciousness of gratitude that is rooted in what our Lord has done for us. It is completely contrary to the hypocrisy and showmanship of the scribes and Pharisees (Mt. 6:1-8).

The doing of which Jesus speaks is internal as well as external. The genuine Christian mortifies forbidden thoughts as well as sinful acts. Unlike the scribes and Pharisees who externalized the law and added their own traditions to it to make it more compatible with the sinful flesh (cf. Mt. 5:27-48), the real believer never makes peace with inner lusts. He seeks to bring all his thoughts into captivity to Christ (2 Cor. 7:1). He is never satisfied with only an intellectual knowledge of Scripture, but strives to have a practical knowledge where the truth is burned into the fabric of his being. As Spurgeon writes, "Seek an inwrought experience of Divine Truth. Ask to have it burnt into you. Why is it that people give up the doctrines of grace if they fall in with eloquent advocates of free will? Why is it that they renounce the orthodox creed if they meet with smart reasoners who contradict it? Because they have never received the Word in the power of the Holy Spirit so as to have it sealed in their hearts.... It is one thing to have a creed, it is quite another to have the Truth graven upon the tablets of the heart. Many fail here because Truth was never experimentally their own."³ In order to be doers of the word in this biblical and comprehensive way, we need to study, meditate upon, memorize and pray over the Word of God, so that our minds are saturated with it. Moreover, we need to put what we have learned into practice and do it repeatedly so that it becomes a godly habit. While faith precedes obedience, obedience practiced and exercised can strengthen our faith.

This obedience is comprehensive or universal. In other words, it applies to all the ethical doctrines of the Bible. Jesus said, "My sheep hear My voice, and I know them, and they follow Me" (Jn. 10:27). Paul referred to heresy as a sin of the flesh every bit as wicked as fornication, adultery and idolatry (Gal. 5:20). If a man refuses to believe in certain biblical doctrines or rejects them, even though outwardly he leads a moral life, he is a wicked man. A man can never be a doer without first being a believer. The apostles condemned false doctrines with the same sternness and fervency as they did immoral behavior. A heart that obeys Christ is just as opposed to heresies as it is opposed to gross immorality. A person who is strongly opposed to unethical behavior, yet who is falsely ecumenical and tolerates heresy as nothing to be concerned with or argue about, is just as deceived and damned as the habitual adulterer. He is a doctrinal antinomian who extends the right hand of fellowship to vicious wolves. Christians are not given autonomy in matters relating to doctrine any more than in the sphere of ethics. Unrepentant heretics must be cast out of the church in the same manner as unrepentant scandalous sinners. Both are bearers of poison and deadly fruit. Genuine repentance involves repenting of all sins and all damnable heresies.

We must also beware of a partial, insincere repentance masquerading for true biblical repentance. We do not have the option of parting with some sins while still clinging to our favorite sins. Such ungodly behavior, which is a placing of our own cherished lusts before God, is a form of idolatry. Every genuine Christian wants to be described as Luke portrayed the parents of John the Baptist: "And they were both righteous before God, walking in all the commandments and ordinances of the Lord blameless" (Lk. 1:6). "Make me walk in Your commandments, for I delight in it" (Ps. 119:35).

Tragically, there is a sense in which much of the modern church has lost this precious foundation. Many would say that if obedience is mandatory, then the gospel has been lost and replaced by legalism. They love to quote the passage, "You are not under law, but under grace"

³ Charles H. Spurgeon, as quoted in Arthur W. Pink, *An Exposition of the Sermon on the Mount*, 425.

(Rom. 6:14). But when Paul says you are not under the law, he either means that Christians are not under the ceremonial law (e.g., Gal. 3:23; 4:4-5; 5:18); or, believers are not under the law as a means to achieve justification before God (e.g., Rom. 6:14; Gal. 4:21). To avoid an antinomian approach to our Lord's teaching, we must once more point out that, in this place, Jesus is not giving a lecture on justification by faith alone, but rather is describing a judgment of the works of those who hear the Savior's teachings. The point is not that we are somehow saved by our own obedience or good works; but, rather, that those who did not obey were never really saved at all. Their corrupt fruit was evidence of an unregenerate root. The hearing and profession were worthless because they never really repented. Jesus was never their Lord. They were still wedded to their idols.

It is important that we understand that a crucial aspect of gospel preaching is setting forth "the obedience of faith." After Paul sets forth his credentials and his commission to the Roman believers he states his goal saying, "Through Him we have received grace and apostleship for obedience to the faith among all nations for His name" (Rom. 1:5; cf. 16:26). "The obedience of faith is that obedience which consists in faith, or of which faith is the controlling principle. The design of the apostleship was to bring all nations so to believe in Christ the Son of God that they should be entirely devoted to his service."⁴ Although it is proper to speak of faith alone as the sole instrument which lays hold of Christ in our justification, we cannot divorce faith from life as if it were some abstraction. True faith always leads to obedience to Christ. "In fact, so very closely are faith and obedience connected that they may be compared to inseparable identical twins. When you see one, you see the other. A person cannot have genuine faith without having obedience, nor vice versa."⁵ Christ takes people who are unbelieving, rebellious and disobedient and makes them into believers who repent and obey. How do you know whether your faith is real? Look at your obedience toward Christ. "This is love that we walk according to His commandments" (2 Jn. 6). "Whoever has been born of God does not sin [present continuous tense], for His seed remains in him; and he cannot sin, because he has been born of God" (1 Jn. 3:9).

Given all this we see that faith in Christ is not a one-time *emotional* act or experience, but a whole-hearted laying hold of Christ both initially and *throughout life* that immediately, and then continuously, leads to a whole-hearted devotion to Christ. This makes perfect sense when we understand that the gifts of faith and repentance are given when God regenerates our hearts and implants a new spiritual life. The heart that once opposed Jesus now loves Him and wants to live for Him. True believers do fail and sin because of remaining inner corruption; but, they detest it and keep following the Savior. They keep on believing and obeying. If we make the mistake of thinking that our Lord is here teaching a doctrine of entire sanctification; that real believers have the ability to render a perfect and perpetual obedience this side of heaven, then we contradict Scripture and cast every honest professing Christian into despair. God has not completely destroyed our inner depravity in regeneration and has not given us the ability to render a sinless obedience while in our mortal bodies. "Not only does every saint fail to render that obedience which is required by God's Law as a whole, but he does not obey any single commandment perfectly, for every duty we perform, yea, our highest act of worship is marred by sin. In the most holy men corruption deprives them of the purity that ought to be there, and lusts fight against the perfect holiness they desire and strive after (Romans vii, 18-21; Gal. v, 17)."⁶

⁴ Charles Hodge, *Commentary on Romans*, 21.

⁵ William Hendriksen, *Exposition of Paul's Epistle to the Romans* (Grand Rapids: Baker, 1980), 45.

⁶ Arthur W. Pink, *An Exposition of the Sermon on the Mount*, 419.

Although this inner corruption opposes the Holy Spirit and the Word of God (cf. Gal. 5:17; Rom. 7:14-25), nevertheless, true believers have a victory over the power of sin in their lives. A true believer will not continuously live in unrepentant sin. A Christian may fall into sin, but it is not his lifestyle or habitual practice. The difference between sin in a true Christian life and that of an unregenerate pretender may be compared to the different attitude that cats and pigs have toward mud. If a cat falls into mud, she detests it, gets out of it and immediately begins to clean herself off. But if a pig falls into the mud, he is happy. He is in his own element; he wallows in it and relishes it. Those who think that they have saving faith, yet repeatedly disregard Christ's commandments are fatally deceiving themselves. The end of the moral law's condemning power must never be interpreted as the end of its commanding power.

Third, there is a positive outcome of his obedience: "And the rain descended, the floods came, and the winds blew and beat on that house; and it did not fall, for it was founded on the rock" (Mt. 7:25). Our Lord describes the torrential rains and strong winds that can suddenly arise in the Middle Eastern climate. The rains are so heavy that they produce rivers where formerly there were dry creek beds. These storms can be very destructive. "All three nouns—rain, rivers and winds—are to be taken as the subject of the verb *prosepesan*, 'beat upon...'"⁷ Some expositors see different metaphorical meanings in the rain, wind and flood. The rain is viewed as affecting the roof, the wind the sides of the house and the flood waters the bottom of the structure. But the effectiveness of a roof against rain is not dependent upon a house's foundation. It is better to see this as simply a description of all the destructive forces and challenges that fell upon the house. The dramatic imagery is designed to convey the solemn and radical nature of the events that lie in the future of every man. When the great storm was completely spent and everything became calm, the house still stood. It was not damaged or destroyed because it had been built on rock.

What exactly does this furious storm represent? Although Jesus does not elaborate on the precise meaning of this storm, it obviously refers to a time of testing. There are temporal tests that hearers will experience such as trials, temptations, persecutions and bereavements. There also is the ultimate time of testing on the day of judgment. In this context, the final judgment is probably in view. (The last judgment and its consequences have been applied by Jesus in verses 13, 14, 19, 21, 22 and 23.) People who do not really believe in Christ and, thus, do not obey His teachings cannot withstand the storms of life (that is, they are unable to respond biblically to temptations and tragedies). In addition, they will be cast out on the day of judgment. The hearer who obeys has a firm foundation on which to withstand temptations, trials and, most importantly, the judgment on the final day.

The wise man has considered the future judgment of God and has dug deep to the bedrock of Scripture and has persevered in obedience. When the temptations of life, trials and persecutions arose, he remained faithful to Christ because he placed the word in his heart and habitually put it into practice. Being spiritually sensible, he took sanctification very seriously by repeatedly putting off thoughts, words and actions that he knew were contrary to Scripture and replacing them with wholesome, lawful activities. Looking to Christ as the source of his obedience, he endeavored to make spiritual improvements in his character day by day. He attended all the means of grace and listened very carefully to the words of Jesus and then translated everything he heard into action. He was strong spiritually because he diligently placed his faith into motion. He exercised his faith by obedience and developed godly habits. Consequently, when he was attacked with temptations and persecutions, he reacted biblically,

⁷ Donald A. Hagner, *Matthew 1-13*, 191.

many times without even having to think. Best of all, when the day of judgment came upon him he was ready to meet the bridegroom. He was not sleeping when his master returned. He had demonstrated that his faith was genuine by being a doer of the Word and, thus, on the day of judgment he was acquitted and ushered into paradise to behold the face of God.

Building on the rock requires care, sacrifice, pain and self-denial, but the rewards for such obedience in this life and the life to come are definitely worth it. By diligently doing so, we make our calling and election sure (2 Pet. 1:10); we have a peace which passes understanding (Phil. 4:7) and genuine assurance that brings comfort and joy into our lives. There is no greater joy and happiness to the true believer than to live in a manner that pleases the blessed Savior. Thus, we count everything as but loss and dung that we may win Christ. Moreover, being able to withstand the coming storm of eschatological wrath to be with Jesus forever should make this obedience, sacrifice and suffering sweet to our souls. As Paul says, "For our light affliction, which is but for a moment, is working for us a far more exceeding weight of glory, while we do not look at the things which are seen, but at the things which are not seen. For the things which are seen are temporary, but the things which are not seen are eternal" (2 Cor. 4:17-18). "Christian suffering, however protracted it may be, is only for the present life, which, when compared with the everlasting ages of the glory to which it is leading, is but a passing moment; affliction for Jesus' sake, however crushing it may seem, is in fact light, a weightless trifle, when weighed against the mass of that glory which is the inheritance of all who through grace have been made one with the Son of God. And this is a present reality, even though it is only hereafter that it will be experienced in its fullness."⁸

The fact that the house did not fall is a great encouragement to all professing Christians who take their profession seriously and make many sacrifices to be faithful to God's Word. We are not to focus on the trials and tribulations of being a Christian, but on the glorious outcome of perseverance in obedience. People who do not keep their mind's eye on the blessings to come will be tempted to bicker, complain and murmur about the sacrifices and persecutions attached to being a genuine Christian. Mortification and self-denial in the present is a very rational, sensible and wise thing when viewed against the eternal consequences of self-indulgence. Jesus essentially says, "Keep obeying and keep suffering for My cause and kingdom and you will be safe when the great day of testing comes. If you continue to submit to My teachings as a fruit of faith, your reward will be great; yes, even beyond human comprehension." The believer who walks in Christ's commandments is safe and secure. If we focus on the Savior's promise, then we will obey Him promptly, sincerely, consistently and joyfully. Beloved, be encouraged and move forward with a strong determination and dedication, for nothing of this world can give what our Lord here promises. Money, fame, great possessions, power, lands, popularity, stardom, kingdoms and connections cannot supply what the Redeemer supplies. We will all stand before God as naked beggars on that day. And only those who truly believed in Jesus and demonstrated the reality of their faith with a life of obedience will obtain heaven and the bliss of eternal life.

With all this in mind it is easy to see why the true believer has a completely different attitude toward all the doctrines, commandments and requirements of the true Christian religion than false professors. He does not consider them to be burdensome chores that he hates, or unreasonable demands that he wants to circumvent, or antiquated sayings that he ignores. No, they are the laws of our loving Redeemer who loved us and died for us. They are the requirements of the Author of our eternal salvation, who Himself perfectly obeyed, humbled Himself and sacrificed everything for us. He never asks us to do something He has not already

⁸ Philip E. Hughes, *The Second Epistle to the Corinthians*, 157-158.

done Himself and which, by His life, death and glorious resurrection, He enables us to do. A life without faith, love, devotion and obedience to Christ is a life of sand. Such a life is complete foolishness and vanity and will be blown away by the hot, fiery winds of God's coming wrath.

The Hearer Who Does Not Obey

After telling us about the wise man, Jesus tells about the foolish builder. "But everyone who hears these sayings of Mine, and does not do them, will be like a foolish man who built his house on the sand: and the rain descended, the floods came, and the winds blew and beat on that house; and it fell. And great was its fall" (Mt. 7:26-27). In this description, there is a nearly exact parallel with the previous verse, except that this man is in most respects the complete opposite. We are told that the man who does not do our Lord's sayings is foolish. Then we are told why—because he built his house on the sand. In addition, we are given the outcome of his disobedience—his house is completely destroyed by the great storm. Let us consider each of these observations in turn.

First, Jesus likens the man who refuses to obey His teachings to a foolish man. He is foolish because he goes to all the trouble to build a house, but does not bother to build a foundation. The word foolish (*moros*) is a very negative term that, when used to describe a man's intellect, means irrational or senseless. When used of practical things like providing for one's security or future, it means a lack of prudence or discretion. In Scripture the term fool often has the sense of someone who is not simply stupid, irrational or unwise, but also immoral. A fool is a man who rejects the teaching of divine revelation in order to follow his own path and be his own god. "A fool has no delight in understanding, but in expressing his own heart" (Pr. 18:2). Christ says in plain language that anyone who does put His teachings into practice is a fool intellectually, practically and morally.

Second, he is called a fool because he builds his house on the sand. If the rock foundation represents obedience to the teachings of Christ, then the sand logically represents a lack of obedience to Scripture or a life lived according to human autonomy. Such a man ignores the Bible and does what is right in his own eyes (Jdg. 17:6; 21:25). The scribes and Pharisees were guilty of this because they based their lives, not on Scriptures and a devotion to Christ, but instead upon their human traditions. There was no real faith in Scripture and consequently their lives were regulated by a foundation of sand. They did not believe Moses, the prophets or the Messiah; for if they did they would have submitted to the Savior's teachings.

In our day there are multitudes who hear Jesus' teachings, but who refuse to obey them. Some hear them and reject them outright as complete foolishness. They have no intention of becoming a Christian. Others hear what Christ has to say and make a profession of faith; but do not act upon this profession at all. They are no different than irreligious pagans. Still others hear the gospel and seem to commit themselves to it, but who never really forsake sin. The latter category describes many churchgoers in America today. They don't want to submit to Christ, so they invent heretical theories in order to set aside God's moral law. The gospel is replaced with free-will synergism. The law is replaced with man-made rules and regulations or with so-called mystical leadings of the Spirit. Biblical admonition, rebuke and discipline is replaced with pop-psychology and humanistic concepts of love. The result of all this is churches and individual professing Christians who have an outward shell of Christianity but no true heart obedience. They have not founded their lives on the rock, but upon the loose shifting sand of human opinion. They profess Jesus and in many ways look like a Christian, but they are still following

the world. They cheat themselves “through philosophy and empty deceit, according to the tradition of men, according to the basic principles of this world and not according to Christ” (Col. 2:8).

The man who builds on sand wants the benefits that Jesus has to offer such as eternal life and a life of meaning and spiritual fulfillment, but he is unwilling to place his own interests and desires under the Lordship of Christ. He does enough things to deceive himself into thinking his soul is secure such as go to church, read his Bible and pray; but, fundamentally, self is still the center of his life. He listens to the Word of God every week, but he only heeds those things that do not impede on his human autonomy. When he hears about repentance and sanctification, it goes in one ear and out the other. When he hears about the necessity of holiness and the sanctity of the Christian Sabbath, there is no connection with his heart and no conviction of the Spirit. There are multitudes of people like this who listen to the teachings of Jesus every Sunday; who have an intellectual understanding of many of the Bible’s doctrines and ethics, and yet who make no concerted effort to integrate these teachings into their lives.

It is clear that our Lord hates this behavior and strongly and repeatedly warns us against it. He makes us keenly aware of the problem of false professors and hypocrites in the church. He tells us that the way to examine ourselves is to look at our fruit. Are we habitually obedient to the teachings of Scripture? He wants us to examine ourselves. He wants to eliminate all thoughts rooted in false peace, false comfort and false assurance. If we are not thinking about these things and questioning the reality of our profession, then there is something radically wrong with us. “The man who never knows what it is to have certain fears about himself, fears which drive him to Christ, is in a highly dangerous condition.”⁹ If we do not have a hungering and thirsting after righteousness or a desire for vital godliness in all areas of life, then we are not true disciples. If we do not want to be like Jesus and have a righteousness that exceeds that of the scribes and Pharisees, then we are not true Christians. If we look to religion as just something to make us comfortable or simply make our life more complete, then our foundation is nothing but sand. If we pick and choose doctrines and commandments in a smorgasbord fashion or accept only those things in the Bible that we like, then we are pseudo-believers. The man, who builds his house on the sand, filters and conditions the doctrine and ethics of Scripture through his own autonomy. He wants the teachings of Scripture on his own terms. He will not bow the knee to Christ and, consequently, his profession and life will not stand on the day of judgment.

Is your profession of Christ and adherence to the truth built on sand? If you base your hope of heaven on a one-time “decision” for Christ, but have not followed up your profession with a sanctified life, then you have built your house on sand. Easy believism, religious excitement and having a wonderful experience do not prove that your faith is genuine. If you place your trust in the sacraments and various rituals, but do not live the Christian life, then your foundation is only sand. The scribes and Pharisees were, and papists are, ritualists *par excellence*, but they are the children of the devil. If you think that your great knowledge of doctrine without repentance and holiness is enough, then you have built on sand. Your profession is worthless. If you say that your charitable deeds and mighty works for Christ are proof, but in secret live the life of a hypocrite, then your house will come crashing down.

Tragically, the trend in many evangelical churches in the last few generations has been to abandon the kind of heart-piercing application referred to in our Lord’s sermon. Today, there is a great neglect concerning the topic of self-examination and the danger of being a pseudo-Christian. Strong, convicting preaching has, in many instances, been replaced by happy, positive,

⁹ D. Martyn Lloyd-Jones, *Studies in the Sermon on the Mount*, 2:303.

“uplifting” sermonettes. The emphasis that we have in Scripture on holiness and mortification has often been replaced with sensational prophetic fantasies about the end times. A sharp, penetrating application of the moral law to the heart and life has largely been replaced by little pop-psychology life lessons for prosperity related self-improvements. The sharp, apostolic and reformation antithesis between truth and falsehood or orthodoxy and heresy has been greatly watered down in favor of a mushy, mindless ecumenicalism. Much of what passes today as conservative Bible-believing evangelicalism has, in practice, abandoned the teaching of the Sermon on the Mount in order to be “relevant” and to “reach out” to our pagan culture. The result is syncretism. The church is becoming more and more like the world.

This situation was not always the case. The Reformers emphasized the necessity of sanctification. The early Puritans and Presbyterians were constantly preaching on the danger of being a “false professor.” The church must return to this biblical emphasis. Jesus does not want phony Christians and hypocrites in His church. He wants true disciples who will serve him in love and fear and worship Him in spirit and in truth (Jn. 4:24).

Third, we are told the consequences of his disobedience: “and the rain descended, the floods came, and the winds blew and beat on that house; and it fell. And great was its fall” (Mt. 7:27). Unlike the true Christian who lives in accord with his faith, practices habitual righteousness and is able to stand against trials and the final judgment; the non-doer of the word gives in to temptation, withers under trials and cannot stand on the final day. He will be weighed in the balances and found wanting. He may have been highly respected by people in the church, but he is an abomination in the sight of God (cf. Lk. 16:15). There are people who prove that their foundation was but sand in this life and there are others whose sandy foundation will only be evident of the day of final reckoning.

Regarding those whose profession comes crashing down in this life, our Lord gave insightful teaching. For example, in the parable of the sower and the soils, Jesus warned of those who heard the Word and even received it intellectually but did not produce fruit. “But he who received the seed on stony places, this is he who hears the word and immediately receives it with joy; yet he has no root in himself, but endures only for a time. For when tribulation or persecution arises because of the word, immediately he stumbles. Now he who received seed among the thorns is he who hears the word, and the cares of this world and the deceitfulness of riches choke the word, and he becomes unfruitful” (Mt. 13:20-22). The unfruitful or temporary believer is so rootless, sapless, and without foundation that his profession withers and his claim to be a Christian is destroyed when life becomes difficult. He loved to hear the word and even received it with joy; but, because his heart was not renewed and he was unwilling to make the sacrifices needed to follow Christ, his profession came crashing down. The house of religion that he has built is choked out by worldliness and disobedience. There is an outward show of religiosity, but the temptations and storms of life reveal that there is no solid foundation of commitment and obedience to God’s holy word. He is like Demas of whom Paul said, “Demas has forsaken me, having loved this present world” (2 Tim. 4:10).

The main warning of this parable and this entire section focuses on what happens to false believers on the day of judgment: the coming day of Jehovah when He separates the wheat from the chaff; the sheep from the goats. Our Lord repeatedly sets before this assembled multitude the terrifying prospect of going to hell if His teachings are not carefully followed. In verse 13 He tells them about the broad gate and way which leads to destruction. Then, in the next section, He says that “every tree that does not bear good fruit is cut down and thrown into the fire” (Mt. 7:18). This is obviously a metaphor for being cast into hell. When He follows this teaching up by

turning His attention to false professors, He declares that only those who do the will of the Father will enter the kingdom of heaven (Mt. 7:21). Then when He describes the false professors' fate on the final day He says, "Then I will declare to them, 'I never knew you, depart from Me, you who practice lawlessness!'" (Mt. 7:23). Finally, in the parable of the two builders, He describes the man who did not obey His teachings. When the great storm of God's eschatological judgment came, his house fell because it was founded on disobedience to Christ's Words. Jesus even places a strong emphasis on the consequences of the final judgment on the disobedient by deliberately breaking the symmetrical parallelism with verse 25 by saying, "And great was its fall" (Mt. 7:27). The result of the storm was total obliteration.

Our Lord says to all those who do not act upon His teaching, "Think about the outcome of a life of disobedience. Meditate upon the consequences of a life lived for self instead of Christ. Do you not realize the terrible, terrifying outcome of such a life? Do you not understand that a life of lawlessness ends with eternal destruction and damnation?" You need to think about your coming death and the judgment to come. If you are on your death bed, will you be able to look back to a life of obedience to the Savior or will you lay there terrified knowing that your profession was a sham; that you never really believed in Jesus or submitted to Him as Lord? Do you want to look back to a life founded upon sand? Think of the despair of living a life of complete worthlessness and vanity that has no meaning or value.

Christ leaves us with only one of two possible options. We can place our faith in Him, become His disciples and faithfully serve Him the rest of our lives; or we can ignore Him and do whatever we want. He wants us to understand the importance of the gate and path by telling us what will happen to us if we make the wrong choice. For every one of us death and the judgment are inevitable. The fact that we are going to die and our bodies will rot ought to make us think carefully about what we do. Death is a tremendously terrifying experience for those who do not know Christ. The moment a person dies, he passes out of this world forever and can never return. It is so final and irretrievable; there is no way to come back. Everything in life that that person cherished is now out of sight, beyond reach and gone for eternity. But death is only the beginning of your problems if you are not saved. Death is a sting that opens the gate of hell. There you will suffer torment while you wait for the final judgment. The regret you will suffer for rejecting Jesus and refusing to obey His words when you had the chance will drive you to weeping and gnashing of teeth. Then, worst of all, you will be resurrected and you will stand before the very One you trampled underfoot as worthless. The glorified Redeemer on His white, lustrous throne will be your judge. You would rather have mountains fall on you and be obliterated than have to face Jesus Christ and hear Him say, "Depart from Me, you cursed, into the everlasting fire prepared for the devil and his angels" (Mt. 7:23; 25:41). Then you will be cast into the lake of fire; God's garbage dump for all who do not embrace His Son and follow Him. There you will have eternity to contemplate your foolishness in building your whole life on nothing but sand.

Do you not see the importance of examining yourself in the light of our Lord's teaching? Do you have a strong desire to live your life according to the Sermon on the Mount? Do you hunger and thirst after righteousness? If Jesus' application has pierced your heart, then there is only one thing that you must do. You must trust in the person and work of Christ and must pick up your cross and follow Him the rest of your life. Be the wise man who hears His teaching and obeys it; who bases everything in his life upon it. Study, pray and strive to keep His commandments. Live every day of your life for His glory. Regard everything in your life as dung in comparison with being a faithful servant of the Savior. Don't be deceived by false teachers

and don't deceive yourself about these crucial matters. You know what the right thing to do is. Now go out and do it. May God enable us by His grace to bow our knees before His dear Son.

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