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Good morning, everybody. How are you doing? Welcome to those of you that are joining us at our *Cypress* location and those of you that are watching this via Internet. We are in the third message of our *Margin* series, and we're talking about *Financial Margin* this morning.

So we're going to take a little survey. (Tell the truth now and shame the devil. All right? You're not going to get in trouble for telling the truth here.)

- How many of you would say this morning that there's some financial stress in your lives? Maybe occasionally? Maybe a lot? (Yeah, keep it way up high. Way up high-way up high...let me see. Yep-yep. Okay.)
- How about *Cypress*? Let me see your hands. (All right. Good-good...way up high. Bryan [Rose, *Cypress Campus Pastor*], where's yours? Okay, good.)

Now, especially in our economy, you would think that there's going to be some financial stress in everybody's life. Just about almost everybody you come in contact with, there's a lot of stress. Because prior to even the economy going bad—

- They were living paycheck to paycheck; that was normal.
- It was normal to have a lot of debt.
- It was normal to have monthly payments on just about everything that you've owned.
- It was normal not to have a savings account.

It's basically normal in our culture not to have *financial margin*.

But what we are discovering is that normal is not good. In fact, it's never been good. I would say to you this morning (that): This is one area that we have total permission from God to be abnormal in—that we can be abnormal in the way in which we direct our finances. God really does want us to have this thing that we call *margin*. Because...

- I don't think He wants us to fret about money.
- I don't think He wants us to worry about what the future's going to hold and whether or not we're going to be able to make it.
- He doesn't want us to be anxious and losing sleep at night over:
 - What if we lose our job?
 - What's going to happen to us?
- He doesn't want us to worry about how we are going to make the deductible for our medical.
- He doesn't want us to worry about anything financial.

There's a way that He's given us biblically that we don't have to worry about that; and that is, He's created this thing that we call *margin* that He wants us to have.

So what is *margin*? Let me give you a definition for financial margin. *It's the amount available beyond what is necessary.*

MARGIN: THE AMOUNT AVAILABLE BEYOND WHAT IS NECESSARY

In other words, it's the difference between what you have and what you need. It's what's left over after you pay everything that you owe and you're responsible for.

- For example: Let's say you make \$3000 a month and then everything that you're responsible financially comes to \$2500 a month. Then your margin is how much?—\$500. (Right? All right.)
- Now, I'll make an easier math question. Say you make \$3000 a month and you need \$3000 a month to make all of the ends meet. If you make \$3000 and you spend \$3000, how much is left over?—zero. (That's right.) So does that mean you have any margin?—No! (No)—you have no margin.
- Now let me tell you what's even worse (are you ready?): You make \$3000 a month and you owe \$3500 a month. Do you know what that is?—bankruptcy. You're not going to make it very much longer. Someone all of a sudden—you know that show?—[*Operation Repo* series on *truTV* station]—the repo man is going to show up at your doorstep. You'd better know the [answer to the] trivia question or your stuff is getting yanked, man. You know you're going to start losing things. Why?—because there's too much money going out and not enough money coming in.
- Well, let me tell you what's even more dangerous than that: (Is that) you make \$3000, you spend \$3000 and something unexpected—if you've ever been living longer than three years—unexpected happens. Boom! You're in the hole.
 - You've got to go borrow more money. (Or)
 - You've got to stretch some payments out.

Having *margin* means you have money left over at the end of the month. Now let me tell you: It is possible and it is a very good thing for that to happen. Because when that happens, you have money left over to help somebody else.

You have money left over to buy some time back (perhaps)—

- You've got enough money [so] you can hire somebody to clean your house and buy that time back.
 - You can hire somebody to do your lawn and buy that time back.
 - You can hire somebody to get the homeowner's association off you and paint your house.
- because you have some margin and you can afford to do those things.

Basically—emotionally—what margin does is margin gives us the ability to be financially at rest...

- We're not anxious.
- We're not worried.
- We're not concerned.
- We don't stay up at night.
- We don't try to rob Peter to pay Paul.

...none of those things. Financially, we're at rest. We are at peace.

Proverbs puts it this way—in *Proverbs, chapter 21, verse 20*:

In the house of the wise are stores of choice food and oil, but a foolish man devours all he has.

Proverbs 21:20 (NIV, 1984 edition)

Here's the Sal Sberna translation: *He who lives from paycheck to paycheck is a fool*, because you don't have anything. You are one unexpected *something* away from total financial disaster.

Now notice what the Bible says (and I think this is really, really important)—because as you go back over this verse (and you put it back up on the screen again), it says:

- In the house of the *rich* are stores of choice foods. Does it say that? (Is it on the screen? Are you all with me? I'm the one that has the cold and taking the medicine. Not y'all.) What did it say? In the house of the *rich*? Does it say that? No!
- Does it say: In the house of the *two-income family*? No!
- Does it say: In the house of *them that make six-figures plus*? [Congregation: No!]

What does it say? "In the house of the" what? [congregational response: "wise."] You see there are fools at every level of income. It doesn't matter how much money you make—you can manage to spend every bit that you have, and then some—but the Bible says: "In the house of the wise" there's more than enough. There's "choice food and oil" and there is more than enough.

Now let me give you a scenario of two different families that come to our church—in fact, probably two different families that live in our country today. We'll call them *The Joneses*. All right? (The Joneses.) Now I know both of these families. (I know both of them.)

JONES NUMBER ONE:

Now the first set of Joneses: When you go over to visit them, you've got to go through a big/giant security gate and they have to clear you to get in. (Right?) Then when you drive up to the driveway—

- (I mean) their lawn is manicured perfectly.
- (I mean) there's not a blade of grass out of place.
- Everything is trimmed and the right flowers.

They have just an absolutely gorgeous place.

- You walk through the winding sidewalk
- This big verandah that you have to step on
- These dual beveled-glass doors (that I've lusted for most of my life)

You ring the doorbell. It doesn't go: *Ding-dong*. It goes [sings]: *Dum-de-de-dum-dum-duuum. Da-de-de-dum-dum-dum-dum-dah* (and you can't get the stupid thing to stop, all right?) Then after a while you hear this *click-click-click-click* of footsteps, and they open up the door for you. When they open up the door, (man!) this giant—feels like a mansion, because it has all these high-vaulted ceilings with these windows. The floors are marble.

You walk and pass the kitchen, and there're all the appliances your wife has ever wanted (right in there):

- The double oven
- The gas range that has all of the cool stuff that sucks down the flames and just about cooks the food automatically for you
- A microwave that talks to you

- Washers and dryers that talk to you and don't make any noise
- A beautiful floor that you walk on

You go into their living area—it's not like that plastic wood that I have in my house that *clicks* all the time; it's real wood—man, it is nice.

Their bedroom is big and has a study inside (of) it. It has a big ol' shower with multiple jets (not one—multiple jets). Then they have a tub that you could swim laps in. It's a Jacuzzi. (I mean) it's got jets everywhere. You walk into the closet. If you did four laps around it, it'd be a mile.

Their entertainment room has got wall-to-wall 3-D [television] and things are coming out trying to grab you, and sound is everywhere. Man, it's just: *Oh, these people must be rich!*

But what you don't know when you go home, and that door closes: *It's on, Baby!* (I mean) where's the money going?

- There's tension.
- There's stress.
- *We've got bills to pay.*
- *Who are we going to pay this month?*
- *Who we're not going to pay next month?*

Because they really don't have the money to afford all of that.

They want to give the appearance that they are rich. So she has to go back to work, and she doesn't want to go back to work. He who was depending upon those bonuses—because of the economy the bonuses aren't coming in any more. That wasn't a bonus to them; that was *needed* income.

Savings? They don't know what the word is.

- They are stressed.
- They are angry.
- They are at each other.
- There is no intimacy in their marriage any more.
- All they can think about is money.
- Their anxiety factor is off the roof.
- Their health is going down.

They're spending, spending, spending beyond what they can afford—Jones number one.

JONES NUMBER TWO:

He doesn't have a security gate. He lives in a regular (kind of) neighborhood.

- You drive up into his driveway, it's a regular (kind of) driveway.
- Doesn't have a three-car garage; barely has a one-car garage.
- You go into his house; you ring the doorbell and it goes: *Ding-dong.*
- It's a screen door. It's not a beveled-glass door; it's just a regular door.

You walk in and it's (kind of) like a regular house. The ceilings aren't all that high. You go into the kitchen. It's (you know) electric oven and electric range. Things work, but it's (you know) not the newest stuff. It's linoleum on the floor and not marble. It's regular—whatever that counter-top stuff is that isn't [granite]—Formica®. (You know, they have Formica®—right down here [indicating

someone in front section who volunteered the word]. These people have Formica®.) They have Formica®. Their Formica® little [counter]top there.

You go into their bedroom. It's not all that big, but it's nice. They have a shower, and they have a tub. They don't have a Jacuzzi (unless you put your hand in and go: [*pantomimes swishing the water with his hand while making a motor-boat sound.*]) Their stuff is paid for. (You know) it's maybe not the top of the line, but it's comfortable. You watch—they have a nice TV but it's not 3-D—you watch stuff.

You like being there, because:

- There's just this *warmth*.
- There's just *lack of stress*.
- There's this *peace* inside their home.

The home that has margin in time and margin in money is a healthy, peaceful home.

- You like going over there, because you don't feel the pressure.
- You like hanging around them, because they have time for you.

If you ever had a need, these are the people that give to that need.

Now which Jones are you? If you're the Jones that is spending a whole lot more than you actually are making and trying to impress the other Joneses with things you can't afford (bought [with] money you really don't have), then the Bible says: *That's foolish.*

You may not have all the nice things, but you would really love to have some peace. *Timothy* puts it this way. Look at *1 Timothy*. Paul's speaking to Timothy. He says this:

But godliness with contentment is great gain.

1 Timothy 6:6 (NIV, 1984 edition)

(Now keep the verse up there on the screen, but just listen to this.) Here's what Paul says: "godliness with contentment" and then he uses this word "great."

- He didn't say: It's *marginal* gain.
- He didn't say: It's a *little* gain.
- He didn't say: *Godliness with contentment is a nice thing to have.*

He says: *Godliness with contentment is a touchdown.* He says: *It is an overwhelming victory.*

It would be as if the Texas Aggies went in and played LSU and overwhelmed them 52 to nothing. That would be how big of a win, guys?—BIG! Big. (Because right now A&M has a hard time holding onto a win.) But this would be huge if they won the National Championship and beat [the] number one [team] right there in their home field. That's how big this is.

It is a huge win to be (ready?) content—to be godly. To be content "is great gain." Now look at what he says:

For we brought nothing into the world and we can take nothing out of it.

1 Timothy 6:7 (NIV, 1984 edition)

- How many of y'all brought a BMW into the world?—no, you didn't.

• How many of y'all brought a 5-bedroom, 10,000 square-foot house?—no!
Do you know what you brought in?—your birthday suit, and that's it. When you leave, guess what you're taking with you?—your birthday suit (hopefully, well worn). But you're only going to take that with you. You were born naked; you die naked. He said: *We can't take that out with us—*

But if we have food and clothing, we will be content with that.

1 Timothy 6:8 (NIV, 1984 edition)

Honestly, if all you had today were clothes and food, could you be content? Because that's what God has promised us. He said:

- *Don't worry about what you're going to wear. I'll take care of you.*
- *Don't worry about what you're going to eat. I will take care of you.*

Now there are people who look like they're doing really well because they have all that stuff, but they're not doing really well. Here is the reason why in *verse 9*:

⁹ People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. ¹⁰ For the love of money {—and the love of stuff that the money can buy—} is a root of all kinds of evil. Some people, eager for money, have wandered {away} from the faith and pierced themselves with many griefs.

1 Timothy 6:9-10 (NIV, 1984 edition)

So what are some of the "griefs" that we see today when...

- People have got to have it?
- There's no margin in their life?
- They spend everything that they have or more?

We see *debt* causing tremendous grief. (Don't we?)

Don't you just see that globally right now, folks? (Do you hear me?) There are countries going bankrupt. Do you know why?—they spent more than they have. So what are they doing? They're telling other countries: *Give us more! Bail us out!* But at the same time there are people in their countries rioting in the streets that said: *Don't cut anything! We want everything that we have.* You can't live that way without paying for it one day.

We are that far [thumb-to-finger] away as a nation paying for that. We can't even get (whatever)—how many of those people are up there [in Washington DC] right now trying to figure out a budget? Six? Is it six? Twelve (all right). [*Guttural sound of disgust*] They can't even figure it out. They can't agree even to cut a trillion dollars out of the budget. Because *everybody* wants *everything*, and you can't have everything without everything one day collapsing around you.

If you don't have margin, everything you have will come collapsing down around you.

- It is going on globally.
- It'll happen here in this country if we don't get our act together.
- It'll happen in your own life.

So what's the problem?

- Why is it we trade margin?
- Why is it we trade margin, security and peace in order to have the things that the world tells us that we've got to have?

—because the world lies to us. It is lying to us about happiness. Do you know what our world's definition of *happiness* is? Here's our culture's definition of happiness (you ready?): *More than I currently have.*

OUR CULTURE'S DEFINITION OF HAPPINESS: MORE THAN I CURRENTLY HAVE

Here's how it works:

- You've got a vehicle. The vehicle's paid for. (You know) maybe it's got 70-80 thousand, 100 thousand, [or] 200 thousand miles on it. It's paid for. You don't owe anything—zero, zip, zilch.
 - Along comes an advertisement and it says: *You suck, because you don't have this car. You're not pretty. You're not happy. Nobody thinks that you've made it to the top. Your car's too old. It's not one of these. You're not happy; you need more.*
 - You sit on the couch and you go: *I suck! I'm not happy. I'm a loser. I need an \$80 thousand car financed over 15 years. Sign me up! I'm going to be happy—until the fifth payment rolls around.*
 - Then half-way through that one another commercial's going to come around; it's going to tell you the same thing: *You need more.*
- How many of y'all grew up in a house where you had to share the room with a sibling? (All right, put your hands down.) If you were to go to your kids right now and say: *Hey, kids...[laughter from congregation]...exactly what I'm talking about. You know what my mother told me when I said I wanted my own room? She said: Go get your own house. You can have all the rooms then. But now that's an entitlement.*
- When 20-somethings get married, they've got to go out and buy...
 - The biggest house
 - The most for furniture (they don't buy it; it buys them)
 - Brand-new cars
 - All kinds of extra toys to go with it—then they wonder why a year into marriage they are so stressed and they are over-financed in everything that they have. They're not enjoying their marriage, because [they] listened to the world and said: *I need more than I currently have.*

The thing is most of us are more blessed than we ever have been in our life and we cannot enjoy it. We're more miserable than we've ever been (more miserable). There's no margin in our life. In our culture most of us have life-styled our way straight past margin. It's not an income problem. It's a lifestyle problem.

If we get past all the obvious and go to the root, we're going to say: *It's just not a lifestyle problem; it's a spiritual problem.* For a believer to say: *God is going to take care of me—then spend everything*

you have on yourself and then wonder why God isn't taking care of you, it's not God's problem. God's promise is always true. It's our problem. We have a spiritual problem. Look at *Matthew, chapter 6, verses 19-21*.

¹⁹ Do not store up for yourselves treasures on earth, where moth and rust destroy... ²⁰ But store up for yourselves treasures in heaven...

²¹ For where your treasure is, there your heart will be also.

Matthew 6:19-21 (NIV, 1984 edition)

Where your money goes, it's already where your heart is. That's what Jesus is saying.

Now here's the sad truth about Christians in America:

- The average Christian American gives 2 percent or less to the kingdom of God.
- That means the average Christian in America spends 98 percent of everything that God has given him the way the world says you need to spend it.

So—

- They listen to the advertisements and commercials.
- They look at the Joneses:
 - They find out what's happening with them.
 - What's the most stuff they have.
 - They buy that stuff. (They really don't buy it. They just pay for it forever and ever and ever and ever and ever.)

We wonder why we want more of the world and we're not satisfied with God. Because it is a spiritual problem. We actually think that more is going to make us happy. Literally, honestly, biblically—God says: *Less can make you happy*. (Less can make you happy.)

All right, so how do we create margin? (We're going to hurry up and finish up now.)

HOW DO WE CREATE MARGIN?

(Are you ready?) Here it is: Spend less or earn more. That's how you create it. You either spend less or you earn more. That's the obvious answer if you want to create margin. You have to do that. That's as simple as it gets. But most people aren't going to do that. They're going to spend according to their lifestyle because there's a deeper root issue.

So how do we create margin as believers? (You ready?) Let me give it to you: *You put God first in your finances*.

[BELIEVERS CREATE MARGIN WHEN...] YOU PUT GOD FIRST IN YOUR FINANCES!

What's happening—if you don't have margin—is you get to tip God every Sunday. God Who has graciously given you everything, when that offering plate comes by—just so people won't think that you're too strange—you tip God. You say: *God, here's less than 2 percent of the \$60 grand that You*

give to me every year. Here, God. Here's a tip because I don't want anybody to think that (You know) that I'm not giving. Here, God. God knows what you're doing.

So when you don't put God first, you're going to get all of the worries, the financial heartaches and all the bad things that come with not seeking God first. You ought to say: *God, here are the resources that You've given me. How do I manage everything that You've given me? Everything—*

- *Every dime*
- *Every moment of time*
- *What You've given me as a spouse*
- *What You've given me as children*

—*how do I do that?* You put God first. When you do that—you ready?—when you put God first, three great things are going to happen. Number one: You experience God's blessings.

1. WHEN YOU PUT GOD FIRST, YOU EXPERIENCE GOD'S BLESSINGS

Malachi, chapter 3, verse 10:

"...Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the LORD Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.

Malachi 3:10 (NIV, 1984 edition)

What does tithing do? By the way, tithing is 10 percent of your income goes to God who gave you 100 percent of your income (by the way). What does it do when that happens? When you put God first with your best, God takes care of the rest. It's proven over and over again.

There're people in this congregation that do that. Kristi and I do that. We can tell you time and time again God has never failed to meet every need that we've had. Over time God has given us a tremendous margin. There have been times that we've had to use that margin. That's why God was giving us so much—so that we could have margin—so He could look at us and see: *Can you be trusted?*

There may be times when you have a need in your life that it will take some time because God is putting you in a test right now. *Do you really trust Me?* Because He says: *Test Me now in this. See if this isn't true if I don't throw open the windows to heaven.* And in God's timing as He trusts you as you keep giving—even though it looks like: *God, You're really not blessing—all of a sudden, boom!*

- The raise comes.
- The work starts coming in.
- The unexpected blessing.
- The money in the mail.

All those testimonies that I could tell you about right now if we had time.

God keeps His Word. I'd rather have God as my financial partner and live on 90 percent than take 100 percent and God not be my financial partner. Because God is the ultimate bailout in anything that happens in our lives. Put God first.

Guess what else it does? **[Tithing] breaks the power of materialism and consumerism in our lives.** You actually have money that you could give to things beyond tithing. You could support missionaries.

Do you realize (right now) that there are children in Africa—that you’re going to see in the next few weeks—that are taken care of because people do more than tithe at this place? (That) they’re actually able to see little children give thanks to God for...

- Clothing
- Shelter
- Food

...because they had enough margin in their life, over here in this church in America, that they could tithe. And beyond that they could give so that children would be able to survive in another country that they’ve never seen before.

Do you not think God doesn’t honor that? That when we manage the things the way that God wants us to manage them that He doesn’t give us more, in order to manage more?

- Number one: *You experience God’s blessings.*
- Number two: *You become supernaturally content.*

2. WHEN YOU PUT GOD FIRST, YOU BECOME SUPERNATURALLY CONTENT

Now that is something in America that would be the greatest testimony to anyone we live around (that): You’re happy with what you have. Because mostly people are not happy.

- They just need another promotion.
- They need another house.
- They need a better car.
- They want a better vacation.

Just a little bit more. No one is ever happy with what they have. But listen to what the Lord says in *Proverbs 15:16*:

Better {better is} a little with the fear of the LORD than great wealth
with {—what?—} turmoil.

Proverbs 15:16 (NIV)

Let’s all say it. *Cypress*, are you with me? And right here at *Jones Road*? We’re going to say that first word altogether as loud as we can (the first word in that verse). Ready?

“Better.”

One more time—“Better.”

One more time—“Better.” That’s God’s promise: *It’ll be better for you to have a little with Me than a whole lot without Me.* So if you’re not giving [and] you want better, *give!*

[Child in congregation shouts: *Better*] I like that. Where is that child? That’s my favorite person in church right now. Them and Formica® people are my two favorite [people] right now.

"Better." *It is better*, God says, *for you to have a little with Me*.

[Child shouts: *Better*]—Ha! Thank you.

"Better." *It is better to have* [child shouts: *better*] (thank you) *a little*. That is the voice you ought to hear every time you write out a check to the kingdom of God. That child saying: *Better, better, better, better*.

Listen—

- *Better* with a little peace than a bigger house
- *Better* with a little peace than a nicer car
- *Better* with a little peace than a torn-up marriage
- *Better* with a little bit that will give you so much more [than] what money cannot buy...
 - Money can't buy you peace
 - It can't buy you love
 - It can't buy you anxiety-free living
 - It can't buy you a good night's sleep...only God Almighty [can give you that].

You being content with a little can give you so much more (so much more).

Then finally: *You end up with what really matters*.

3. WHEN YOU PUT GOD FIRST, YOU END UP WITH MORE OF WHAT MATTERS

Do you know?—Literally, we're born into this world with nothing, and literally (and it's hard to believe) we end up with nothing unless (unless) you've been rich toward God.

Look at what the Bible says in *Proverbs 8*:

¹⁸ With me {God's speaking} are riches and honor. With me are lasting wealth and success. ¹⁹ My fruit is better than fine gold. My gifts are better than the finest silver.

Proverbs 8:18-19 (New International Reader's Version)

You may not have what everyone else wants physically, but you will have what no one else has spiritually. You will end up [with] more for eternity than what anybody has down here temporarily. There'll be people that you will meet in heaven that will thank you for what you did and you didn't even know you did it. But you had enough margin to give, and you did it consistently.

Let me challenge you. If you want what money can't buy and death can't take away and if you have not been a consistent giver in this church, you start this morning. You say: *Well, I didn't bring my checkbook*. Then empty your pocket. Or go home and get your checkbook and write the check to God. Say: *God, I want what's eternally going to be mine one day. I want Your riches. I want You as my financial partner*. If you've never started to tithe, you do that today.

Even beyond tithing you have to have margin. So when the time comes—and special opportunities to give to people are there—God will bless that. Yet, you may not get the new stuff that you wanted *right now*. But *right now* is...

- Maybe 80 years, guys (maybe)
- Maybe 100 [years] max

Do you know how long eternity is? You can't even think about it. That's the kind of riches that God is going to give you.

Instead of just consuming more, you could start contributing and find out how powerful that is. Listen to the words of Paul who quotes Jesus Who said—*Our Lord Himself has said: It is much better to give than receive.* [Acts 20:35 (paraphrased)]

Where are you in your giving, Church? Do you have any financial [margin]? Are you one unexpected emergency away from financial disaster? Do you think God wants you to live that way? No.

God has given you more than enough to have margin and to live on 90 percent and have margin. You've just got to stop thinking and living like the world. Maybe the commitment that you need to make today as a couple or as a single person right now is [say]: *Here's what we're going to do. We are going to get God as our financial partner.* Because do you know what the Bible says in *Proverbs*?—Money makes itself wings and flies away. [Proverbs 23:5 (paraphrased)]

It may be going great for you now—praise God that it is!—but it could be that everything crashes next week. If it does, who's your financial partner then? I'm telling you: If I couldn't get paid next week—if something that dramatically happened—I'm still looking toward my heavenly Father Who...

- Has paid me every week that I've ever known Him
- Has taken care of me
- Paid my bills
- Taken care of my children
- Given me the health that I have
- Given me all the nice things that I have

If He should ever choose to take them away, I have laid up for myself treasures in heaven that will never be taken away from me—ever. I am convinced of this (that): My God will provide every one of my needs through His riches and glory in Christ Jesus, because I have trusted Him and He has proved Himself to me. I am not, in the midst of this economic uncertainty, gonna stop trusting Him now. He is the only economic certainty I have.

You need to start giving. You need to open up your heart to the promises of God and—this morning—start giving. The most important thing is to give your life to Him. Because if you don't give your life to Him—

- What [does it] matter how much money you have anyway?
- What will a man give in exchange for his soul?
- How much is your soul worth, man? Do you know what it was worth to God?—far beyond silver and gold—the blood of His Son.

He said: *There's no way you can buy yourself out of this. I have to purchase you. I'm going to do it with the blood of My Son.* That's why Jesus died for you.

Let's bow our heads and close our eyes at our *Cypress Campus* and here at our *Jones Road Campus*. At our *Cypress Campus*, Pastor Bryan's going to come up and lead you in prayer as I pray for our folks here at our *Jones Road* location. So if you're at *Jones Road*, would you just join me in prayer for a moment? How many would say in your heart (that):

- You just don't have the margin that you know God wants you to have, but you really do want that.
- You want to be a better steward (a better manager) of the things that God has given you.
- You no longer want to worry about money...
 - Fight about it with your spouse
 - Be anxious about it
 - Lose sleep at night...but you want God as your financial partner.
- With all of the ability you have that you're going to start doing right by God with your money and you want God to give you financial margin in your life.

Nobody's looking around. But if that's you and you want that type of power in your life and you want God to do that for you, just raise your hand high up in the air. All of us. It should be all of us that raised our hand and said: *I'm worried about money*—because God doesn't want you worried about money. You can put your hands down.

Lord, I want to pray for my brothers and sisters that just put their hands up, that want to do right by You in their finances. That means for them—and so many others—that this is going to be the first Sunday that they're going to give, Lord, and step out in faith and trust You. So I pray that when that plate is passed and it comes by them, that their act of faith would be: *Here, God; help me now, because a little with You is great riches.*

Father, I pray that You would show them how to be wise in the expenditures of all their finances—that they wouldn't quickly go out and buy things on credit and extend themselves; but, Lord, they would just be very wise and very patient. They would learn from You, and they would put aside money so that You could use them in any way in any portion that You want to use them.

God, I just pray that You would bring healing to marriages and peace inside of homes. If it means downsizing, then that will happen, Lord, because it is more important to have a big ol' heart than a big ol' house any day.

- I pray, God, that You'd bring peace inside of these families.
- Lord, where there is need I pray that You'd meet the need.
- I pray a job would be given.
- I pray that opportunities for work would open.
- I pray that whatever needs to happen as they express [themselves] in faith that Your promises would come true for them.

I know some of you don't know Jesus this morning. How would you like to have what money can't buy and death can't take away? That's salvation, friend. That's Jesus. If you want Christ in your heart this morning [and] you don't know who He is (maybe you're confused about it) but you know in your heart—

- *I don't know God but I want to know God*
- *When I die I want to go to heaven*

—if that's you, just raise your hand up so I can see you and pray for you. Good—all over our building—good. You can put your hands down.

Now in a moment I'm going to pray for you and [then] Pastor Bill [Norman, *Lead Pastor of Administration and Operations*] is going to come out and give you a couple *Next Steps*. It's very important that after I pray, you listen to what Pastor Bill's going to say to you and you follow through. But if you want Christ in your heart, I want you to just repeat this prayer after me:

Dear Jesus, I want to be saved. When I die I want to go to heaven. I pray that You'll forgive me of my sins. Come inside of my life and make me brand new. Help me to understand what You want from my life. Allow me to obey You from this moment on.

Father, for us as a Church, may we always be the Church with margin so that we can always do exactly what You've called us to do. In Jesus' name. Amen.

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¹⁴³ **As pressure and stress bear down on me, I find joy in your commands.** ¹⁴⁴ **Your laws are always right; help me to understand them so I may live.**

Psalm 119:143-144

(New Living Translation, 2007 edition)

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*