Morgan Stanley

The David Miller Group at Morgan Stanley
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It's hard to believe August is nearly over.

Think back over the past few months. What do you cherish the most from this summer?

It probably wasn't another day at the office or another item checked off your to-do list. More likely, it's the time you spent with the people you care about and the experiences you shared. Did you make enough time for those moments this summer?

Most of us don't intentionally postpone happiness. We simply convince ourselves there will be a better time in the future—when work slows down, when the kids are older, or when the house project is finished.

The problem is that "later" has a way of moving farther into the future. As soon as one milestone passes, another takes its place. Without realizing it, years pass while we wait for the "perfect" time to enjoy life.

Waiting for the Perfect Time

Life has a way of crowding out the things we'd really like to do. There is always another project, another obligation, or another responsibility demanding our attention. It's easy to assume there will be more time in the future.

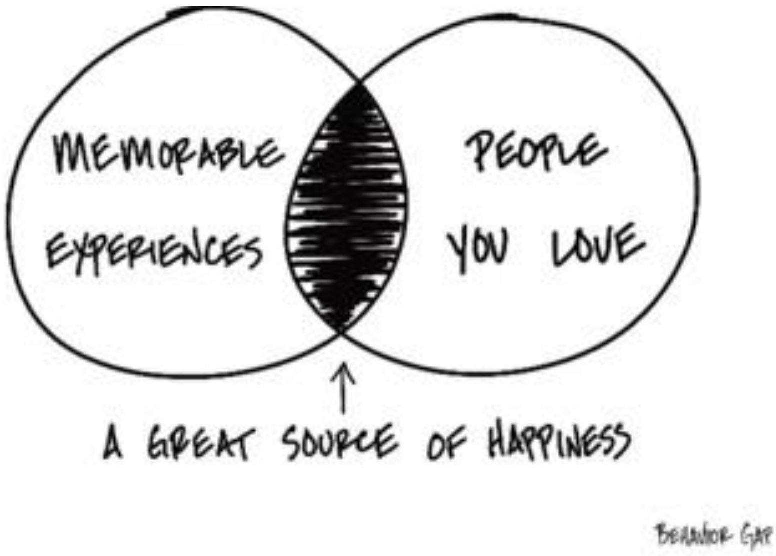
For many people, that means putting off the things they've always wanted to do until retirement. "Once I retire, I'll finally have time." But why wait?

This isn't about spending irresponsibly or ignoring your responsibilities. It's about making sure you also make time for the people, experiences, and moments that give life meaning. Isn't that the real value of financial planning and investing?

The calendar keeps turning whether we act or not. Summer will soon give way to fall, then the holidays, and before long another year will have passed.

If there's something you've been meaning to do, don't automatically put it off until next year. With a little planning, it may be possible to do it much sooner. Enjoy life now. Create lasting memories now. The experiences you have today don't replace the ones you'll have in the future. They simply make your life richer because you'll have both.

Sometimes the best time to create a happy memory isn't later. It's today.



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2016 Award - 11/30/15 - 05/18/16
2017 Award - 09/26/16 - 04/28/17
2018 Award - 10/24/17 - 05/21/18
2019 Award - 10/22/18 - 05/03/19
2020 Award - 10/27/19 - 04/24/20
2021 Award - 11/30/20 - 06/25/21
2022 Award - 12/31/21 - 06/10/22
2023 Award - 11/14/22 - 05/31/23
2024 Award - 10/10/23 - 04/30/24
2025 Award – 10/09/24 – 05/01/25

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