

The scenes we have all viewed on television of the recent twin disasters of hurricanes Katrina and Rita have touched our hearts deeply. Being a native of Louisiana, I have been especially saddened to see devastation of my beautiful homeland. The marshes and bayou country where I often hunted and fished are flooded. And of course, the historic city of New Orleans has been brought to its knees. But what hurts most of all is to see the countless thousands upon thousands of people whose lives have been completely turned upside down. As we see their anguished faces and hear their horrific stories of survival, we have a burning desire to help. And of course, a great way for all of us to help is to contribute money to reputable organizations structured to bring relief to those in need. But often when we want to contribute, we realize that our bank balance will not allow the check to be written. One reason for this is that we haven't **saved for a rainy day**. You see, saving for a rainy day might not be for your rainy day, but for someone else.

Although most economists agree that we are living in the most prosperous time our country has ever seen, our savings rate is at its lowest level since the Great Depression. **Prosperity is a double-edged sword.** Living in prosperous times is nice, but it also brings about complacency. When we think that we will always earn what we're earning and probably more, there is not urgency to save. **Not including contributions to retirement accounts such as 401k plans, the average American saves zero.** That's right, zero!

What are some reasons to save? In Proverbs 21:20, Solomon had this to say, *"There is a precious treasure and oil in the house of the wise, but a foolish man swallows it up."* A simpler way to put it is – the wise man saves for the future while the foolish man spends whatever he gets. **There are basically three main reasons to save:**

- ◆ **Short-term needs.** This might include things like saving for car repairs, house maintenance issues, furniture, and other such things.
- ◆ **Long-term goals.** These goals would include saving for your children's college education and

for your retirement.

- ◆ Here's one you may not normally think of – **saving money that is intended to be given away to help those in need.**

That third reason might have caught you off-guard. But think about it with me for a minute. As I said earlier, many of us have seen a financial need of someone in despair, only to be unable to meet it due to not having adequate resources. **Jesus said in Luke 3:11, "Let the man who has two tunics share with him who has none; and let him who has food do likewise."** God's Word tells us that there will always be needy in the world around us, and He expects us to help those in need. That's why He touches our hearts when we see people in need. Having designated money set aside allows us to meet those needs as they arise and God brings them to our attention.

So, how do we begin saving for a rainy day? It all begins by making saving our second priority after giving back to God. **We need to save first, rather than last.** If we wait until the end of the month to save, we will almost always find that there's more month than money and saving anything will be almost impossible. Here's how it should work – immediately after you write your check for your tithes and offerings, you set aside money for saving. You do this before you pay your bills, buy your groceries, gas up the car, go to the movies, etc. **The best method is to have a certain percentage allocated from every paycheck for savings: short-term needs, long-term needs, and "give-away" funds.** There's no "magic" percentage, although 10% is reasonable. But, start somewhere, even 1% if you have to.

I submit to you that God will bless your obedience in not only the area of giving, but also saving. And when you're able to give to those in need, the blessings will be multiplied. Start a "rainy day fund" today to help others!