

Christ Reformation Church

Tillamook, Oregon

You Must be Born Again!

Matthew 7:13-14 “Enter by the narrow gate. For the gate is wide and the way is easy that leads to destruction, and those who enter by it are many. (14) For the gate is narrow and the way is hard that leads to life, and those who find it are few.

There is no accusation which is quite so commonly and frequently brought against the Christian way of life as the charge of narrowness. It is a charge that is constantly brought against the individual Christian believer by that type of man who, in his desire to show his own breadth of mind describes himself as a man of the world. He is so broad that nothing but world dimensions can give you a true impression of the width and largeness of his views! I fear at times also it is true to say that there is no accusation concerning which the average Christian is quite so frightened as this charge of narrowness. To some Christians at the present time, it is more or less immaterial what men may say about them as long as they do not describe them as narrow. [Evangelistic Sermons at Aberavon, Lloyd-Jones, Banner of Truth]

www.sermonaudio.com/crc

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*Two Men, Two Houses, Two
Foundations*

June 15, 2025

Sermon Text: Matthew 7:24-27

Scripture Reading: Psalm 19

Matthew 7:24-27 “Everyone then who hears these words of mine and does them will be like a wise man who built his house on the rock. (25) And 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.

(26) And 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. (27) And 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.”

These words of the Lord Jesus are our text for this morning. They also appear in Luke’s Gospel:

Luke 6:46-49 “Why do you call me ‘Lord, Lord,’ and not do what I tell you? (47) Everyone who comes to me and hears my words and does them, I will show you what he is like: (48) he is like a man building a house, **who dug deep** and laid the foundation on the

rock. And when a flood arose, the stream broke against that house and could not shake it, because it had been well built. (49) But the one who hears and does not do them is like a man who **built a house on the ground without a foundation**. When the stream broke against it, immediately it fell, and the ruin of that house was great.”

We have here then *two men, two houses, and two foundations*. One wise, one foolish. One solidly founded, one with no foundation. One stands in the storm, one falls. A study in contrasts, as is common in our Lord’s parables – *two men went up to the temple to pray*, for example. A narrow way and broad way. Wise virgins and foolish virgins. A seed sown on good soil, the rest scattered but comes to nothing.

Two men, two houses, two foundations. Only *two*. You recall that Sunday School chorus – *one door and only one and yet its sides are two. I’m on the inside, on which side are you?*

This parable comes at the very end of the Sermon on the Mount. The Lord Jesus had just completed His careful instruction on what kind of man is blessed by God. And now, this great dichotomy appears once more – only two possibilities – hear, believe, and obey, OR hear, refuse to believe, and refuse to obey.

The world hates this, and so do many today who claim to be Christians. A sure way to empty the pews of so many “churches” is to preach the Lord’s own words. You are either in Christ, or lost. Under grace or under condemnation. A child of God or a child of the devil. And THE determining factor is the Lord Jesus Christ.

Think carefully about what the Lord is saying here – HE is the One. Every human being’s eternal destiny hinges upon Him. Not on our supposed good deeds, not upon some other religious figure, not upon our own self-deceiving ideas, but upon HIM and HIS Word. How many people today who claim to be Christians waffle and squirm and re-define what the Lord’s Word

says? Yet they persist in their self-deception that all is well with their soul? Such people, on that Day are going to hear “I never knew you, depart from Me.”

Two Men

We see then that all of humanity, for all of its diversity, languages, cultures, and religions – is in reality made up of only two categories of people. Those *who hear the words of the Lord Jesus and do them, and those who hear Him but refuse to do what He commands and believe what He says*. Two. Only two.

Man in his sin wants to obscure and confuse this. Thinking himself quite wise, he insists that there are many types of people, many different foundations, which are acceptable to God. That is not to be found in God’s Word. It is a lie. One door and only one. Those who hear and obey and those who hear and refuse to obey. Those who pray “Lord, be merciful to be the sinner,” and those who pray “I thank you Lord that I am not like other men – look at how good I am.”

And so we have these two men, one wise and one foolish.

Two Houses

Now, the distinction between the two men is not seen in the appearance of the houses they built, or even in the design. Jesus said they were simply, *two houses*. In the structures themselves there could well have been little distinction. Perhaps the foolish man's could even have looked *more* pleasing to the eye.

The principle seen here then is this:

The Christian and the Unregenerate man may not look very different externally. And sometimes the unsaved man might have a more "Christian" appearance. But one day, the difference will be made obvious.

It is not therefore true that the genuine Christian and the counterfeit are easily distinguished. When we come to the end of Martyn Lloyd-Jones' Sermon on the Mount series, we will hear him say this:

"We need to be reminded of this constantly because there is no point at which the devil in his subtlety seems to trap us so frequently. We cling to the notion that the difference between the true Christian and the pseudo-Christian is obvious. Our Lord's whole point, however, is that this is a most subtle matter. It is not obvious either in the case of the men or the houses. If we do not stress that point we miss the whole purpose of His teaching in the Sermon on the Mount. Our Lord emphasizes this element of subtlety everywhere. It was there in the first picture of the men in sheep's clothing — the false prophets. The whole difficulty about the false prophet, as we saw, was that on the surface he was so extraordinarily like the true prophet. The false prophet is not of necessity a man who says there is no God and that the Bible is just the product of human thinking, and who denies the miracles and the supernatural. The false prophet can be detected only when you examine him very carefully with a sense of discrimination given only by the

Holy Spirit. His condition is such that he deceives himself as well as others. It was precisely the same in that second picture: and it is so here also. The difference is not obvious; it is very subtle.

Lloyd-Jones, D. Martyn. *Studies in the Sermon on the Mount* (p. 613). Wm. B. Eerdmans Publishing Co.. Kindle Edition.

Evaluating a person, including examining ourselves, is faulty if we only consider externals – appearances. *Here is my life, a man might say. Look at what I have done and what I am doing. I tithe, I am a faithful church member, I am well-liked by others, I am doctrinally and theologically sound in my belief.* And yet such a person might only be a Pharisee. A counterfeit.

Doing what we hear Jesus say, entails much more than outward actions. It is a matter of *being* which must precede the *doing*. To *be* merciful, to love, to *be* pure in heart – these are matters of *being* and can only be found in the person

who is born again in Christ. The externals will then flow out of that heart – as *fruit* is produced by a tree with good root.

Two men. Two houses. Apparently the same – and yet not the same at all.

Consider this difference which Luke points out:

-- he is like a man building a house, **who dug deep**

-- a man who **built a house on the ground**

The wise man is not superficial. He labor to *do the Word*. The foolish man in contrast chooses the easy way. And so it is with the genuine Christian and the counterfeit. The narrow way versus Broadway.

The wise man is like this:

Matthew 13:44-46 “The kingdom of heaven is like treasure hidden in a field, which a man found and covered up. Then in his joy he goes and sells all that he has and buys

that field. (45) “Again, the kingdom of heaven is like a merchant in search of fine pearls, (46) who, on finding one pearl of great value, went and sold all that he had and bought it.

The foolish man, the counterfeit, is not willing to pay a price. He is not willing to take up his cross to follow Jesus. He believes that the road to heaven is an easy one which does not require much care to travel. And so, he builds his house on the sand and as Luke puts it – *on the ground*. In other words:

The foolish man’s life has NO foundation at all. He simply builds his house on the ground because it’s easy and doesn’t cost. He builds HIS way, not bothering to consult the Architect. That Architect is, of course the Lord Jesus and His instructions are His Word which is to be obeyed.

The Christian is motivated by hearing Christ’s Word, obeying it, and of course *believing it*. He knows that storms are coming. Floods. Violent things will come

which will attack his house. Is it going to stand?

But the foolish man cannot be bothered with such things. Oh, he hears Jesus give the warnings, but he merely shrugs them off and builds his house his way. A fitting epitaph for such people in hell would be, *I did it my way*. Here is Lloyd Jones once more:

In a spiritual sense, he is not interested in learning from Church history; he is not interested in what the Bible has to say; he wants to do something, and he believes it can be done in his way, and away he goes and does it. He does not consult the plans and specifications; he does not try to look to the future and envisage certain tests that must inevitably come upon the house that is being built. The wise man, of course, presents us with a complete contrast to that. He has one great desire, and that is to build durably. So he starts by saying, ‘I do not know much about this; I am not an expert in these matters; wisdom dictates therefore that I should

consult people who do know. I want to have plans and specifications, I want some guidance and some instruction. I know men can build houses quickly, but I want a house that will last. There are many things that may happen, which will test my ideas of construction and my house.’ That is the essence of wisdom.

Lloyd-Jones, D. Martyn. *Studies in the Sermon on the Mount* (p. 615). Wm. B. Eerdmans Publishing Co.. Kindle Edition.

Two Foundations

These two men therefore are building upon two entirely different foundations. They are not the same men at all but quite different. One man, the wise man, the real Christian, *digs deep, down to the rock*. Literally that is what is done when a skyscraper is built in Manhattan – that entire island is rock. More typically this is what we do when we build a house – we dig down, build forms, then lay a concrete foundation which will

support the house. Even the site of the house will be carefully selected – not in a flood plain for instance.

The foolish man cannot be bothered with such things. So he just builds where he wants and how he wants – he doesn’t even need a foundation, so he builds on the ground. *Without any foundation*. Without any consideration for the storms which will surely come.

[We wonder if Jesus’ parable here might be the basis of the Three Little Pigs and their houses. “The first little pig was very lazy. He didn’t want to work at all and he built his house out of straw. The second little pig worked a little bit harder but he was somewhat lazy too and he built his house out of sticks. Then, they sang and danced and played together the rest of the day. The third little pig worked hard all day and built his house with bricks. It was a sturdy house complete with a fine fireplace and chimney. It looked like it could withstand the strongest winds.]

One more note on digging deep down to the rock – This digging is

also illustrative of *self-examination*. A wise person examines themselves to see if they really are Christians – if their life is really built upon the Rock - who is Christ. Think carefully about this. It is a vital subject.

A fool simply refuses to examine himself. To see if his or her faith is real. To test themselves to see if they are really in Christ or not. *Tell a fool a lie and he will love you. Tell him the truth and he will hate you.* He simply will not do this deep digging.

Psalms 139:23-24 Search me, O God, and know my heart! Try me and know my thoughts! (24) And see if there be any grievous way in me, and lead me in the way everlasting!

A fool will NOT do this. The counterfeit believer simply tells himself all is well, he believes in Jesus, no need to look any further. And if you challenge him about the foundation he is building his life upon, he will hate you. This is the kind of “christian” who so many

churches today are filled with. They aren’t challenged. No one examines their fruit. So why are such people even in the church at all? -

That is why he is to be found in the realm of the Church. He is anxious to obtain certain blessings, and in this he differs from the man who is right out in the world, and who does not claim to have any beliefs at all. This man has discovered that there are certain blessings offered in Christianity. He is interested in them, and wants to know something about them and how to obtain them. He is always thinking in terms of: What can I get? What will it give me? What benefits are likely to accrue to me if I go in for it? That is the kind of motive that animates him. And because this is his attitude, he does not really face the full teaching of the gospel, nor want to know the whole counsel of God.

Lloyd-Jones, D. Martyn. Studies in the Sermon on the Mount (pp. 621-622). Wm. B. Eerdmans Publishing Co.. Kindle Edition.

The Storms

So, now, the two houses are built. Construction is over. Life moves on and all seems well. One house is on the rock, the other on dirt. The foolish man, we can imagine, probably mocks the wise man for being so stupid as to spend all that extra effort and money to dig down to that rock. But the storm is about to come:

Matthew 7:27 And 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.”

Matthew 7:25 And 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.

As it was in the days of Noah, so it shall be when the Son of Man comes. Fools were carried off and perished, but Noah and his family had built on the Rock. They

believed the Lord, obeyed His command to build the ark, believed His Word that the flood was coming, and they were saved.

This life is a stormy sea. We don't need to ask if a storm is coming, just when. These storms take many forms, but *they all test the foundations*:

- Sickness
- Death of a loved one
- Loss of a home
- Wars
- Being hated by others
- Loss of a job or other income
- Rejection by a spouse
- Persecution for being a Christian
- Natural disasters
- Growing old

All you need do is turn on the news and you see storms of all kinds. What is going to happen in the Middle East? What will happen in our own nation? Will there be WWII? Jesus told us this is how it will be in this world:

Matthew 24:6-10 And you will hear of wars and rumors of wars. See that you are not alarmed, for this must take place, but the end is not yet. (7) For nation will rise against nation, and kingdom against kingdom, and there will be famines and earthquakes in various places. (8) All these are but the beginning of the birth pains. (9) “Then they will deliver you up to tribulation and put you to death, and you will be hated by all nations for my name's sake. (10) And then many will fall away and betray one another and hate one another.

Storms. This world has never truly known peace. Peace will not be found here-

John 16:33 I 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.”

What is the ultimate storm which is coming? It is the Day of Judgment. It is the final storm of God's wrath when Christ comes again, gathers

all His own, and this world is destroyed in fire and the wicked cast into hell. There is no storm greater. ONLY those who have built upon the Rock, who is Christ, will be saved through that storm. As it was in the days of Noah....all others will perish. Their house will be swept away forever.

But there are lesser storms with which we are visited in this life and which also reveal whose life is built upon the Rock and who built with no foundation.

False religion is worthless as a foundation. Money, popularity, academic degrees, family, philanthropy – all of these and more are useless foundations. They are stuff upon which the foolish build their lives and entrust their eternity to.

Luke 12:16-21 And he told them a parable, saying, “The land of a rich man produced plentifully, (17) and he thought to himself, ‘What shall I do, for I have nowhere to store my crops?’ (18) And he said, ‘I will

do this: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. (19) And I will say to my soul, "Soul, you have ample goods laid up for many years; relax, eat, drink, be merry." (20) But God said to him, 'Fool! This night your soul is required of you, and the things you have prepared, whose will they be?' (21) So is the one who lays up treasure for himself and is not rich toward God."

Psalms 37:35-36 I have seen the wicked in great power, and spreading himself like a green bay tree. (36) Yet he passed away, and, lo, he *was* not: yea, I sought him, but he could not be found.

What then is the foundation upon which you are building your life? Christ or sand? It is a vital question because unless Christ is your Rock and foundation, you have no foundation, and in the end, you will perish.