



# GENEROUS LIVING

ALL OF ME  
IN RESPONSE TO ALL OF HIM

**M**The first time I tried to be independent, I moved out and got an apartment with a friend. Everything was great for a while. That is, until the bills started piling up. They were hard to deal with. I was always shuffling to pay this one now and putting off that one for later. It got to be a headache.

I went home to visit Mom and Frank, who challenged me to move back home, get another job and get my feet on the ground again. "Okay," I said. "I'll do it if I can find a job tomorrow." By noon the next day God gave me a job at Empire Pipe & Supply in Trusville.

So I stated over, back at home. This turned out to be the best thing for me. My family helped me with a budget. I had never used one, so it was tough. The number-one item on the list was tithe. As a kid, I had known about tithing but never seriously practiced it. Tithe was always later, or not at all. Now, started over, I learned that the right way to set up a budget is to put God first. That principle was planted very well—so well that in my marriage to Becky it was the way our budget was set up from the start.

One time we got into some financial problems. A check bounced; that started a few others doing the same. It looked bad. So we sat down to figure out what to do. Becky suggested holding tithe over to the next week so we could cover a few more bills and hopefully catch up. It could have worked, but I shared with her that "it's not ours to hold till later, and there has to be a better way."

We decided to return our tithe on schedule. We called up some of the creditors and explained that we were going to be late with their money. That wasn't easy, but God helped us. That week we received a letter from our car insurance company. "Oh no! Another problem," we thought. But inside was a check repaying us for an overcharge. Who ever heard of such a thing?

After returning tithe on the insurance check, we still were able to cover our needs for that week, and we learned a lesson we will never forget.

*"For to this end also did I write, that I might know the proof of you, whether ye be obedient in all things."*  
2 Corinthians 2:9

— Larry Owens,  
adapted from *Over  
& Over Again 2*

