

**JAMES W. RICKARD**  
**CONVICTIONS FOR BIBLICAL STEWARDSHIP**  
**MATT 6:19-24**

I. Develop a Spirit of Generosity  
I Corth. 16:2, II Corth. 9:6-8

II. Learn to be Content  
I Timothy 6:6-10

- A. Buy a modest home.
- B. Buy cars that meet needs.
- C. Pay your bills on time.

Is it a need, a want, or a desire?

III. Guard your Integrity  
Proverbs 6:16-19, 16:8, 19:1, 20:7