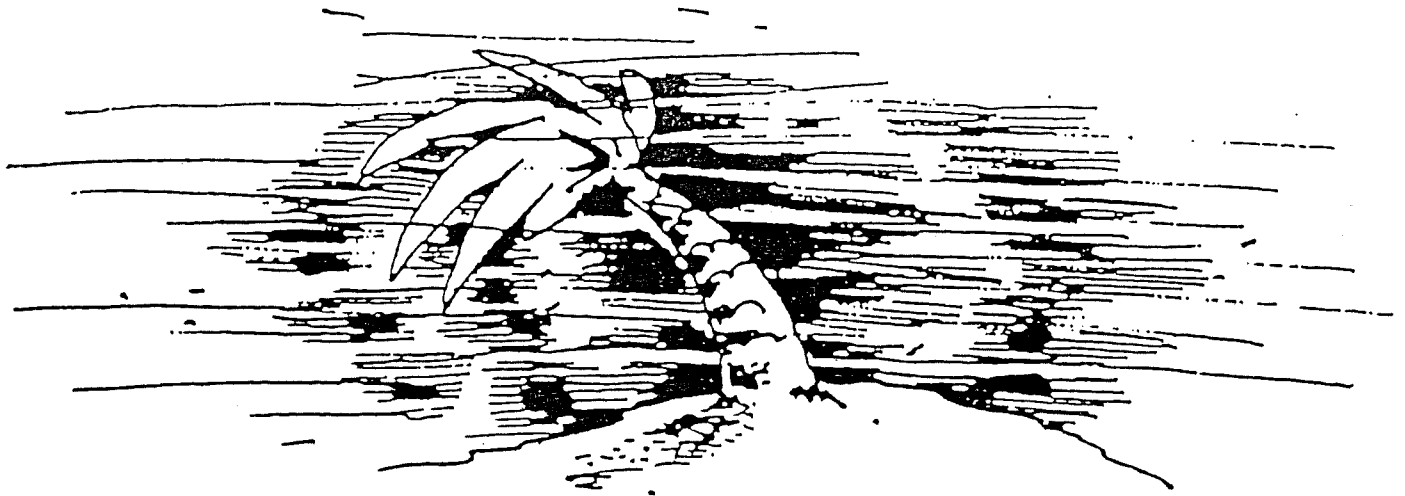


FLOOD INSURANCE

(How To Build Your House (Life) On Rock, Not Sand))
Matthew 7:24-27



Wise Or Foolish?

- ◆ Foundations
- ◆ Floods
- ◆ Faithfulness
- ◆ Foolishness

*“Whosoever Heareth These Sayings Of Mine, And Doeth Them, I Will Liken Him
Unto A Wise Man, Which Built His House Upon A Rock” (Matthew 7:24)*

Bill Kirk

Flood Insurance

(or)
"How To Survive The Storms Of Life"

Text: Matthew 7:24-27

Introduction

Fact: It's the greatest sermon ever preached.

Fact: 111 verses known, as, "The Sermon On The Mount".

Fact: A message from Jesus that ends with three pairs of contrasts:

- #1. Two Roads To Travel, in (v. 13,14)
 - A. One broad, that leads to destruction.
 - B. One narrow, that leads to life.

- #2. Two Trees To Observe, in (v.15-23)
 - A. One good tree with good fruit.
 - B. One bad tree with poor fruit.

- #3. Two Houses To Build, in (v.24-27)
 - A. One life builds on rock.
 - B. One life builds on sand.

In v. 24-27 A Great Contrast:

Two Men: One wise (and one foolish).

Two Foundations: One rock (and one sand).

One Storm: It hit both houses the same.

Two Endings: One survived (and one blew away).

Jesus said these two men were alike in a lot of ways:

- #1. They both had the same desire, both wanted to build a house.
- #2. They both built in the same location, _____
(your city)
- #3. They both designed the same type of house, (the only difference was the foundation).
- #4. They were both subject to the same storm and test.

(Now It's No Secret)

- ◆ That the houses represent your life and mine according to Jesus. (v.24)

Question: Pastor, if these two men were so much alike, why did Jesus say one was wise, and one was foolish?

Question: Why was one a winner (and one a loser)?

Question: Why did one succeed (and one fail)?

Question: Why did one survive the storm (and one blow away in the storm)?

I. Why Was One Man Foolish?

#1. He Built His House In A Hurry

Fact: He wanted quick results.

Fact: He wanted "instant maturity".

Fact: He had other things he needed to attend to.

Fact: He was too busy to narrow his interests.

Fact: He wanted to get ahead, win and be first.

Fact: He forgot that a crash course in spiritual things, will never withstand the storms of life.

#2. He Wouldn't Listen To Instruction

Fact: He followed his own plan, (not the Masters plan).

Fact: He was self sufficient and self confident.

Fact: He refused to submit to authority (for his own protection).

Fact: He flies solo (Lone Ranger) and doesn't need help from anybody else.

Fact: He's just not in the place where you can tell him anything.

#3. He Didn't Plan Ahead For Future Storms and Tests

Fact: He was satisfied with just emotional feelings.

Fact: He was okay with just goose bumps and noise and motion.

Fact: He claimed prosperity and only the good things.

Fact: He denied that Christians suffer, have a cross to bear and cry tears from pain.

Fact: He built with cheaper materials and never saw the rain, floods and wind that touch us all.

#4. He Had Near Sighted Vision

Fact: His focus was on short-lived appetites.

Fact: His pleasure was the fashion of the day.

Fact: His aim was temporal and transitory.

Fact: His goal was eat, drink and be merry.

Fact: He never looked beyond what he was building.

Fact: He built for show (to impress all those who noticed him).

Fact: He built with one major concern, "What do others think of me"?

II. Why Was The Other Man Wise?

#1. He Builds His Life Durably

Fact: He wants lasting fruit.

Fact: He does all to the glory of God.

Fact: He takes time day after day and Sunday after Sunday.

Fact: He builds with good building blocks (prayer, the word, humility and obedience), Paul called it gold, silver and precious stones.

#2. He's Open To Counsel And Instruction

Fact: He admits he is teachable.

Fact: He allows others to instruct him.

Fact: He knows he's on a team, (he asks for advice).

Fact: He can submit himself to other people.

Fact: He's approachable, accountable and correctable.

#3. He's Not Too Impatient With God Or Himself

Fact: He knows he's "It" (I-T) - "In Transition"

Fact: He is patient and puts down roots.

Fact: He's not looking at what everybody else is doing.

Fact: He's got his eyes on Jesus and the master plan.

#4. He Knows That The Rain Falls On The Just And The Unjust (Matthew 5:45)

Fact: He doesn't buy into a salvation without a cross.

Fact: He doesn't live for success and man's approval.

Fact: He doesn't sprint because he knows it's an endurance race.

Fact: He's not enamored with cotton candy, crowd pleasing preaching.

Fact: He doesn't live for a candy, cash and comfort religion.

Fact: He's not shaken or destroyed when the floods of testing come his way.

III. What Is The Danger In The Storm?

Fact: Jesus said the storm came to both men!

Fact: Jesus said all of us will be tested!

Fact: Jesus reveals a progression in the testing!

- (First: The Rain)
1. This is a disappointment of some kind.
 2. This is a particular trial or setback
 3. This is some type of adversity you are facing.
 4. This is a season of grief and brokenness.

- (Second: The Flood)
1. Getting worse, this is an enemy temptation.
 2. This is persecution for your testimony.
 3. This is betrayal from someone you trusted.
 4. This is something totally unexpected and unplanned.

- (Thirdly: The Wind)
1. Worse yet, this is the fiery dart of the evil one hurled against your mind.
 2. This is a severe attack, a spiritual uprising, an enemy push to sideline you.
 3. This is satans condemning voice of condemnation saying:
"You're no good"
"You deserve It"
"You'll never make it"

Question: What is the great danger in times of testing?

Answer: The accuser of the brethren whispers his four lies to you and says:

- #1. "God is mad (and against you)". #3. "You must have sin in your life".
#2. "You must not have faith". #4. "You must be out of the will of God".

(But Remember)

- ◆ The accuser is a liar and the father of all lies! ◆ God is not against you, but for you!

(A Sobering Revelation)

Proverbs 14:13

"Even in laughter the heart may be in pain"

Fact: Moses had his desert.

Fact: Paul had his stoning.

Fact: Joseph had his prison.

Fact: Job had his loss.

Fact: Daniel had his lions.

Fact: Jesus had his Calvary

Fact: Elijah had his threats.

Jesus Said:

"In The World Ye Shall Have Tribulation" (John 16:33)

Job Said:

"Yet Man Is Born Unto Trouble As The Sparks Fly Upward" (Job 5:7)

Paul Said:

"For Unto You It Is Given In The Behalf Of Christ, Not Only To believe On Him, But Also To Suffer For His Sake". (Philippians 1:29)

(People Respond In 3 Ways When Rain Falls)

- #1. Many fall away, walk back to Egypt, throw up their hands out of shock because of their flood.
#2. Many stay saved, but grumble and murmur and complain because they feel they are not getting what they deserve.
#3. Many become stronger and better instead of weaker and bitter (because they believe in the sovereignty of God, and humble themselves and get more grace).

Question: What keeps you going when the rain falls?

Question: What enables you to grow when the unexpected touches you?

- ◆ A loved one lets you down,
- ◆ A friend turns against you,
- ◆ A sudden death, unexpected,
- ◆ A loss you can't explain,
- ◆ A season of pain that tears away at you.

Question: What gets you through the rain?

Answer: You know four things:

- #1. God Makes No Mistakes (Psalm 18:30)
"As for God His way is perfect"
- #2. Storms Are Always Temporary (I Peter 1:6)
"Though now for a season, you are in heaviness through manifold temptations"
- #3. God's Grace Will Sustain You (II Corinthians 12:9)
"My grace is sufficient for thee"
- #4. God Will Get Glory - Afterwards (Hebrews 12:11)
"Nevertheless, afterward it yields the peaceable fruit of righteousness".

IV. What Is The Big Deal About Serving God?

Question: Why live for God if the rain falls on everybody?

Question: Why get saved if floods come to all?

Question: Why live now in light of eternity if the wind beats against every house?

(One Reason:)

◆ Because when it's all said and done: (The Rain - The Floods - The Wind)

◆ The rock house is standing? (**But**) ◆ The sand house is washed away!

Question: Why live 100% for Jesus?

Question: Why pray and give tithes and offerings?

Question: Why gather on Sunday and Wednesday every week?

Question: Why serve, give, live and invest yourself?

Question: Why get plugged in and become vulnerable?

(v.24) "He that heareth these sayings of mine and doeth them, is a wise man or woman which builds upon a rock".

AMEN!
Bill Kirk, Pastor