



Investors who wait for the perfect stock and the ideal opportunity are seldom rewarded for their patience. Investors who get involved rather than wait for the perfect situation move forward, while seekers of perfection stay stuck in their waiting game.

Here's an excellent example of the power of rewards for small, consistent actions.

The S&P 500 is an abbreviation of a popular stock market index. It refers to the Standard & Poor's 500 index of 500 leading companies listed on U.S. stock exchanges. The index has been around for some time and has delivered an average annual return of 11.94% over the last 75 years. (as of August 2025)

Imagine putting aside \$50 per month. That's less than \$2 per day, and it won't break the bank for most people. Then, imagine that

money was invested in the S&P 500, and you realized the same annual return as it has been producing.

That might not look substantial after a year or even a few years. However, after 30 years, thanks to the power of compound interest and your dedication to investing money every month, your contributions would have grown to more than \$ 174,000.

That speaks to the power of acting with intent today, tomorrow, and the next day, rather than hoping to time the market and get your money in at the best possible time.

The greatest investors aren't lucky. Though they have more relevant information about economics and investing than the rest of us, they will tell you that the power of consistent daily, monthly, and annual contributions to an investment fund is predictably powerful.

Where Is "Someday" on the Calendar?

Imagine that you are waiting for a special day. All the stars will align, the universe will fall in love with you, and any action you take will be rewarded by your dreams becoming your reality. You believe that a perfect moment will come when all conditions are right for you to take action.

Let's name that special day "Someday".

Open up your favorite calendar. You see the days of the week, Monday, Tuesday, and so forth. There are familiar terms like January,

September, and November, as well as the other months. Each 12-month collection is assigned a year number, such as 2025, to denote the year.

Do you see any place on your calendar named "Someday?"

There is no such temporal designation because someday is unpredictable. Someday will come, and someday will go, but we don't know when that special day will appear without the power of hindsight. In many cases, that perfect time for action will never exist.

Only by reviewing our past can we calculate which days were the best for making certain investments. The problem is that, as of this writing, we don't have time machines. That means it's wasteful to let time slip by while we pursue the perfect set of circumstances before we act.

Right Now Is Always the Best Time

When is the best time for anything? It's right now. That's true because it is the only sliver of time you can impact your reality.

You can't travel backward or forward in time. Time is so unforgiving that the sentence you are reading is over as quickly as you process these words. Falling prey to the someday syndrome means believing in the illusion of the perfect moment.

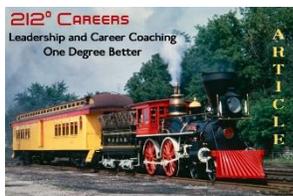
Perpetual waiting is the reward for thinking you can time your actions for perfection. You get nothing accomplished, and your situation stays the same. Having the courage to take action today, even if you don't have all the information you need, will reward you over time.

You may not immediately create the results you are looking for. What you will do is boost your courage and confidence while programming yourself for more consistent daily actions in the future.

Remember, tomorrow will never come, and someday is a day that isn't accessible.

Do yourself a huge favor. Stop delaying action for that perfect scenario that's playing itself out in your mind. Take one step today, another tomorrow, and then another and another.

You can't control every outcome of your actions. What you can do is commit to consistent daily actions that inevitably guide you forward, rather than waiting for a time that probably won't arrive.



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