Judge Blue Jay flew south to relax on the sandy beach for his winter vacation.
He was soaking in the sun and enjoying the warm breeze when he noticed a strange sight. A tall, feathery ostrich was standing nearby with its pointy head burrowed into the sand.
The judge swooped over to investigate.
“Do you need help, Mr. Ostrich?” the judge asked. The bird peeked up at Judge Blue Jay. “My name is Oscar and I'm afraid of the future,” replied the ostrich.
“I see,” said the judge. “Why does the future frighten you, Oscar?” The ostrich lowered his head sadly. “Because I don’t know what will happen in years to come. I’m afraid I won’t have enough money for all that I need.”
The judge nodded his head slowly. He could tell that Oscar needed some advice about saving money for his future.

“Oscar, have you thought about setting some financial goals? If you plan ways to help you save and reach these goals, you will feel better about the future,” the judge said.
“Set goals for the future? That sounds hard to do,” Oscar replied, burrowing his head back into the sand.
“It’s easier than you imagine, Oscar. You need to think of your financial needs first. Then decide on goals that will help you meet those needs,” the judge explained.
Oscar closed his eyes to picture his future needs. “Well, I need to have enough money for my everyday living, for food and a cozy nest. I'd also like to save for my baby chicks’ education and have some money set aside for my grandchicks in the future.”
“Excellent ideas, Oscar. Now what financial goals can you set to meet your future needs?” asked the judge. Oscar used his beak to do math in the sand and figure his goals.
“If I plan to save half of the money from selling my feathers each week, I’ll have enough for food and nest bedding in the future. And when I get gifts of money from my bird friends, I could add to my chicks’ educational fund. Any money I win in the ostrich races could be saved for my grandchicks.”
The judge smiled and said, “Now you’ve become a goal setter, Oscar. The next step is to become a goal getter. I wish you luck in reaching your financial goals!”
The money moral is: If you set and reach financial goals, your needs will be met in the future.