



November 23, 2025

Proverbs 21:20 - There is treasure to be desired and oil in the dwelling of the wise; but a foolish man spendeth it up. (KJV)

Genesis 41:17 - 36 - So Pharaoh told Joseph his dream. "In my dream," he said, "I was standing on the bank of the Nile River, and I saw seven fat, healthy cows come up out of the river and begin grazing in the marsh grass. But then I saw seven sick-looking cows, scrawny and thin, come up after them. I've never seen such sorry-looking animals in all the land of Egypt. These thin, scrawny cows ate the seven fat cows. But afterward you wouldn't have known it, for they were still as thin and scrawny as before! Then I woke up. "In my dream I also saw seven heads of grain, full and beautiful, growing on a single stalk. Then seven more heads of grain appeared, but these were blighted, shriveled, and withered by the east wind. And the shriveled heads swallowed the seven healthy heads. I told these dreams to the magicians, but no one could tell me what they mean."

Joseph responded, "Both of Pharaoh's dreams mean the same thing. God is telling Pharaoh in advance what he is about to do. The seven healthy cows and the seven healthy heads of grain both represent seven years of prosperity. The seven thin, scrawny cows that came up later and the seven thin heads of grain, withered by the east wind, represent seven years of famine.

"This will happen just as I have described it, for God has revealed to Pharaoh in advance what he is about to do. The next seven years will be a period of great prosperity throughout the land of Egypt. But afterward there will be seven years of famine so great that all the prosperity will be forgotten in Egypt. Famine will destroy the land. This famine will be so severe that even the memory of the good years will be erased. As for having two similar dreams, it means that these events have been decreed by God, and he will soon make them happen.

“Therefore, Pharaoh should find an intelligent and wise man and put him in charge of the entire land of Egypt. Then Pharaoh should appoint supervisors over the land and let them collect one-fifth of all the crops during the seven good years. Have them gather all the food produced in the good years that are just ahead and bring it to Pharaoh’s storehouses. Store it away, and guard it so there will be food in the cities. That way there will be enough to eat when the seven years of famine come to the land of Egypt. Otherwise this famine will destroy the land.” (NLT)

Learning #1: Saving money is not optional.

Learning #2: Disciplined savings each month will add up very quickly.

Genesis 41:55 - Eventually, however, the famine spread throughout the land of Egypt as well. And when the people cried out to Pharaoh for food, he told them, “Go to Joseph, and do whatever he tells you.” (NLT)

Proverbs 13:22 - A good person leaves an inheritance for their children’s children, but a sinner’s wealth is stored up for the righteous. (NIV)