

My Huge 86,400 Deposit...And I'm Going To Spend It All

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 the bank deletes whatever part of the balance you failed to use during the day.

What would you do? Draw out every cent, of course!

Each of us has such a bank. Its name is TIME. Every morning it credits you with 86,400 seconds. Every night it writes off as lost whatever of this you have failed to invest to good purpose.

It carries over no balance. It 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 from it the utmost in health, happiness, and success!

The clock is running. Make the most of today.

To realize the value of ONE YEAR, ask a student who failed a grade.

To realize the value of ONE MONTH, ask a mother who gave birth to a premature baby.

To realize the value of ONE WEEK, ask the editor of a weekly newspaper.

To realize the value of ONE HOUR, ask the lovers who are waiting to meet.

To realize the value of ONE MINUTE, ask a person who missed the train.

To realize the value of ONE SECOND, ask a person who just avoided an

accident.

To realize the value of ONE MILLISECOND, ask the person who won a silver medal in the Olympics.

Treasure every moment that you have, and treasure it more because you shared it with someone special, special enough to spend your time. Remember that time waits for no one. Yesterday is history. Tomorrow is a mystery. Today is a gift, that's why it's called the present!

- Unknown

I came across this short poem about Time sometime back in 2011. I saved it on my computer, but never referred back to it until recently. Somehow my subconscious knew that this poem would bring meaning to my life and made me take steps to make it accessible when the time was right. It looks like that time is now :).

Time is Money...No it's not!

If I got a penny for every time someone whipped out the old cliché "Time is Money," I don't think I would be rich, but I would have enough money for a nice steak dinner. This saying has never really sat well or made much sense to me, because I was always so rational about dissecting it. That was at least until my perception of time changed (will get to that soon). Not too long ago I would have argued that time isn't money. You don't get paid for your time. You get paid for your skills and the associated value you add.

If you got paid for your time, then you would never have to show up to work. The company you "work" for would pay you stay at home watching TV on the couch- **if time was money**. Look, I get what people are trying to say, time is something you give up in order to exchange your skills for the income you earn.

But let's not get hung up on what I used to believe and move on to the good stuff.

Time isn't Money, Time is Currency

I know you're thinking, "what's the difference?" Am I right? Money is also a form of currency - valid point! However, without time money doesn't matter. Without time money doesn't even exist.

Time is a rare currency, unlike the fiat stuff we use here and around the world. Many could say that time is or at least should be the ultimate currency, because **without time nothing else really matters**. Time is the ultimate enabler. It's the ultimate bridge. You can't experience, contribute, or love anyone without "spending" time.

Think about that for a second ☐

Every day you wake up, you are given 86,400 seconds to spend as you choose. It's like winning the lottery every single day for the rest of your life.

It is easy to forget just how precious time is. I am just as guilty as the next person when it comes to taking time for granted. But the reality is, no one is guaranteed a tomorrow. If you knew you were going to die tomorrow, would you spend your time differently? You bet you would. I know I would.

Yesterday is history. Tomorrow is a mystery. Today is a gift, that's why it's called the present!

One thing I have observed over the years as I have gotten older is that my perceived speed of time passing has changed. As a kid, time seemed to stand still. But with age time seems to fly. It feels as if every time I turn around it's another month and a new year.

I am aware and grateful of the generous deposit I receive every day while at the same time I accept the uncertainty of whether the next deposit will arrive. More importantly I plan to spend my 86,400 seconds wisely. With my wife. With my family. With my friends. And on things that matter to me.

How will you spend your time? If you aren't happy, will you spend time doing something about it? Or will you just put in your time?

Carpe Diem!!!

- Gen Y Finance Guy



Gen Y Finance Guy

Hey, I'm Dom - the man behind the cartoon. You'll notice that I sign off as "Gen Y Finance Guy" on all my posts, due to the fact that I write this blog anonymously (at least for now). I like to think of myself as the *Chief Freedom Officer* here of my little corner of the internet. In the real world, I'm a 30-something former C-Suite executive turned entrepreneur turned capital allocator. I am trying to humanize finance by sharing my own journey to Financial Freedom. I believe in total *honesty* and *transparency*. That is why before I ever started blogging, I decided that I would share all of my own [financial stats](#). I do this not to brag, but instead to inspire motivate, and also to hold myself accountable. My goal is to be a beacon of hope, motivation, and inspiration for *you*, the reader, by living life by example and sharing it **all** here on the blog. My sincere hope is that you will be able to learn from me - both from my successes and my failures! [Read More](#)