

## *The Present*

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.

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

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