



## SAVINGS & INVESTMENTS

SCRIPTURAL REFERENCE  
Genesis 41:25-36

ADDITIONAL STUDY  
Proverbs 21:20, 24:27  
Ecclesiastes 11:1-6

### TO DO

- + Set a goal for your savings and your investments – determine how much you want to have saved up after a particular period, say at the end of June 2018?
- + Write down investment plans for your savings and talk to seasoned investment professionals.

*And let them gather all the food of those good years that are coming, and store up grain...and let them keep food in the cities. Then that food shall be as a reserve for the land for the seven years of famine*  
- **Genesis 41:35&36**

It is obvious from our passage that both good and bad times come in life. Thus, it behooves you to take advantage of the high times in your life in order to successfully sail through the low periods. Life does throw surprises! Many people, without expecting it, have lost their jobs, lost their spouses, lost a limb (and couldn't work again), and their businesses have suddenly collapsed. Therefore, while you are working, income is coming and business is booming, keep putting money aside.

To save is simply to keep and store up money for the future. While an investment is the process of using your money to make profit or some form of returns. Joseph predicted that the years of plenty will be forgotten in the time of famine because of the severity of the famine. I have noticed this pattern in some people's lives. They were once known to be very rich, but they are in a place right now that doesn't look like they have ever had money. Take note of the fact that Joseph started with savings (putting grains aside) but went on to investment (selling the grains for profit). He couldn't have taken advantage of that investment opportunity if he didn't have anything saved. The Egyptians who came to ask Joseph for food in the time of famine also experienced the seven years of abundance in Egypt; however, they did not put anything aside but rather squandered everything. If you eat up all you get in your time of plenty, you will beg those who did, in your time of famine.

The Parable of the Talents in Matthew 25:14-30 proves that God believes in investments; that the rich are rich partly because they put money aside and invest, while the poor remain poor because they mostly have a bad (or no) saving culture and hardly invest what they have. You can't predict tomorrow, so it is wise that you treat where you are right now as your seven years of abundance, and put something aside. We do not pray for it, but things may turn tough tomorrow. Joseph put 20% aside; you should also put a percentage of what you earn aside. You may claim that it is small and not enough, but remember, that there are people who earn less than what you earn and are still alive.

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