

## ***When You're In Over Your Head***

*Matthew 14:22-36* - NCBC, August 23, 2020

Main Point: **Jesus calms your fears by drawing near to you.**

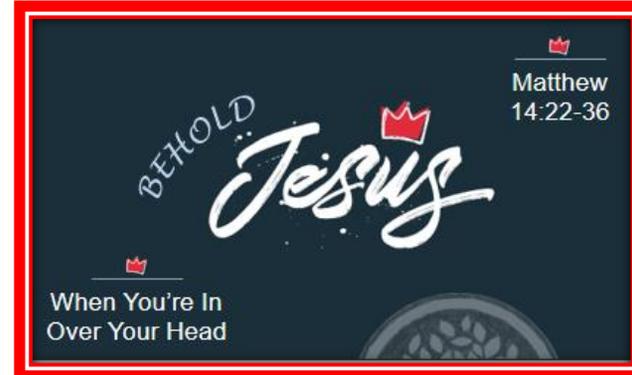
- You are never abandoned by Jesus.
    - Jesus sees you!
    - Jesus prays for you!
    - Jesus loves you!  
So trust in Jesus and ask for His help.
  - You are never safer than when you obey Jesus.
    - Jesus' commands keep you from sin.
    - Jesus' commands keep you from death.  
So obey Jesus and surrender to Him.
  - You are never strong enough to do what Jesus alone can accomplish.
    - Your faith is only as strong as its object.
    - Your faith only grows by exceeding its limit.  
So humble yourself and cry out to Jesus.
  - You are never more alive than when you are worshipping Jesus.
    - Only the fear of God truly calms your fears.
    - Only the Spirit of God can awaken a dead heart to trust in Jesus.  
So worship and submit to Jesus!
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### **Opening Announcements:**

- **Remember to visit [myncbc.org](http://myncbc.org)** and follow our NCBC Facebook page to stay informed on all ministry/event updates during this season of careful regathering.
- **Everyone is encouraged and invited to sign up for one of our Life Groups** this month. Email Pastor Shaun to learn more [slewis@myncbc.org](mailto:slewis@myncbc.org).

<<On Christ the Solid Rock>>

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**Christ is the solid foundation for our lives. All other ground is sinking sand.** What an appropriate chorus for us to sing together as we open our Bibles to **Matthew chapter 14** this morning to discover life-giving truth for *When We are in over our Head!*

If you're joining us online, please notice the links alongside this livestream offer fill-in-the-blank sermon notes, the preaching manuscript, and children's coloring pages to assist your worship. At any time you may pause this video, print those files, and then rejoin our worship with those notes in front of you.

While you're preparing for us to read God's Word together, please plan to join us,



next Sunday evening for one of our quarterly family meetings. Once a quarter our elders set aside time to share leadership updates with us and enjoy a time of Question and Answer together as a church family.

After our wonderful elder retreat yesterday, you won't want to miss this opportunity to connect with our leadership team in more of a laid-back family setting. In spite of us, God is doing some amazing work right now in our church family, and next Sunday evening will be a wonderful time of praising God, and counseling together.



Today we turn our attention to **Matthew 14 verses 22-36**. And we're going to approach this text a bit different than normal. We're going to read the account, then pray for God's help, then retell the story, and then note 4 practical lessons for us when we find ourselves in deep water.

So please stand for the public reading of God's Word as I read from **Matthew 14 verse 22**, in the ESV:

*22 Immediately he made the disciples get into the boat and go before him to the other side, while he dismissed the crowds. 23 And after he had dismissed the crowds, he went up on the mountain by himself to pray. When evening came, he was there alone, 24 but the boat by this time was a long way from the land, beaten by the waves, for the wind was against them. 25 And in the fourth watch of the night he came to them, walking on the sea. 26 But when the disciples saw him walking on the sea, they were terrified, and said, "It is a ghost!" and they cried out in fear. 27 But immediately Jesus spoke to them, saying, "Take heart; it is I. Do not be afraid." 28 And Peter answered him, "Lord, if it is you, command me to come to you on the water." 29 He said, "Come." So Peter got out of the boat and walked on the water and came to Jesus. 30 But when he saw the wind, he was*

*afraid, and beginning to sink he cried out, "Lord, save me." 31 Jesus immediately reached out his hand and took hold of him, saying to him, "O you of little faith, why did you doubt?" 32 And when they got into the boat, the wind ceased. 33 And those in the boat worshiped him, saying, "Truly you are the Son of God." 34 And when they had crossed over, they came to land at Gennesaret. 35 And when the men of that place recognized him, they sent around to all that region and brought to him all who were sick 36 and implored him that they might only touch the fringe of his garment. And as many as touched it were made well.*

This is God's Word.

### **Let's Pray Together.**

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Last week we considered how Jesus fed thousands of people with just five small barley loaves and 2 pickled sardines. Jesus often uses our greatest limitations as the greatest opportunities to help us find satisfaction in Him.

Today Jesus walks on water to meet us in our fear. His bread met us at the place of our inability...but walking on water meets us at the place of our fear.

Jesus is in fact the Son of God. And as God, Jesus not only is the answer for all we need, but Jesus also loves us. As God's Son,



Jesus calms your fears by drawing near to you.

That's our main point today. As God's Son, Jesus calms your fears by drawing near to you.

So before we apply this Scripture to us, let's make sure we understand what actually happened on this stormy night one year before Jesus' death.

Put yourself in the disciples' sandals:

You had just personally participated in an astounding miracle! Jesus had taken the meager lunch of a poor boy and through you and other disciples' humble distribution, miraculously fed over 10,000 people, so that every man, woman, and child had eaten and been satisfied!<sup>1</sup>

Your exhaustion and frustration had been replaced by the adrenaline of ecstatic wonder. Jesus was sufficient for all your inadequacy. Jesus would always provide everything you needed!

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<sup>1</sup> Matthew 14:19-20

As you had passed through the people collecting all the leftovers,<sup>2</sup> you had heard the people's excited chatter in **John chapter 6**,

*"This is of a truth the Prophet who is to come into the world."*<sup>3</sup> Come on people – Jesus must be our Deliverer!

Your heart skipped beats as you saw the crowd transform into a political campaign rally. "Jesus for King!" "Jesus for King!"

And then immediately **verse 22** says, Jesus made you disciples leave. You didn't want to leave. After all, it looked like the party was just about to get started!

But Jesus wouldn't listen to your appeals. Brothers, I need you to leave now. Get in the boat. I'll meet you over by Capernaum later.

But Lord, are you sure? It's nearly 8pm; it's getting dark. We're all tired. You sure we can't just stay with you?

No, you must leave now.

Talk about anticlimactic!

But by now, you've learned that it's always best to obey whatever Jesus commands.

So you and the rest of the disciples began rowing quietly back towards Capernaum, while Jesus disbanded the crowd, and went by Himself up on the hillside to pray.



Now this shoreline cruise should have been a quiet and uneventful few hours that would have never taken you more than a mile offshore.

But shortly into your trip, you meet life-threatening winds. Several of the disciples were experienced fishermen who knew the Sea well, and you could see the concern on their faces and hear the strain in their voices as your situation quickly became desperate and they started hollering out commands for all of you.

All you disciples had been in a bad storm together before,<sup>4</sup> but then Jesus was with you, and Jesus had saved your lives.

But now, Jesus isn't here! You are all alone in deep water straining with all of your might – becoming more and more aware that you will all soon drown in the crashing waves all around you.

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<sup>2</sup> Matthew 14:20

<sup>3</sup> John 6:14

<sup>4</sup> Matthew 8:23-27



**Mark 6:48** tells us that the disciples fought the storm until the fourth watch of the night, which was between 3 and 6am. So if you left the shore around 8pm, you literally fought for your life for 7-8 hours. And yet **John 6:19** said they were now approximately 3-4 miles out into the deepest part of the Sea.

The howling winds had blown you way off course! You and the rest of the disciples were now in the full-blown panic of exhaustion and despair.

“Why did Jesus send you away... to perish in the Sea? Where was Jesus now when you needed Him?”

**Mark 6:48** says that Jesus was watching the disciples strain at their oars while He prayed for them this entire time. Although they were miles away, in the middle of a dark night on a stormy sea... King Jesus could still see them with His Divine omniscience.

<sup>5</sup> **Mark 6:48** has an unfortunate translation that says, *Jesus came to them, walking on the sea, and He intended to pass by them.* That makes it sound like Jesus was going to walk right on by, doesn't it? “Howdy friends!!

And at just the right time, when their fears were at their height, **verse 25** says Jesus came to the disciples, walking on the sea.



Of course we don't know how this looked exactly, but I believe when the Creator of all the Seas walked on the Sea, He was in perfect control. He wasn't jostled or tossed by the pounding rain, or the deafening wind, or the angry waves.

Jesus knew exactly where the disciples were, and He came to draw near them right in their panic and fear.<sup>5</sup>

After all, by this time each of the disciples had lost all hope of living. Sailor superstition told of a spirit – like a death angel – who would appear before death to usher you into the afterlife.

Which helps us understand **verse 26**, where these grown men shriek in terror as they see Jesus, and think He is a phantom of death.

Good night for drowning isn't it?” But that translation gives the wrong impression. The text literally means, “He intended to come alongside them.”

But immediately, in **verse 27**, Jesus speaks and says,

“Take heart.” Be encouraged. “It is I.” Literally the text is, “I am.” “I am ...here.” “Do not be afraid.” “I am here.”

O how fear flees at the presence of Jesus!

But then you couldn't believe what you heard next. From alongside you, you hear Peter frantically trying to shout over the howling wind with his hoarse voice,

“Lord, if it is you, command me to come to you on the water.”

What? Why would Peter want to leave the boat's safety to try to get to Jesus?

Loved ones, I don't think Peter was an example of courage here or spiritual thrill-seeking. He was absolutely terrified out of his mind.

But Peter trusted Jesus. And he would rather be out of the boat with Jesus, than in the boat and away from Jesus! After the last several hours... Peter couldn't think of a safer place to be than with Jesus!

And notice, he doesn't ask Jesus to *let* him come. He asks Jesus to *command* him to come. For Peter knows only the command of Jesus can keep him safe as he draws near to the Lord of creation who walks on water!

So in **verse 29** Jesus commands, “Come.” And Peter obeys and starts walking on the water towards Jesus.

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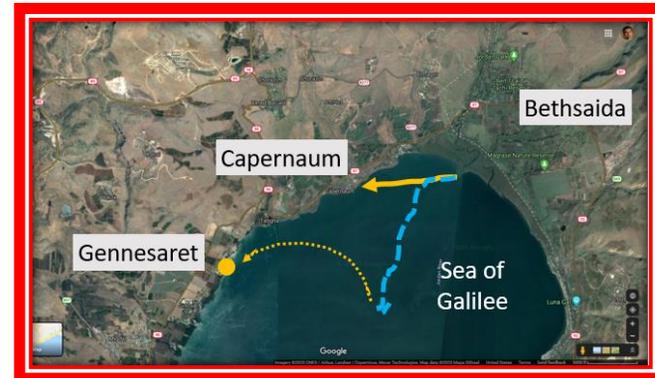
<sup>6</sup> Matthew 16:18; c.f. John 1:42 where Jesus gives Simon the nickname,  
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Peter had sufficient faith to leave the boat, but it wasn't long before he realized that he was surrounded by more danger than he first thought. And as fear started to take over his mind, Peter slowly began to sink.

Now don't miss the miracle of God's grace here. Rocks like Peter<sup>6</sup> don't naturally sink slowly. But Jesus' grace slowly sinks Peter into the abyss so that his attention quickly turns off his danger and back onto his hope, as he cries out, “Lord, save me!”

And immediately Jesus reached out and rescued Peter, questioned his doubt, and they both got back in the boat.

**Verse 32** says as soon as they got in the boat, the wind stopped.



**John 6:21** gives an even more amazing detail. For not only did the wind stop, but “*immediately the boat was at the land to which they were going.*” In a miraculous quantum leap, they were on the shore of Gennesaret – a wide plain just outside of Capernaum. And **verse 33** says,

“Rocky” or Cephas, which means Peter.

*And those in the boat were amazed at Peter and couldn't get over his faith that allowed him to walk on water!*

No...that's not what **verse 33** says, is it? For the disciples worshipped *Jesus*, saying, "Truly you are the Son of God!"

This is the first time the disciples personally confess that Jesus is God. Something spiritually profound happened in their souls when Jesus came and rescued them from death.

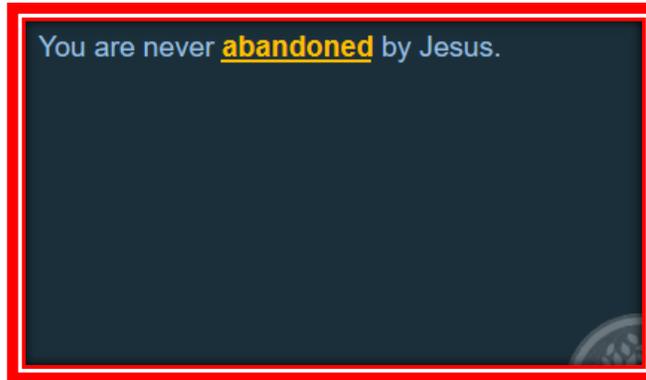
And so **verses 34-36** tell how Jesus' healing ministry continued with those who wanted to touch Jesus and receive miraculous healing of their physical bodies. But while many people reached out to touch Jesus and receive physical healing...only the disciples had been touched by Jesus in a spiritual way – so that the deepest fears of their hearts were calmed,



*By Jesus drawing near to touch them.*

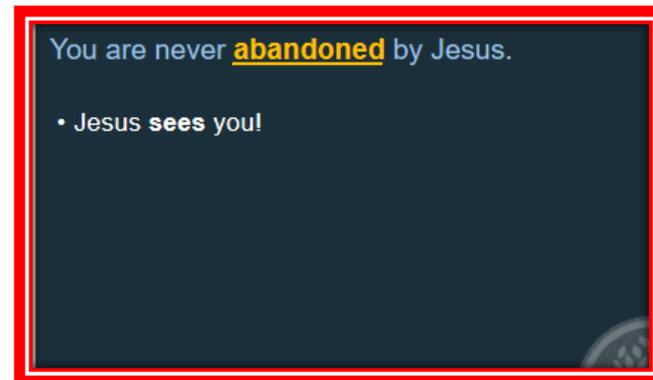
So now that we understand what happened for the disciples during this stormy night, let's quickly note four lessons for our lives in this text.

First, from this miracle we learn that,

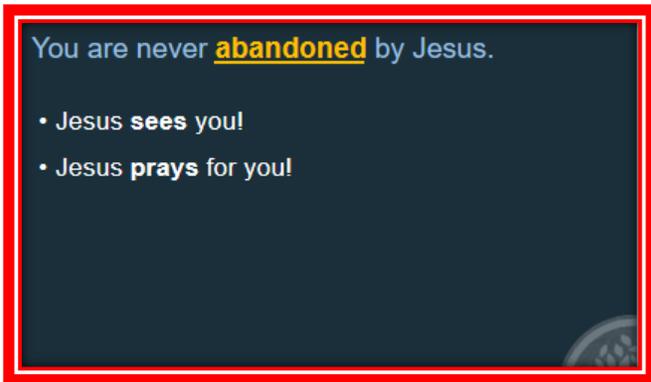


*You are never abandoned by Jesus.*

If you are one of Jesus' disciples...if you are trusting and following Jesus with your life, He will never ever abandon you. For sure there will be times when you *feel* alone, or you won't understand what He is doing. But dear Christian – you are never forgotten or left alone by God.

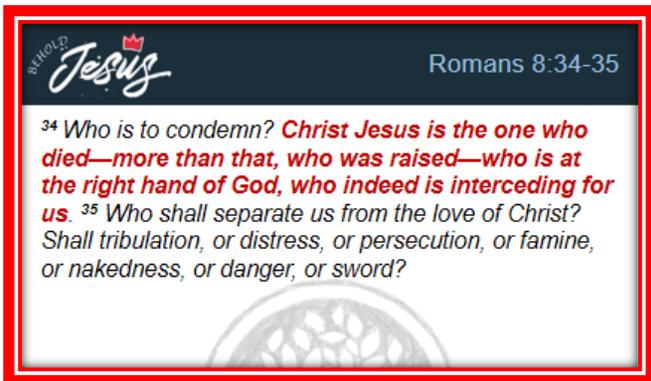


**Jesus sees you!** Just like He saw the disciples miles out on the deep. No trouble can ever carry you out of sight from the infinite, all-seeing wisdom of God. And note Jesus' watchful eye on you is very active for,



Jesus prays for you!

Let that sink in for moment. Normally when we realize we are in over our heads, we pray to Jesus. But did you know that Jesus is praying for you?

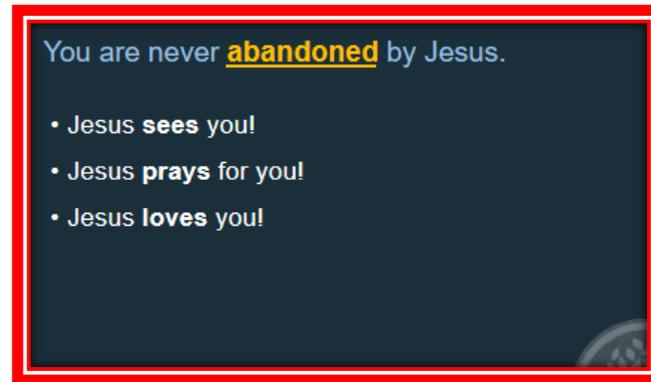


Listen to **Romans 8:34**,

*Christ Jesus is the one who died – more than that, who was raised—who is at the right hand of God, who indeed is ... what? ... interceding for us!*

Jesus is watching and praying for His disciples that their faith would not fail.<sup>7</sup>

Remember Christian - Jesus is our great High Priest!<sup>8</sup> He is praying for you and for me to God the Father – so that nothing will be able to separate us from His love!



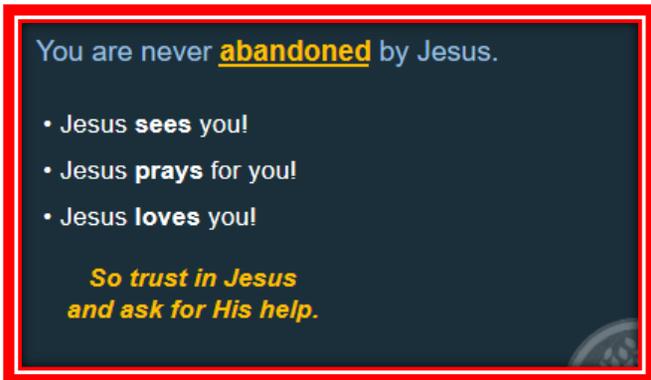
Certainly - Jesus loves you!

Yes you will encounter multi-colored storms and trials in life. But Jesus comes to you. He doesn't just provide for your needs. He loves you, and will never leave you nor forsake you.<sup>9</sup>

<sup>7</sup> I.e. Luke 22:32

<sup>8</sup> Hebrews 4:14-16

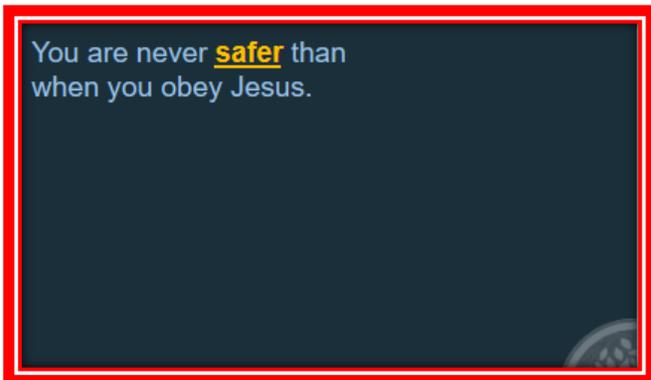
<sup>9</sup> Deuteronomy 31:8; Hebrews 13:5-6



So trust in Jesus and ask for His help.

You are not a spiritual orphan. No matter how you feel, you are never abandoned by Jesus. You can trust God to draw near and reveal Himself at just the right time.

The second lesson we should learn from this miracle is that,



You are never **safer** than when you obey Jesus.

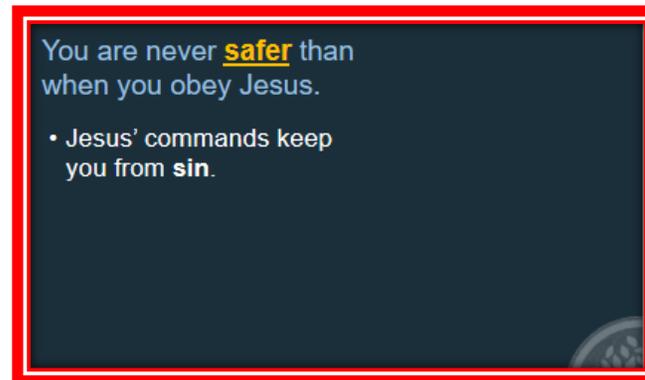
We live in a time when health and safety are foremost. So lest we adopt a selfish mentality towards risk and

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<sup>10</sup> Matthew 4:8-9  
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danger, this miracle reminds us that we are never safer or more secure than when we obey Jesus' commands.

After all,



Jesus' commands keep you from sin.

Remember how Jesus made the disciples leave as soon as the political rally began? In a smaller way, the crowd's offer to make Jesus king was a repeat of Satan's temptation to give Jesus all the kingdoms of the world.<sup>10</sup>

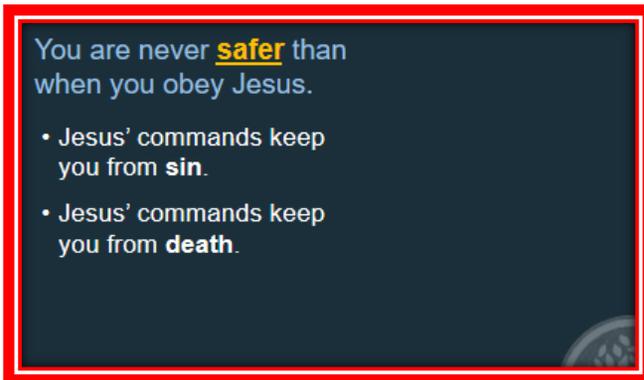
Jesus commanded the disciples to leave to protect them from this temptation of selfish ambition.

It was their obedience to Jesus' commands – even when they didn't understand – that protected the disciples from this temptation to sin.

Listen, God's words will never fail you. His commands as recorded in the Holy Scriptures are pure.<sup>11</sup>

<sup>11</sup> Psalm 19:8ff

So in all your pursuits for safety, remember you are never safer in life than when you are obeying God's Word as revealed in the Scriptures. Because Jesus' commands don't just keep you from sin,



Jesus' commands keep you from death.

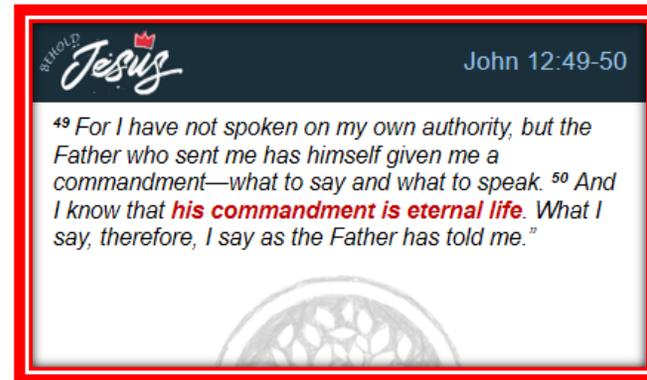
It was the command of our Lord that kept Peter from drowning in the watery abyss. That's why Peter asked the Lord to command him to come.

Sometimes people claim that you can receive eternal salvation without submitting your life in obedience to God's Word. But this is not true. The very nature of saving faith is love for God that desires to obey His commands.<sup>12</sup>

It doesn't matter if you've received some form of outward healing from Jesus... if your heart hasn't submitted to the authority of Jesus then you have not yet been born again. There is no salvation where there is no obedience to God's commands.<sup>13</sup>

<sup>12</sup> John 15:10; James 2:17; 1 John 5:3  
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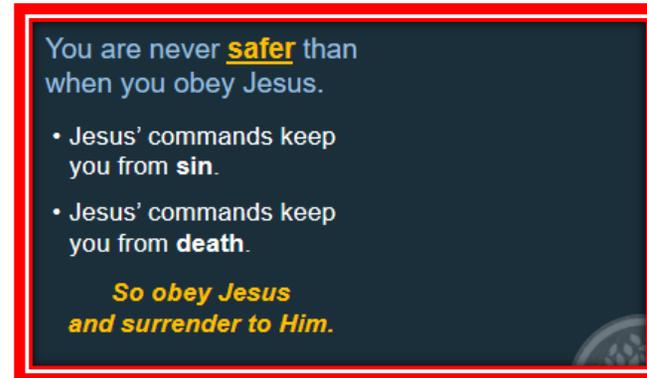
Let me say this another way: Jesus' commands give greater security than His gifts ever could. It is the commands of King Jesus that offer eternal life to spiritually dead hearts.



Like Jesus says in John chapter 12 verse 50:

*the Father's commandment is eternal life.*

Jesus' commands keep you from death!



Therefore we ought to obey Jesus and surrender to Him.

<sup>13</sup> Matthew 7:21-23

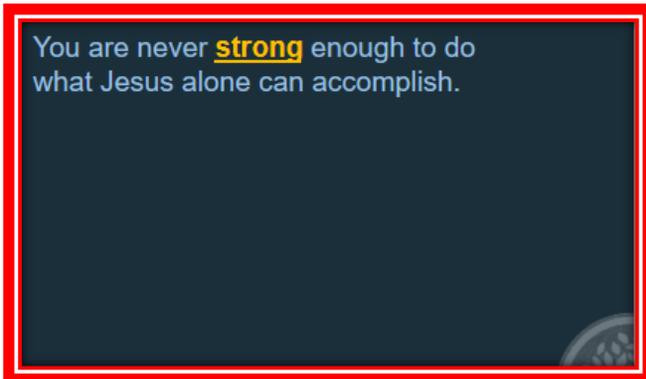
The reason Peter left the safety of the boat was because he knew that he was never more safe than when he was living out obedience to Jesus' commands.

So what about you? Are you refusing to obey Jesus in some way because you think it is too risky? Do you believe obedience might cost you too much?

Jesus' commands always bring life, joy, and eternal security greater than any earthly protection.

You can trust Jesus. Will you surrender and obey Him?

The third lesson we must learn is that,



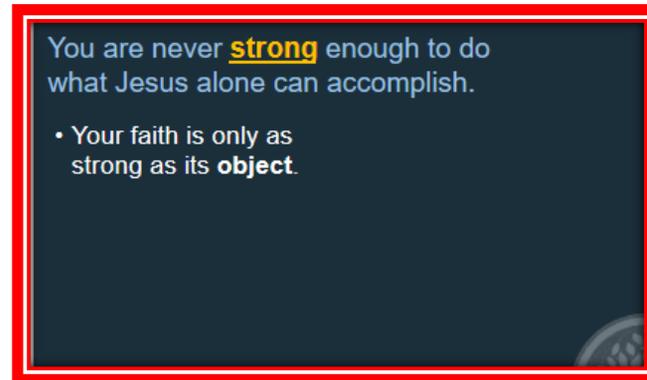
You are never **strong** enough to do what Jesus alone can accomplish.

Sometimes when people discuss this miracle, Peter is made out to be the hero. We are called to have more faith, step out of the boat, and attempt impossible things for God.

But church, I need to be very clear: your faith does not save you. Only Jesus saves you. Faith is what unites us with Jesus...but we are not saved because of how much faith we have, or how strong our faith is.

Only Jesus could save Peter from drowning, and only Jesus can save you from sin, trouble, and death. So don't put your faith in your faith!

Let me say it this way,



Your faith is only as strong as its object.

So a very little faith – even small as a mustard seed<sup>14</sup> – a very little faith in Jesus unites you with the full supply of Jesus' power and mercy.

Peter's walking on the water teaches us something about how faith works.

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<sup>14</sup> Matthew 17:20  
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You are never **strong** enough to do what Jesus alone can accomplish.

- Your faith is only as strong as its **object**.
- Your faith only grows by exceeding its **limit**.

Your faith only grows by exceeding its limit.

God wants us to grow in our faith, so that we would have greater confidence of God's good power in our lives. But faith grows like a muscle – it has to be first broken down before it can get stronger.

So God purposefully commands you and I to follow Him into situations that stretch our faith past its breaking point... so that when we realize we're in over our heads, and we start to sink, we cry out in desperation for God's help and there find that Jesus is even more good and gracious than we ever first believed.

Church, our faith in God will only grow as we become less and less confident in ourselves. Living as a Christian is never about our own strength.

You are never **strong** enough to do what Jesus alone can accomplish.

- Your faith is only as strong as its **object**.
- Your faith only grows by exceeding its **limit**.

*So humble yourself and cry out to Jesus.*

So let's humble ourselves and cry out to Jesus.

Only Jesus can rescue us and keep us safe. Faith is believing God's Word and acting upon it – no matter how you feel – as we trust God to give us eternal life with Him.

Finally, let's learn today that,

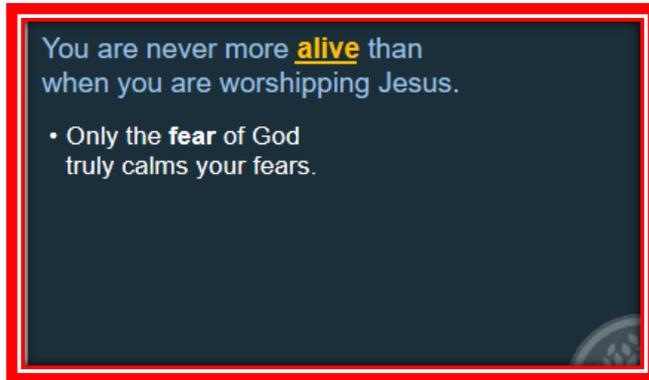
You are never more **alive** than when you are worshipping Jesus.

You are never more alive than when you are worshipping Jesus.

**Verse 33** offers a powerful climax to this miracle. For the first time in their lives – even after witnessing Jesus' miracles and teaching for more than a year – now, here,

in the afterglow of Jesus drawing near to rescue them and calm their fears, the disciples for the first time worship Jesus as God.

Don't miss this!



Only the fear of God truly calms your fears.

The only way to overcome your fear of loss, or fear of rejection, or fear of death, or fear of disease is to see Jesus as God of very gods who draws near to you.

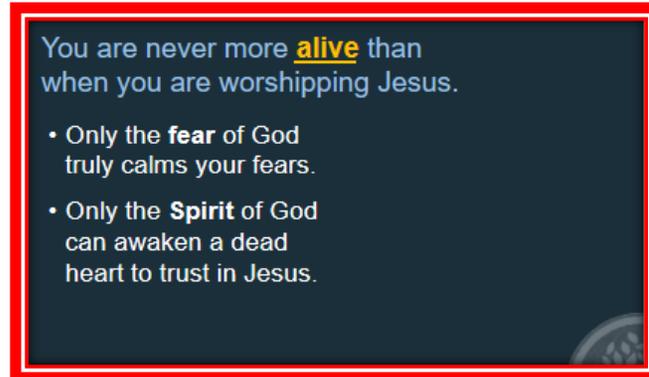
Jesus is not just a teacher, or a healer, or a gift-giver. Jesus is God in human flesh.<sup>15</sup> Jesus deserves nothing less than your worship, your love, your conscious awareness of His power and presence that motivates you to obey His every word.

Notice the disciples didn't worship Jesus for what He had done, but for the first time, they worshipped Him for who He was. The Spirit of God had opened the spiritual understanding of the disciples through their personal deliverance at sea!

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<sup>15</sup> John 1:14

They were now spiritually alive in a way they had never been before...and this life expressed itself in worship!



After all, only the Spirit of God can awaken a dead heart to worship Jesus. **1 Corinthians 12:3** states clearly that, *No one can say "Jesus is Lord" except in the Holy Spirit.*<sup>16</sup>

And if you keep reading what happens next for the disciples on this day, this truth becomes even clearer.

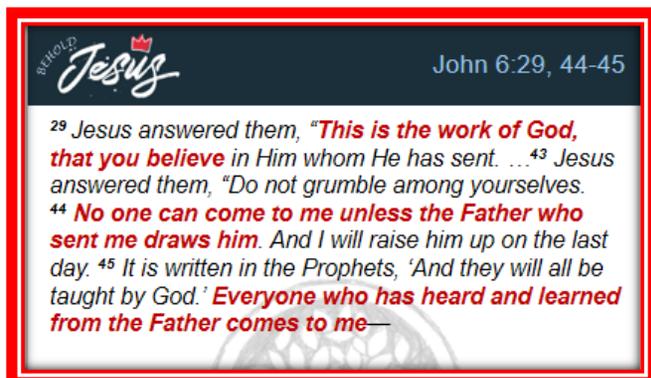
You see, **John chapter 6** tells us that after Jesus healed the people around Gennesaret on the shore, they walked over to the synagogue in Capernaum and Jesus taught his famous sermon explaining how He is the bread of life.

But this sermon so offended the crowds that most people stopped following Jesus! The people who had eaten the miraculous bread the day before – now decided Jesus was too offensive for their pride.

But something happened on the sea, that didn't happen with the crowds on land, that gave the disciples staying

<sup>16</sup> C.f. 1 Thessalonians 1:5; 1 Peter 1:3-5

power when Jesus taught difficult truths about God's sovereign election of sinners in this sermon.

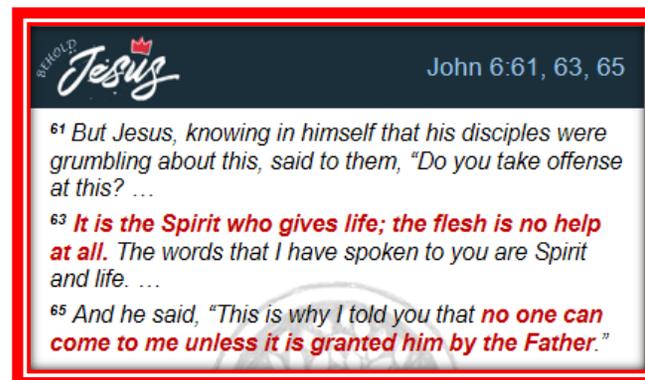


For example, in **John 6:29** Jesus said that human faith was God's work. In **verse 44** Jesus offended human pride by teaching that *No one can come to me unless the Father who sent me draws him.*

In other words, Jesus was teaching that only those whom God chooses and draws to Himself will end up believing in Him and serving as His disciples.

Have you ever become offended by the doctrine of God's election? I believe most of us in this room have probably become at least troubled by these doctrines of God's sovereign grace at one time or another.

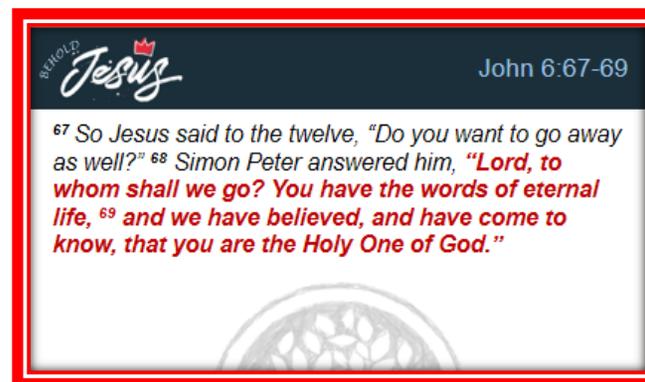
Certainly the 12 disciples grumbled with the crowd when they first heard this.



So in **verse 63** Jesus makes sure the disciples don't miss the point:

*It is the Spirit who gives life; the flesh is no help at all. ... This is why I told you that no one can come to me unless it is granted him by the Father.*

Now... the fact that salvation is entirely the work of God, and not the work of man, is very offensive to human pride.<sup>17</sup> The disciples clearly didn't understand this at all.



<sup>17</sup> C.f. Ephesians 2:4-10  
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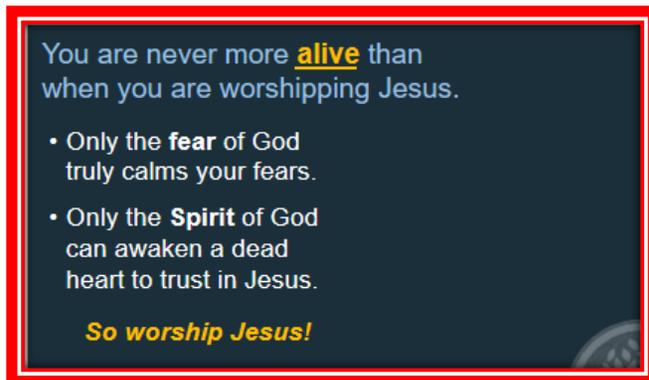
**So Jesus asked them, Do you want to go away as well?**  
Are you going to leave me just like the rest of the crowds?

To which Peter answered in **verse 68**,

*Lord, to whom shall we go? You have the words of eternal life, and we have believed, and come to know, that you are the Holy One of God!*

You see, the spiritual eyes of the disciples had been opened by the Spirit of God out in the middle of the Sea of Galilee! When Jesus came out to them in a miraculous display of His power over nature, He miraculously overcame the veil of hardened unbelief that hung over the disciples' hearts as well.<sup>18</sup>

Their worship of Jesus as God's Son was evidence that the disciples were now spiritually alive.



**So worship and submit to Jesus friends!** Even through this sermon today Jesus is drawing near to you that you might behold Him as God, and worship Him!

<sup>18</sup> C.f. Mark 6:52; 1 Corinthians 2:14; 2 Corinthians 4:4-6; 2 Timothy 2:25  
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God created you to worship Him – to joyfully submit to Him in a whole-person response to His revelation. And you are never more alive than when the Spirit of God enables you to fulfill your God-created purpose.<sup>19</sup>

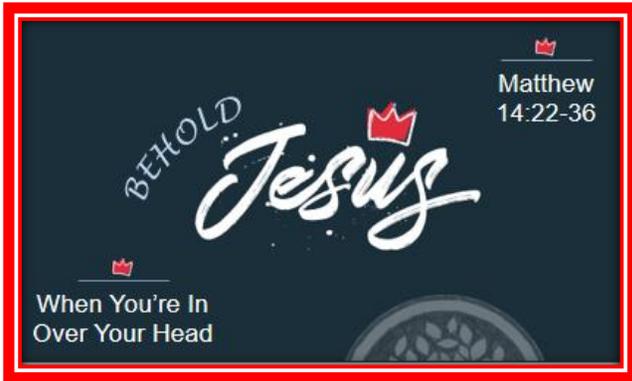


**Jesus calms your fears with His saving presence.**

God sent Jesus to come to you – to leave Heaven and take on human flesh and become one of us – to come to you and die the death your sins deserved, so that by believing on Him, you could be united with His resurrection life.

Don't look to this world to give you safety and joy. Only Jesus offer lasting peace as He draws near to you in the storm. Will you trust and obey Him today?

<sup>19</sup> Psalm 29:2; Isaiah 43:7; Romans 12:1

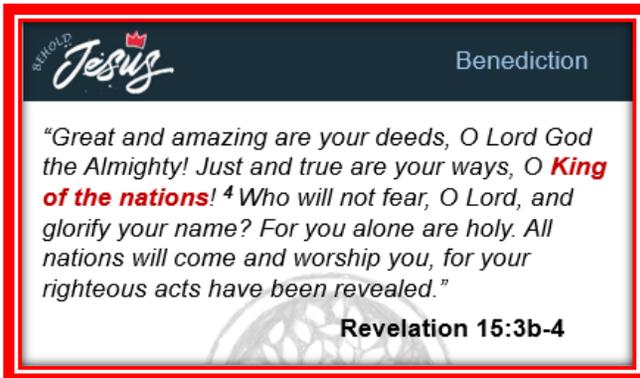


**Let's pray.**

<<Jesus is Mine>>

*Remember to take advantage of the online Downloads and links!*

**Let's pray our benediction together as we dismiss.**



*Great and amazing are your deeds, O Lord God the Almighty! Just and true are your ways, O King of the nations! Who will not fear, O Lord, and glorify your name? For you alone are holy. All nations will come and worship you, for your righteous acts have been revealed.*  
**Revelation 15:3b-4**

## Recommended Resources on When You're In Over Your Head:

- Genesis 15:1
- Exodus 33:12-17
- Deuteronomy 31:6
- 2 Chronicles 20:12, 15
- Job 9:8
- Psalm 46; 69; 70; 71; 73; 130
- Isaiah 44:8
- Jeremiah 1:8
- Daniel 10:12
- Matthew 10:28; 28:20
- Mark 6:45-56
- Luke 12:32
- John 6:16-71; 14:16-18, 27
- Romans 8:26-39
- Philippians 4:5-6
- Hebrews 12:1-3; 13:5-6
  
- <https://www.desiringgod.org/articles/when-a-rock-sunk-slowly>
  
- *Not by Sight*, Jon Bloom
- *Running Scared*, Ed Welch
- *Risk is Right*, John Piper

## Growing Deeper: Life Group Questions

1. Read John 6:15. What temptation was Jesus trying to protect the disciples from in Matthew 14:22? Compare this temptation to Satan's temptation in Matthew 4:8. What can we learn about Jesus' practice of prayer when His soul is being tempted?
2. Review Matthew 14:27. In the Gospels Jesus' most frequent command is "do not be afraid." Why do you believe this is Jesus' most common command for His disciples? What are your greatest fears? How does the presence of Jesus affect these fears?
3. Read Matthew 14:28-33. What caused Peter to ask Jesus to command his coming to Jesus? Why didn't the disciples see Peter as the hero after he got back into the boat? How could we be tempted to turn this miracle into a self-serving lesson for our own glory?
4. Read John 6:22-59. Do you also find it difficult to accept Jesus' follow-up teaching to these two miracles? Read John 6:60-69. Do you believe that even your faith in Christ is a merciful act of God's Spirit in your life? (c.f. 2 Corinthians 4:6; Ephesians 2:1-10; Philippians 1:29; Hebrews 12:2) Are there times when you trust your own faith more than you trust Jesus? How does the biblical truth about God granting you faith affect your eternal assurance and perseverance (Philippians 1:6)?