



Time Well Spent

Hello and welcome to the Women Going Beyond Wealth Podcast, episode number 8. It has been a minute since our last podcast, but we are back and ready to tackle 2022 alongside you! The purpose of this podcast is to educate women on all things financial and provide encouragement to live intentionally and joyfully. My name is Kelley Manning. I am a financial advisor at Beyond Wealth Advisors in Lee's Summit, Missouri.

The title of today's podcast is Time Well Spent. At the beginning of the year, many people focus on new habits, routines, goals or resolutions. Regardless of the language used, the idea is the same – finding ways to better yourself. As quoted by Lorenzo Snow, “Be better today than you were yesterday, and be better tomorrow than you are today.” It is a great sentiment but hard to do when you aren't intentional or have a plan.

The idea of Time Well Spent came from an editorial that Tom Hanks – one of my favorite actors - wrote for the Wall Street Journal in March 2021 titled “Never Play Solitaire Again”. The gist of the short article is simple, spend your time wisely. He says, “Solitaire seemed like a harmless enterprise, a salve for the mind and the hands, a safety valve that meant having something to do.” I would guess that if you are like me, you could substitute solitaire with social media or mindless TV. But he continues, “Actually there was plenty to do. There was a sink to clean out and a dishwasher to empty.” He goes on to say that he could have, and I am paraphrasing, “written letters, read books, talk to his kids, his business partners or his friends.” But he ends it suggesting that “those hands of solitaire were accumulated minutes wasted.”

There is nothing wrong with a moment or two of mindless minutes like a game of solitaire or a quick scroll through social media, especially as a break from a stressful day. But when those minutes turn to hours – as they easily do – it is truly time wasted. Sometimes, change is hard. Because it is hard, the focus of this podcast for the next several months is to be a helpful reminder of Time Well Spent.

What can you do instead of solitaire or social media scrolling? Here are some fun and hopefully helpful ideas:

- You can **read**. “You will be the same person in five years as you are today except for the people you meet and the books you read.” A quote by Charlie Tremendous Jones. If you aren't an avid reader, start small. Find books with short, easy chapters or essays that you can read in 10 – 15 minutes. I love to read but I struggle to reading non-fiction. Rather than focusing on the entire book, I focus on a chapter. I can set aside 10 minutes a day to read a chapter that will help me grow and learn! Here is a side note – I googled

Charlie Tremendous Jones – curious about the man credited with the quote I mentioned a second ago. Do yourself a favor and do the same. Take a couple of minutes to learn about the man whose passionate mission was to encourage people to read. Those 2 minutes will be time well spent! His name is Charlie Tremendous Jones.

- Another idea is to **Exercise**. We all know the benefits of exercise and the gyms are typically more crowded in January than the rest of the year. You don't have to join a gym but commit to moving your body a little more every day. Walk around the block while listening to an educational or motivational podcast. Do some floor exercises or yoga stretches. There are plenty of options to move your body throughout your day, whatever your day looks like.
- You could **start a hobby**. Often times we think of a new hobby as a significant time commitment. That doesn't have to be the case! Start small and have low expectations. Maybe you'll find 2 or 3 new hobbies!
- **Write a letter** to a friend. Not a text or an email but an actual letter that you put in the mail. When was the last time that you received a letter? Maybe you will get one back!
- Another idea is to **schedule coffee with a friend** that you haven't seen in a while.
- You can **give back to your community** by volunteering for an hour at a local non-profit. There are plenty of groups that need help and your efforts would be greatly appreciated!
- And, you can **start a journal**, maybe a gratitude journal, that records those daily things in which you are grateful. Think about how uplifting it will be to read it next year – a reminder of your time well spent.
- **Do something different** – out of your comfort zone. Maybe one or more of these ideas is out of your comfort zone but maybe you need to really step out. As Tony Robbins is credited with saying, "All growth starts at the end of your comfort zone."

You may have a list of other ways that you can spend your time. Activities that will help you to better yourself day after day. The challenge is to do it. As Benjamin Franklin once said, "Do not squander time, for that is the stuff life is made of."

The next Women Going Beyond Wealth podcast will certainly be time well spent – a review of personal savings options. We discussed savings – the need for it and the savings vehicle used - last spring, but it is well worth sharing again because it is vitally important to your financial future and easy to forget and to get out of the habit.

Thanks for spending your time with me today. If you enjoyed this podcast, please share with your friends! You can follow me on Facebook or Linked In – both listed as Kelley Manning, Financial Advisor at Beyond Wealth Advisors. Also, I would love to hear any ideas for future podcasts. You can reach out via Facebook or Linked In or you can call me at 816.246.8450.

Have a blessed and productive day!

Narrator: Thank you for joining us. Have ideas to pass along for a future podcast? Write us at Kelley.manning@beyondwealthadvisors.com. Securities offered through Raymond James Financial Services, Inc. member FINRA/SIPC Investment Advisory Services are offered through Raymond James Financial Services Advisors, Inc. Beyond Wealth Advisors, Inc. is located at 600 SW Jefferson, Suite 208 in Lee's Summit Mo., phone number (816) 246- 8450. Beyond Wealth Advisors, Inc. is not a registered broker/dealer and is independent of Raymond James Financial Services. Any opinions are those of Beyond Wealth Advisors, Inc. and not necessarily those of RJFS or Raymond James. There is no assurance any of the trends mentioned will continue or forecasts will occur. Any information is not a complete summary or statement of all available data necessary for making an investment decision and does not constitute a recommendation. Investing involves risk and you may incur a profit or loss regardless of strategy selected.