



**Imagine there is a bank that credits your account each morning with \$86,400. It carries over no balance from day to day. Every evening it deletes whatever part of the balance you failed to use that day.**

What would you do? Draw out every cent of course! Each of us *has* such a bank. Its name is TIME! Every night it writes off as lost whatever you have failed to invest to good purpose.

It carries no balance, allows no overdraft. Each day it opens a new account for you. Each night it burns the remains of the day. If you fail to use the day's deposits, the loss is yours. There is no going back. There is no "drawing" against tomorrow. You must live in the present on today's deposits.

Invest it so as to get the most in health, happiness and success! The clock is running. Make the most of it today.

To realise the value of one year, ask the student who failed an exam.

To realise the value of one week, ask the editor of a weekly newspaper.

To realise the value of one day, ask a daily wage earner with kids to feed.

To realise the value of one hour, ask the lovers who are waiting to meet.

To realise the value of one minute, ask the guy who missed the train.

To realise the value of one second, ask the person who just avoided an accident.

To realise the value of one millisecond, ask the athlete who got a silver medal at the Olympics.

Treasure every moment you have. Remember that time waits for no one.

Yesterday is history, tomorrow is a mystery, and today is a gift — that's why it's called the present!

*"Inside Life" has been unable to identify the author of this article, which has appeared in various forms. We would be happy to publish details of original authorship.*



## Do What Counts!

At the end of the day you ask yourself, "What did I do today?"

You're tired, you've worked hard, you know you've done a lot, but what? Why does it seem like trivia took over and the things you really wanted to do got pushed further into the background?

Time management books tell us that too often the *urgent* takes priority over the *important*. One way to look at the problem is to ask what's important, what's strategic, what matters long-term. Those are the things we have to prioritise in order to deal with the tyranny of the immediate.

Simply put, we have to "do what counts".

Daily goal or "to-do" lists can be helpful in keeping us focused. But these need to be framed in terms of "what counts" - and that requires that some things that compete for our heart, mind, time and attention simply don't count in the bigger scheme.

What did you do today that counts? What will you do tomorrow that counts?

Because it all adds up to - or takes away from - an effective life, it's important to "do what counts".