

Value to our lives

What's your life worth to you?

If you're like most people, you'll answer "priceless" or "everything."

But what's it really worth?

Like anything, a life is worth what you're willing to pay for it -- no more, no less. And most of pay next to nothing. We pay for our lives with a different currency -- time spent, things given, worth conveyed, differences made. By that currency, most of us cheat ourselves, and others -- because we're not willing to put out the currency to increase our value.

We think nothing of spending money to make our house easier to sell -- well, perhaps in this economy, we might think twice about it -- but most of us won't spend a thing to bring more value into our lives -- to make them worth far, far more than they are currently selling for.

What's our current wage? We pay ourselves cheaply -- we invest time in front of the TV, rather than time reading or learning. We fritter away the time we spend with our loved ones -- valuable time that we will regret losing 10 years from now. We do not invest in ourselves with training and growth. We choose negative activities, not positive ones. We spend countless hours engaged in frivolous pursuits.

We're selling our lives for a pittance -- and someday, we will find we cannot buy them back, no matter what the price.

Furthermore, we rarely give of ourselves to others. We are stingy where we should not be. We have so much to contribute -- but most of us don't ever try.

Can we develop more worth? Sure, we can -- and it doesn't even take a cash infusion from any government.

All it takes is a three-fold, simple approach.

First, Save. Increase your worth by making yourself better. Read quality books, gain quality training. Exercise your mind and your spirit, just the way you would exercise your body. Institute a savings plan for your character, just the way you would save for your financial well-being.

Second, Increase your capital by interacting with others. Learn from other people, give to other people, grow from the interaction, learn from them and teach them.

Third, Give to others. Winston Churchill said it succinctly: "We make a living by what we get, but we make a life by what we give." Our worth and our capital, if you will, is measured not by numbers on a balance sheet, but by the lives we affect for good.

If we build up our personal savings, increase our personal capital, and spread our worth around, we soon find that no economic downturn can affect the real worth of our lives -- and no bailout will be necessary in the bank of our personal worth.

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