



281.890.1900  
TheMETonline.org

*Jones Road Campus*  
13000 Jones Road | Houston, TX 77070

*Fry Road Campus* | Hopper Middle School  
7811 Fry Road | Houston, TX 77433

[Introductory video with words and music background:]

**Jesus** said:

IF SOMEONE STRIKES YOU ON THE CHEEK,  
TURN THE OTHER ALSO

IF YOUR EYE CAUSES YOU TO SIN, GOUGE IT OUT

IF YOU DO NOT FORGIVE,  
YOUR FATHER WILL NOT FORGIVE YOU

NARROW IS THE ROAD THAT LEADS TO LIFE:  
ONLY A FEW FIND IT

SEEK FIRST HIS KINGDOM, AND  
ALL THESE THINGS WILL BE GIVEN TO YOU.

[Then displaying one at a time:]

RIGHTEOUSNESS

PURITY

FORGIVENESS

GENEROSITY

HUMILITY

PEACE

[Video concludes by displaying the series title:]

Really!?!\*

\*The shocking statements of **Jesus**

[Pastor Sal begins:]

Good morning, everybody. How are y'all doing? Welcome to *Jones Road*, our campus here in Houston. For all of you in Cypress on our *Fry Road* location, welcome as well. Are there any Oklahoma fans on the Cypress campus? [Cupping his ear as if to hear them]—no (hey)—all right! The only the more obnoxious than that are Alabama fans but... [Congregational groaning at the bad joke] That was for James Bonamy [*Interim Worship Leader*], by the way. [Congregational heckling] Yeah, get it out. Come on—just come on—get it out. Jealousy is a terrible thing, isn't it?

Hey, we're in a series called: *Really!?! Shocking statements of Jesus*. If you look at the teaching of Jesus, He (just) cuts right to the heart, doesn't He? I believe He was the greatest teacher [who] ever lived. When you read His words, there's (just) something about Jesus that is (just) supremely powerful in the way He teaches. On some subjects He teaches over and over and over again. Those are the ones that you (kind of) really ought to pay attention to, because He's saying:

- Hey, there is something here that is a problem.
- I'm trying to show you that it's a problem.
- I'm going to show you how to overcome that problem.

Of all the things that Jesus taught about—who had a very limited teaching time (just several years and that was it); He goes and dies on a cross—if you examine the things that He taught (if you go through the Gospels), you will find that Jesus taught about money more than any other thing. Now why is that? Because God is trying to lift the offering and He's got to remodel Heaven or something?—no. God doesn't need money. But Jesus is revealing something to us about how we respond to money. He knows it's a huge thing. In fact, here's what He says in *Matthew's* gospel, *chapter 6, verse 24 [KJV]*: "No man can serve two masters." (That's why you ought to just have one wife, guys.)

"No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money."

*Matthew 6:24 (NIV)*

That's what I love about Jesus. (I mean just) boom!—black and white. Here is the problem: You guys are enslaved to money, He said. If that were you; you can't love God. The language here isn't emotional language. It's not like—

- You love God and so you're crying and you're worshipping God (or that)
- You hate God and so you are just picketing against God and you're an atheist.

No! The language is a language of commitment to a Hebrew. If you love somebody, you are committed to that person. All that you had and everything that you were was devoted to the service of that person. He's saying: Look, you're either going to be devoted to money or you're going to be devoted to God.

Why is that?—because (I believe) that Jesus knew and understood that money has the real—and very unrivaled—power to reveal the real condition of the human heart. (I mean) Jesus was—look at His parables. How many of them were about money?

- When He dealt with the Pharisees (many times) He said: You guys just love money; this is what your problem is. [*Luke 16:14*]
- Judas, who was a thief that was among them. [*John 12:4-6* (summarized)]
- The parable of the lost coin. [*Luke 15:8-9*]
- What does He say the kingdom of heaven is like—what?
  - It's like someone who finds a treasure out in the fields. He sells everything he has and goes and gets that treasure. [*Matthew 13:44* (paraphrased)]
  - It's a pearl of great price. [*Matthew 13:46* (paraphrased)]

Money-money-money-money-money. Why?—because that's how we operate.

Money is the way that we assign value to reality. It's how we keep the score. It's the epicenter of the intersection between the spiritual and the material. Money is how we make that exchange.

- We are either exchanging money for the reality of the Kingdom of God (or)
- We're taking money and we are living in a material world building our own kingdom.

Jesus knew that. It is the primary resource that people look to—outside of God—to get what they crave. It's the primary resource that people—us (we) outside of God—look to get what we crave.

A lot of people feel insecure; they feel vulnerable. So money says: I will give you security. Have you seen those commercials on TV [where] couples that are mature (Scott's age, right around there) are texting one another? They're talking about:

[Wife texts:] Hey, (you know) so-and-so retired and they don't have enough money. Do we have enough money to retire?

[Husband texts:] Oh, hey, don't worry about that; everything's going to work out.

[Wife texts:] How is it going to work out? When...?

There's just commercial after commercial about insecurity; you don't have enough. Money says: It will give you security.

Our nation right now—how many was it?—over \$1 trillion dollars now has been deposited into our economy through the forms of stimulus bills and bailout money? Does anybody feel any more secure about the economy?—no. (I mean) recently our president even signed (like) a \$54 or \$57 billion stimulus/bailout bill for small businesses. Does any small business owner in here feel secure about that? But yet we think money is going to bring security.

If we feel insignificant, money says: I'll make you feel important. (I'll make you feel important.) A reality show—for example—see if you can name this reality show: *Who Wants to be a...?*

[Congregational response: *Millionaire.*] Do you know if they would have named that show: *Who Wants to be a Really Good Friend?*—I don't think it'd have lasted long. But *Who Wants to be a Millionaire?*—(I mean) hey/yeah, we all want to be a millionaire, because—

- Millionaires are significant
- Millionaires have status
- Millionaires say: I have success; look what money has done for me.

If we're dissatisfied, money says: I can give you gratification...if you just had more money. If you're ever in the airport and you go into the magazine place, they have (like) two or three racks of magazines devoted to finer living. There's even one called: *The Good Life*. Basically it's about how to drink fine wine, eat fine food, go on fine vacations, and how to lose weight after you've done all of that. That's what it's about. It's (man)—

- If you're really living, buy this bottle of wine
- If you're really living, you've got to have Kobe beef
- If you're really living, you've got to go to a massage/spa thing for a vacation

—whatever it is. That's the fine life. Money does that for you.

Do you know what? Jesus—if you read His teachings—the bottom line with Jesus is that money is the number one rival to God for the human heart (the number one rival to God for the human heart). Do you remember the rich young ruler? Jesus said: I want you to sell everything you have and come and follow me. The Bible says: He walked away sad, because he owned much.

[*Matthew 19:21-24* (paraphrased)] And really, much owned him. So money is the number one rival to God for lordship in the human heart.

- The real issue behind money is: Who is going to be God? That's the issue. When I look at money—if I really love God, what really shows that? Because I'm worshipping God and I'm shedding these tears? I tell you, if you really want to know how much you love God, open up your checkbook and that'll tell you how much you love God.

- How committed are we to God? If you straightened out your treasure distribution—Jesus said—your heart will be transformed. Here’s what we would like to say: Well, if my heart gets right—if I love God more—then my treasure is going to get right.

But here’s what Jesus said in verse (it won’t come up on the screen)—but *verse 16* of *Matthew 6* says this—rather *verse 19*:

<sup>19</sup> “Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. <sup>20</sup> But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. <sup>21</sup> For where your treasure is, there your {—what will be also?—} heart will be also.”

*Matthew 6:19-21 (NIV)*

My heart follows my what? Maybe we ought to be walking like this [demonstrates walking backwards]. Do you know what I mean? My heart follows my treasure.

Another time that Jesus uses this expression—that you cannot love God and money at the same time; you’ve got to choose one—is in *Luke’s Gospel, chapter 16*, where He gives a parable again—about money—about a guy [who] was a dishonest money manager. And his boss found out about it. He said: Hey, you’re fired. Get the books out; I’m coming back in a couple days. The guy gets all freaked out: What am I going to do? So he goes to the people who owed his boss money and said: Hey, how much do you owe? Good—he gave him 50 cents on a dollar. And he cut another guy a deal for 80 cents on a dollar. Then when the boss gets back, you expected the boss—Jesus is saying this—to really be mad at this guy [who] had no scruples and had no character at all; who was just a dishonest money manager. And yet this is what Jesus says about him:

<sup>8</sup> “The master commended the dishonest manager because he acted shrewdly. {Now why? Then Jesus said this:} For the people of this world are more shrewd in dealing with their own kind than are the people of the light. <sup>9</sup> I tell you, {—Listen, this is Jesus saying: Look at me (look at me); I’m telling you this—} use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings.

*Luke 16:8-9 (NIV)*

In other words, the little bit of money that you’ve been giving down there in this life and the little bit of time that you have, you’d better start leveraging that for the Kingdom of God. So when it’s gone—and it will be gone one day—you’ll have people in eternal dwellings who are ready and waiting for you. Just like this bad manager (dishonest manager) now had friends in the world, because he used money as a leverage tool; so that when he lost his job, they would take him in.

Who is going to be Lord of our lives? It is going to be decided by where we put our money, especially in our generation.

Whoever can be trusted with very little can be trusted with much, and whoever is dishonest with very little will be dishonest with much.

*Luke 16:10 (NIV)*

In other words: If you're a liar now, if you get more you're still going to be a liar and dishonest about it.

And if you have not been trustworthy with someone else's property, who will give you property of your own?

*Luke 16:12 (NIV)*

When you get to heaven—whatever all that means—if you're not good down here with stuff, you're not going to get any up there.

"No servant can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money."

*Luke 16:13 (NIV)*

[The second] time He said it; and so He's serious. The greatest Teacher of all spent more time talking about money—

- Than about love
- Than about repentance
- Than about sin
- Than about anything else

Money: because He knew it was the number one rival for the human heart to God—the number one.

So, whose kingdom are we committed to? Because everything we own has a trademark on it. A trademark says: This is to whom this belongs. Do we have stuff that just belongs to us or [does] our stuff belong to the Kingdom of God? When people look at our lives, and God examines our hearts and checkbook, do we have this trademark stamp?

- Belongs to Jesus Christ—or—
- Belongs to money

Here's an example. It's honest time now, okay? How many of us have ever overextended ourselves to get something we really, really wanted? [Raises his hand to demonstrate the affirmative response] How many of y'all ever lied in church? Come on now. You know you've done it; all of us [have]—

- I want the car. I've got to have it. *BMW*: I'll change my name so my initials are *BMW*. I've got to have the car. I know it's only 20 years of payments, honey, we can do it.
- Or, the house. Baby, I know it's a lot of house and we won't be able to afford drapes or towels or anything, but look at the neighborhood we're going to be living in. You know

my salary will go up and I'll get [a bonus]. And (you know) the payment will stay the same. (You've never bought anything before have you?)

- Or, man I've got to have the outfit. And I know I've been [spending too much.] You know what? I'm just going to put it on the credit card.
- I've got to have the vacation. We've got to get away. I'm just going to put it on the credit card.
- I've got to have something to eat; I'm going to put it on the credit card.
- I've got to go to *Starbucks*; I'm going to put it on the credit card.

I'm going to put it on the credit card. (I'm going to put it on the credit card.) Mount, mount, mount, up, up, up, up, up. If we have to—

- We'll go get a loan.
- We'll consolidate everything.
- We'll go get an advance on our pay.

We'll do whatever we can so we can just keep up and keep getting whatever we want. We overextend ourselves.

Only one time have I ever heard—in all the time that I have been a believer—of anybody over-extending themselves in order to give to the Kingdom of God. I don't know of but one person [who's] ever gone out and gotten a significant loan so that they could give to the work of God. And they would pay it off over time so the great opportunity that their church had at the time, they could take advantage of it.

We would think: What? That's (what?) crazy! You're going to get a loan for your church? But you wouldn't think twice—would you?—about getting a loan for yourself to get whatever you wanted.

That's why Jesus says, "You can't serve two masters."

So, let's do some practical stuff now. How do we—how (rather) can we be able to have some financial margin in our lives so that we can give; so we could do with our money what God gives us? (Because) if you don't have financial margin to give—guess what?—you're serving your stuff.

## **IF WE DON'T HAVE FINANCIAL MARGIN WE ARE SERVING OUR STUFF**

In other words, at the end of the month we go: Oh my gosh! Sorry, God, You own everything so you don't need this; I need it. How do we get to the place where we actually do have more money than month and we can be generous and we can give? Couple of things: You've got to have margin.

## HOW CAN WE GET FROM WHERE WE ARE TO WHERE WE HAVE MARGIN TO GIVE?

I've done a sermon on margin before (maybe a couple of years ago). Let me remind you what margin is. Ready? Write this down please. This will really, really help—I promise you. My wife said it would.

1. **What's your salary?** That's your cash resources. What do you bring in? Write that down. Some of you say: This is so simple; I'm so beyond that. Do it anyway. Because the person next to you needs to see you thinking it's important so they'll write it down. Okay, write it down. My salary: you don't have to write the number out.
2. Now, minus [**subtract**] **your mandatory expenses**:
  - a. All the debt that you have (and)
  - b. Your taxes (plus you know)
  - c. Your future saving that you need to do (then at the end and)
  - d. The giving you need to do
3. At the end of that, that's the **money that you have left over to live on**. You'll look at that and go: I can't live on that. This is why I can't give, Preacher, I've been telling you. I can't live on that money that's left over.

There's the problem: you're living on too much to begin with. Because the Bible says out of your firstfruits, give to the Lord. [*Proverbs 3:9*] Why? Because God knows that money is a spiritual issue; it's the number one rival for our hearts against God. So what do we do?

## WHAT WE DO WITH OUR MONEY IS AN INDICATION OF WHAT'S GOING ON IN OUR HEART

And so if we say, "God, I just can't;" that's a spiritual issue (it's a spiritual issue). Jesus knows it's a spiritual issue.

So, once you do all of that stuff, how do we get—then—from where we are so that we can have margin to give? In other words, I look at it: Man, there's no way; I can't [give]. I'm on such a tight budget right now, I can't do it. How do we get there?

## HOW CAN WE GET FROM WHERE WE ARE TO WHERE WE HAVE MARGIN TO GIVE?

If you want to get to the place where you can give:

- Percentage to God
- Percentage to your future (and then have)
- Leftover money—a lot of it—so that you can give as you are prompted by the Spirit of God to whatever God wants you to do around the world.

Then here's what you need to do.

## 1. TRACK WHERE YOUR MONEY IS GOING

Track where your money is going. Do you know why? It's not your money; it's God's. Do you remember the parable? The boss came back and the boss said: You're fired! Give me the books. The boss is coming back. He knows where the money's going. He wants us to know where the money is going.

(You know) if you had a money manager that you called (him) up—and he was managing your accounts—

[You] said: Hey, how much money do I have?

[Manager:] I don't know.

[You:] What do you mean you don't know?

[Manager:] All I do is pay the bills.

[You:] What?! What do you mean all you do is pay the bills? You'd better track where my money is going.

It's easy-easy-easy-easy-easy to do this. All you have to do is write down everything you spend. [You might be thinking:] Oh, I spend so much. Exactly! Write it down (write it down).

Now, let me tell you what happened when we started doing this years ago. If you would have told me that I spent more money than my wife on shoes, I'd have said: You're crazy! But do you know what we found out? I spend more money on shoes than my wife does. When she showed me that—which she was glad to do, too: Look what you spent on shoes and those boots that you wear.

You remember now, I've confessed (you know) to my deal about growing up poor and not having enough shoes. I have more shoes—I've taken over my wife's closet space with my boots and stuff. It's a horrible thing. So I've had to repent before God. I've saved—over several years—thousands of dollars. And now these boots [I'm wearing], they're (like) ten years old (ten years old). So if you amortize that out over the lifespan of the boot, they're only \$25 a year. So my wife says: That's what you get a year for shoes then—\$25. She's sharp.

Where's your money going? Do you know? If you don't have a budget, you don't know.

## 2. START GIVING AND SAVING NOW

Right now! Someone said: I'm in so much debt—I don't know—should I give, should I save, or should I pay off all my debt?

Let me tell you what giving and saving [are]: they are habits that you develop. You have done well developing a spending habit. But because you've not developed giving and saving, you got into too much spending. You thought you could spend all of that. I don't care what amount you give right now.

Some of you signed up for the 90-day challenge to God and you got 2 or 3 weeks in and went: Oh, God, I don't have enough! You *do* have enough. (I'm going to show you in a moment) you've got *more* than enough.

Listen, don't stop giving! If you've got to adjust it down a couple percent for awhile, fine, do that. But you need the habit of giving, and you need the habit of saving. You ought to tithe to God and you ought to tithe to yourself...automatically, no questions asked. That's just basic, taking-care-of-business right there. You need to start saving, and you need to start giving now.

### **3. DEVELOP A DEBT-RETIREMENT STRATEGY NOW**

Now! You know [we say:] Later, when I get that raise, that money's going to go to debt reduction. No, it's not; you know it's not. You're going to go buy something with it. If you don't have a strategy that says: This is what we are going to do.

Every dollar of debt that you retire (that's not going to interest payments) every dollar is—bottom line—more money for you to use. You can't use that money right now [because] the bank is. Man, they're making money off your money! And they're the ones that are laughing, *at* the bank, not *to* the bank. Every dollar you pay off, you increase your bottom-line cash flow.

And if you have so overextended yourself that you can't give to God—do you know what that means? You ready?—you're a slave to your stuff, just like Jesus [said]. I can't give; I'm bowing down to my stuff here:

- The Beamer [luxury car]
- The hole-in-the-ground with the water in it [back-yard pool]
- The stuff—all that [furnishings, clothing, vacations, dining out, etc.]

Do you know what a slave is? A slave is someone who's forced to do something that they would not normally do, nor what they want to do. And they've got to bow down to the bank because the bank's taken all of God's money from you.

### **4. REDUCE YOUR LIFESTYLE BY BUDGETING NOW**

Reduce your lifestyle! These boots are ten years old. The last pair of boots I bought—those black ones that I wear that are really sharp—I haven't bought a pair of boots in a couple years, and they were only (like) cheap. I had to save several years for them. Really, they were only (like) \$125. And for my big foot, that's a deal, believe me.

Reduce your lifestyle! Don't keep up with the Joneses. You don't have to have all the outfits. You don't have to eat out all the time. (I mean) just simple things—

- Reducing your debt (and)
- Reducing your lifestyle

—will save you hundreds of thousands of dollars over your lifespan...maybe even millions, depending on your income level. Adjust it now.

Let me tell you something. We offer some tools. One of them is *Financial Peace University*. A couple hundred people signed up for it. The young couple that's teaching that class—I'm very proud of them—using simple financial principles (not any more mind-boggling than these ones I'm giving you right here) through *Financial Peace University*, in 2 years paid off \$70,000 worth of debt.

[You might say:] You just don't understand, I can never... Yes, you *can*. You just *won't* right now. You're a slave. You just need to do these simple things. And God will deliver you and God will bless you.

Now, that's all the numbers gobbledygook, which—I like to see things, okay? Now, here's how I see it. Let me take some money out right here, okay? [Using \$10 in single bills] I'm going to show you something. [Are you] following me? This is mean green, hard—don't you take my money, dude [addressing the camera man on the stage]. For every ten of these [\$1 bills] that God gives you—are you paying attention, Bryan? [Addressing Pastor Bryan Rose at the *Fry Road Campus*]—

1. **[God.]** For every ten of these that God gives you, here's what God says: I'm going to give you ten of these [\$1 bills]; I want you to give Me one (one).  
[You say:] Really?  
[God says:] One [for] every \$10 [just] \$1.  
[You say:] You don't want \$2 or \$3?  
[God says:] No! (God said:) You see the deal is, I don't *need* your money; I need your heart. And I just want to know, out of every \$10 I give, your heart's still with Me. Are you still with Me? [Then] just give me \$1 [places \$1 on the podium].
2. **[Future.]** The second thing you ought to do is: you need to invest in your future. There's another one, right there [places \$1 next] all right? There [are] two things you do with every \$10 that you have.
3. **[Government.]** Now the third thing is: you've got to pay your taxes [places \$3 next]. Now, let me tell you how good our government is—and it *is* good. Here's what our government says—okay, [adds another \$1 for \$4 to government/taxes]. Here's what our government says (our government says this):
  - a. If you do this one [holds up God's \$1]—giving to charitable organizations, like your church [or] mission organizations
  - b. And if you put away money for your future [holds up the future's \$1]
  - c. Then here's what we'll do [removes \$2 from the government/taxes] we'll reduce some of this so you can do that [giving and saving].Instead—it's always blown my mind—while those [whom] God has richly blessed are doing minimal here [giving and saving] and are still doing lots of this [paying the government/taxes]. That's a heart issue (heart issue). So you've got God [\$1], future [\$1], government [\$3]
4. **Debt.** And I'm not exaggerating [places \$4]. God [\$1], future [\$1], government [\$2], debt [\$4]. (And) if you have credit card debt—you're just paying minimal payments—you just might as well go right ahead and slap that [places another \$1] on there too; because you're going to die owing money to the credit card company.
5. **[You.]** Look what you have left over [holds up remaining \$1]; you've got \$1. Or maybe you don't owe that much, but you've got lifestyle issues that are making you buy stuff you really don't need and you're still left over with that [\$1]. Let me tell you—so you're number five right now on the list of who [gets] money. Do you know how you move up the list?

- a. Pay off your debt [removes \$3]
- b. Reduce your lifestyle [removes \$3]

And—guess what?—at the end of the day, you’ve got more money than God and the government, right here [holding up \$6] right here! Did you see that? God [\$1], future [\$1], taxes [\$2], and then—if I pay my debt off, and I don’t live this exorbitant lifestyle—guess what?—I’ve got money! I’ve got money! [Singing the opening line of *The O’Jays* 1970s hit song, *For the Love of Money*:] Money, money, money, money! Do you know why you’re not here [with \$6] right now? Right here [indicating his heart] right here. Because where your treasure is [holding up the \$6], your—what is?—my heart’s there. (My heart’s there.)

First, as long as you are number one [saying:] God, I need all this money because I’ve got to do all these [things]—

- I’ve got to borrow some from You, God [picks up God’s \$1].
- What about my future? I’m probably going to die tomorrow, anyway [picks up future/saving’s \$1]
- I can probably get a (you know)—they pushed that tax thing off—I can work out a payment plan for my taxes! [Picks up the \$2 for government/taxes] Duh, come on!
- Then you’re—you—as long as you are first, you’re going to be last!

But if you put God first, and yourself last, and do what God wants—you’re going to have more being last than you ever had being first. That’s just the way God works. He said: It’s a struggle for who’s going to be Lord in your life.

All right, so let’s, let’s wrap up. What would happen if every Christian in America gave their money? Every evangelical Christian in America, what would happen? Now remember, right now only 6 percent of people actually tithe; 94 percent don’t. Of all denominations, every bit of evangelicalism across America, 94 percent of people don’t tithe. But if we all *did* tithe, do you know what could happen? We could provide—

- Food
- Basic healthcare (and)
- Basic shelter

—to every poor person around the world *plus* have \$70-to-\$85 billion left over to do other work of the ministry.

What would happen internationally and around the world globally if we all just gave what we’re supposed to give—\$1 out of \$10? It might be a short time for Jesus to come back, because we’d probably win just about everybody [who] needed to be won.

Well, how about this? How about right here [at The MET]?—right here where we haven’t met budget now for several years and the budget keeps going down. And—you know what?—unfortunately, we’re going to have to reduce it again this year, because we’re not meeting budget. What if, everybody who’s just active in our church did this? There you go, God. [Places \$1 on the podium for God]—just did this. Do you know how much money we’d be bringing in every year based on the median/average income for Northwest Houston?—\$10 million (\$10 million)!

Do you know what we could do with \$10 million? (I could get me a raise for sure! Do you know what we could do with \$10 million?) We could have already built a building out there on Fry Road—already done it. And we're going to get ready to do some exciting stuff this fall. But if you're not doing this [tithing to God], it [isn't] going to be very exciting to you. What if—

- We did what God was asking us to do?
- If Jesus actually was Lord? (And)
- Our hearts actually really were where our treasure was?

Now here's what I'm asking you to do and [then] we're going to close. When you go to lunch and you're sitting down with your spouse—or if you're single and you're by yourself or with your friends—do that exercise:

- Here's how much I make
- Here's what I'm supposed to be giving to God
- Here's taxes (and)
- Here's my debt (and)
- Oh my gosh, look (look) I can't give

And whatever comes out of your heart *then*, that's the spiritual issue that money creates. You're going to look at that and go: Oh my gosh! I'm afraid I'm not going to make it. Fear—guess what?—is a spiritual issue (it's a spiritual issue).

Some of you may get **angry** at your spouse:

- I can't believe you spent that kind of money on shoes! What's wrong with you?
- I can't believe that you go out and spent all that money on golf. (Or)
- ...you do this (or)
- ...you do that

And you're going to get angry. Guess what anger is?—a spiritual issue.

And some of you are going to get **greedy** and say:

- Oh man! Look, I've paid all of my debt.
- I've been a good money manager.
- I'm going to have all this now for me to spend on myself.

That's greed (greed).

And some of you are going to be **jealous** because someone else is doing better than you. And you wish you would have had what they [have]. That's a spiritual issue.

Greed, jealousy, anger, fear, frustration—all are spiritual issues (all are spiritual issues).

So, here's what I want you to do: Lay your budget out and look at it. And whatever you feel, say:

- God, what am I feeling right now? (and)
- Why am I feeling that way? (and)
- What do You want me to do about that?
- How can I look at my money and be excited and joyful over what You are going to do for me and through me?

In the *Old Testament* there was a guy named Solomon. People knew him as the wisest guy in the world. He was also the richest guy in the world. Early on when he was a young man, he became king after his father David died. He prayed to God a prayer (in *I Kings 3*) and he said: Lord, Your kingdom is vast, there [are] so many people; just give me wisdom to know what to do between right and wrong in Your kingdom and how to lead these people. (In other words: God, give me a heart for what You want. God, let me be concerned about Your kingdom and Your ways.) And God answered him that night and said: Hey, because you have not asked for riches or honor or fame or long life, I'm going to give you what you need. I'm going to give you a discerning heart so that you could do what's right in My kingdom. But I'm going to give you what you haven't asked for. I'm going to give you riches and honor like I've never given anyone else before in their lives. [*I Kings 3:8-14* (paraphrased)]

Do you see the difference between—

1. Oh, God, give me, give me, give me (and)
  - a. I need (and)
  - b. I want (and)
  - c. I've got to have (and)
  - d. Give me more and give me more

To the difference in saying—

2. God here's everything that You've given me. Give me wisdom and discernment on how to invest it that pleases You.

Who do you think God's going to give more to? Number one?—no. Number two?—yes. (Yes.) God, just give me discernment on what to do in the kingdom with the little bit of time and the little bit of money that I have. And do you know what God will do? He'll keep pouring it in and pouring it in and pouring it in. And you're going to be giving it out and giving it out and giving it out and giving it out and giving it out. And God's going to keep giving it. And you're going to keep shoveling it out to other people until *you* are financially independent by God—by God alone.

Let's pray together as our heads bowed and our eyes are closed. Would you commit with me this morning to be kingdom-minded?—to say: God, here's all my stuff You've given me; it's all Yours. Would You show me what to do with that? Even if you're struggling financially, right now, would you say: God, just speak to me and show me—

- What's going on (and)
- Why are You doing this financially

—so I can get in line with what You're doing in the kingdom of God. If You'll just let me, I'm going to be a good steward of what God's given to me.

Just raise your hand with me—my hand's raised right now. Anybody else? Just raise it way high. Keep them right there; I'm going to pray for you.

God, here we are. We're just praying what Solomon prayed. Give us wisdom and discernment, Lord, on this money thing. Because it owns us right now; we're slaves to it. We don't want to be. We don't want—

- Fear if we can't do something because we don't have enough money (or)

- Fear that something costs too much and we can't do that Lord, just give us wisdom and discernment so that we can give You \$1 out of every \$10; and You can deliver us from creditors and people who are totally driving us away from You. And You would bless us, Lord, and You would free us up so that we could be wise in distributing the wealth that You've given us to Your kingdom.

You can put your hands down. Our heads are still bowed. If you're here this morning, and you're just thinking: Man, that preacher, all he wants is money; and he's trying to get more. Let me tell you what you might need to do. You just might need to give your heart to Jesus this morning; because your kingdom's been invaded, and you don't like it. [You're thinking:] Wait a minute, man, this is mine.

It's also your soul. I want to remind you what Jesus told the fellow who said: Man, I've got so much, and I'm just going to build myself bigger barns and I'm going to get more. Jesus said: You fool! Your soul's going to be required of you tonight. [*Luke 12:18-20* (paraphrased)] "No man can serve two masters:" he'll love one and hate the other. [*Matthew 6:24* (KJV)]

You need to give your life to Jesus. If you'd like to do that, I'm going to say a very simple prayer. As I do it silently, you can do it aloud; and it goes like this:

Dear God, save me. Remake me on the inside. Take me, my soul, and everything that I have. I dedicate it to You to serve You and to love You all the days of my life. In Jesus' name. Amen.

Lead Pastor: Dr. Sal Sberna

**The MET**  
Metropolitan Baptist Church  
13000 Jones Rd  
Houston, TX 77070

*Sermon Transcript Ministry*  
resource@TheMETonline.org

**Even his disciples said, "This is very hard to understand. How can anyone accept it?"**

*John 6:60*  
(*New Living Translation*)

**Legend:**

(**words in parentheses**) = spoken by the preacher *but unnecessary* to the core sentence idea  
[**words in square brackets**] = additional explanation for clarity *not spoken* by the preacher  
{**words in curly brackets within indented quote**} = spoken explanation *not part of the quote*