



A Precious Commodity:

**How are You
Managing your
TIME PORTFOLIO?**

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A Precious Commodity: How are You Managing your Time Portfolio?

Are you *spending or investing* your time every day?

Time is a precious commodity: once spent, we can never get it back; once invested, it can continue to reap benefits for years to come.

What are some of YOUR favorite sayings about time?

Here are a few that come to mind:

It's about time!

It's high time!

It's Miller time!

It's time for living!

I'm having the time of my life!

If only I had the time!



Tick Tock! Tick Tock!

Does anybody *really* know what time it is?

*It's time to get serious about your life
and the time you have left in your hourglass!*



Time: It's a precious commodity. We are all trading our lives for time. We are either spending or investing our time - and subsequently our lives.

If you're familiar with Randy Pausch and his book *The Last Lecture*, you'll know he found out he was dying and gave a parting lecture to his university students, sharing his insights in light of his limited time to live. He went on to live out the rest of his abbreviated life with panache and passion. Randy did not know how many grains of sand were in his hourglass. Neither do we.

What are you doing with your time and your life? Are you spending it or investing it?

The days unfold, one after the other. Time marches on, whether or not we want it to. We can never hold onto time. We can never turn back the clock! You'll never hear "Tock TICK!"



Some trade ***time for money***. They spend every waking moment focused on their job or their business. They're the first one in to work and the last one to leave. They may work weekends as well. They are often called "workaholics." They're trading their life for the love of work and money.

But we also are trading time for money. Anyone who trades time for a paycheck, no matter how much time or how much money, is trading some part of their time for some money.

Those who understand the principles of working once and getting paid, paid, paid, paid, paid... have a chance to build a residual stream of income. Another way to earn residuals is by trading the time and efforts of others for money, rather than their own time for money. An example of this could be network marketing, direct sales, or sales management.

Some trade ***time for raising their children***. They defer their own interests to pursue them later in order to stay at home and invest in their children.

Some trade ***time for a cause*** they support. But we all trade ***time for something***.

What are YOU trading YOUR time for?

IS WHAT YOU'RE TRADING TIME FOR WORTH IT?

Is it really worth the time and energy you're giving it? Are you getting the results in your life you want? ***Are you happy*** about the life you've traded your time for right now? If you are, could you be more effective with the time you have? Could you stretch a little more to accomplish even greater things - for yourself, your family, and your community?

If you're not happy with the way you are spending your life, I urge you to take some time to think about the kind of life you ***really*** want to be living.

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Then answer this question: If you were living the life you really wanted now, what would you be trading your time for, instead of what you're actually trading it for?

***What would or could you be doing
(or doing better or more of)?
What can you do NOW to get closer?***



Would you be traveling around the world, on your own personal discovery tour?

Would you be helping to raise your grandchildren, by investing more time to transfer your faith and values and love to them?

Would you have time to give love and receive love more?

Even LOVE takes time. To really be a good friend, or spouse, a parent or even a child, one who really shows their love - this takes time. Maybe not a lot of time, but at least some thought and focus on the little things that can be done periodically to enhance the love relationship you have with each of them. It might be making a phone call, writing a note of thanks, appreciation or encouragement, sending a special card or gift, making time to be with them, or just extra hugs, smiles and love you communicate to them when you're with them.



Love flows better out of an ***abundance of time***, that is, when we aren't time-challenged. We are freer to be in the Now. We are freer to think about and express our love to people.

What's preventing you from doing what you really want or need to do?



What are the *time wasters* in your life now?

- 1- It could be *people* whom we allow to eat up our time. There are many ways to avoid or handle these situations that we don't have time to go into now.
- 2- It could be *disorganization* and clutter which takes our time looking for misplaced items.
- 3- It could be *reading* non-productive email or surfing the internet.
- 4- It could be unimportant *details* that we could delegate or off-load to someone else (temp or perm) so we could get on with the most important thing we need to be focused on.
- 5- How about those *unnecessary or unimportant* tasks we take on - either because we don't know how to say "NO!" when asked, or as a habit or excuse when we are procrastinating with an important but perhaps unpleasant task.

Every minute we waste by spending on things that are not important to us is time we'll never get back. *There is no rewind button!*

Let me ask you this: do you find yourself *productive - or just busy?*

A lot of people hide behind busy work as an avoidance technique for something they are resisting doing.

Is there something more productive you should be doing? It probably won't be near as difficult nor take near as long as you expect! Doing it would free your mind up immensely & empower you to move forward!

Think about that for awhile - and then *just go and do it!*

Make each Grain of Sand in your Hourglass Count

Okay. So you want to get control of your life and your time. Where do you begin?

My answer for that is what I call “***Living Life Backward***” - this is where you begin with the end in mind.

You can't do everything you want in life all at once. God knows I've tried! And I'm sure you've heard of the “Super Mom” syndrome. That's where we try to be the best parent, go after building a great career, be the perfect wife, a wonderful entertainer and friend, and a leader in our community - all at the same time.



What we usually end up with is becoming a nervous wreck, frazzled, frenetic and time-crunched! If we don't get a handle on it or come to terms with not having to do everything at once, we'll end up burnt out, divorced, fired, ostracized and rejected, or on the analyst's couch.

“For everything there is a season and a time for every matter under heaven...”

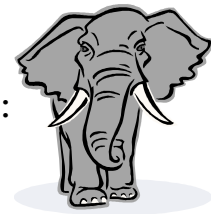
- Ecclesiastes 3:1

Once you've gotten the ***big picture or purpose of your life***, you know the legacy that you would like to leave, you're ready for the next step.



Your dreams may include some ***big plans***. I hope they do! But let's be realistic. You could easily get overwhelmed by a big dream unless you realize what you need to do to get started and decide just when that will be.

Again, you can't do it all at once. It's just like eating an elephant, as I'm sure you've heard before: it's taking one bite at a time.



What I suggest is that you plan out the seasons in your life so

you'll have your own big pix of what you want to do with your life - *phase by phase*.



When my church wanted to move into their own building, the directors planned the ultimate building for all the future growth they anticipated in their wildest dreams. Then they broke it down into phases.

They started with the basic building and the needs they initially anticipated they had, even considering the doubling in size that a building project often begets. They didn't decide to build the monster of a building all at once, because there were not the people and the needs and the money to support it. So phase by phase, it grew along with the member growth, space needs, and financial ability to expand.

What season are you in now?

Let me share with you my own example. My first season as an adult became raising my children & surviving financially through divorce and the death of a second spouse.

Another season occurred as I retired from my financial services career. I developed my art, which led to opening an art gallery and starting a fine art school.

In this current season, although I still paint and teach art, I'm focusing on writing and speaking - sharing the lessons I've learned about faith and life. Although I had been doing the writing and speaking throughout my life, I had deferred going after it full time until this year, when everything came together, and I was able to move ahead with this long-awaited passion.



What has been your long-awaited dream and passion?



Is the use of your time holding you back?

I find that putting things in perspective can change the direction of a life and help people get real and serious about the things that excite them the most.

Three steps to take to get control of your time and your life:

1. Using the “Living Life Backward” approach, ask yourself what you want to be remembered for? What legacy of faith and values do you want to pass on? What are your gifts and talents, your passion and purpose in this life?

2. Assess where you are now & how you’re spending your time. Is this where you want to be in this season of your life?

3. What are some things you can do to get control of your time and to get your life on track to where you really want to go? Write your thoughts and work your plan - starting one step at a time!

Go back through and reread this report. Add any thoughts or answers to other questions raised in the material that will help propel you forward to action.

Write the steps individually, give each one a Time Value, enter the dates you will complete each one, and you have a **PLAN!**

Now COMMIT to going and DOING IT!!!





Do you really know what time it is?

No one knows the hour or the day when their soul will be required of them.

Cherish the value of time as a truly **precious commodity**.



Spend it foolishly and it will slip through your fingers quickly.
“Where did the time go?”

Invest it wisely and it will pay dividends for generations to come!



TIME IN A BOTTLE

If I could save time in a bottle
The first thing that I'd like to do
Is to save every day
Till eternity passes away
Just to spend them with you.

If I could make days last
forever,
If words could make wishes
come true,
I'd save every day like a
treasure and then,
Again, I would spend them with you.

But there never seems to be enough
time
To do the things you want to do
Once you find them.
I've looked around enough to know
That you're the one I want to go
Through time with.

If I had a box just for wishes
And dreams that had never come true,
The box would be empty
Except for the memory
Of how they were answered by you.



But there never seems to
be enough time
To do the things you want
to do
Once you find them.
I've looked around enough
to know
That you're the one I want to go
Through time with.

-lyrics from www.JimCroce.com