

## *Imagine Having a Bank of... Time!*

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 deletes whatever part of the balance you failed to use during the day. What would you do?

Draw out ALL OF IT, 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 the "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. And 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!

Friends are a very rare jewel, indeed. They make you smile and encourage you to succeed. They lend an ear, they share a word of praise, and they always want to open their heart to us.

Send this to everyone you consider a FRIEND.