

Whispers From Tomorrow

I sat down on a concrete bench just beside the entrance of the girls' hostel. It was one of those public benches constructed by the student union government as part of their yearly projects. For the first time, I wondered why this one was made of concrete. The scorching sun made it so hot to sit on, so I carefully placed my book beneath me. That same book I hoped would be my saving grace for the day.

Today marked the third day of my attempts to get little Timi's attention. Her financial situation had become overwhelming lately; Dad was yet to send her usual 5k for monthly upkeep.

The first day I tried to approach her, she was engaged in a conversation at a store where she had gone to spend part of her last 1k on snacks. She was lamenting her financial predicament with a coursemate who had also come for an ice-cold Coke after long hours in class.

It was during the period when the cost of a Coke bottle had risen from N100 to N150; When she had to switch from buying Coke to Pepsi because it cost N30 less. Little did she know that soon she would be opting for the pet-sized bottles despite her dissatisfaction that the quantity was small.

They were deeply engrossed in sharing their ordeal about how the cost of goods and services was increasing while they had no source of income. Interjecting them at that point wouldn't have been a great option. So, I deferred my conversation with her for another day.

But here I was on my third attempt, and this time, I was determined to speak with her.

Little Timi was on the verge of making a financial mistake, and I was risking it all today to convince her otherwise. I couldn't afford to miss this chance like I did the second time. As I was about to call her attention, I realized I hadn't thought about how to initiate a conversation without revealing my identity or making it awkward. I couldn't risk being found out, so I held back until I could come up with a brilliant way to hide my identity.

Not that I have figured it out, but talking to her had to happen today.

It was now 4 p.m., and I expected her to come out of the hostel any minute. Going to the library by this time had been her routine for the past few weeks. She preferred this to pulling all-nighters like her friends, so she often went alone at this hour. I hoped today wouldn't be any different.

I was about to say a silent prayer to avert that when I saw her approaching. Seeing that she was alone, I let out a sigh of relief and stood up. Now was the time to go into action.

She walked past me, and after a minute, I began walking in her direction. She walked slowly, allowing me to catch up with her pace. We approached a narrow paved path, and just ahead of us, I could see a guy coming from the opposite direction. The gap between little Timi and me was enough for someone to pass. I sensed that he was going to come between us, so I quickened my step. In my haste, I accidentally bumped into Timi.

My book slipped from my grasp and landed at her feet. She bent down to pick it up, and as she straightened up, I noticed a flicker of recognition in her eyes as she glanced at the book. She extended her

hand to return it but couldn't resist mentioning that she also owned a copy of the same book, 'The Richest Man in Babylon.'

This was my cue, and didn't hesitate to engage her further.

"Wow, you have a copy too?" I exclaimed with enthusiasm. "Have you had a chance to read it? I'm a big fan of the book and have actually read it three times." I quickly shared to kickstart our conversation.

"I do own a copy as well," she responded. "My Dad gave it to me."

She went on to mention that it was one of the two books her dad had gifted her a few years ago. I tried reading it once but didn't go beyond a page. It seemed boring, especially 'Rich Dad, Poor Dad,' she said.

"But seeing me with it now, she asked curiously - Is the book interesting?"

"Oh yes, it is," I mentioned. "I must say, I got to learn a lot about building a great relationship with money. Prior to now, I haven't really been good with my finances. I couldn't keep track of how I was spending my money, I needed to be more rational, and more importantly, I had tons of items to check off my bucket list, yet no money. And because I needed to fix this, I sought out books on personal finance, and this one came highly recommended."

Little Timi couldn't help but agree to facing similar financial challenges. "Right now, I don't even know how I am going to survive until my next allowance comes in," she admitted. "I don't even have extra funds to resort to. How long will I continue this way?" she asked rhetorically.

I could see the frustration on her face, but unknown to her, I was here to share with her gems that would make her financial reality a success. And so I began by talking her through the basics of wealth creation.

"You need to learn how to manage your money with a budget," I said. "This way, you can direct the flow of your money. You can proceed to set aside at least one-tenth of your income monthly as savings. Saving money will help you achieve significant goals. But that's not all; you ought to invest your money as well."

"Have you heard of shares?" I inquired.

"Shares represent a piece of ownership in a company. When you purchase shares of a company like Facebook, you essentially become a part-owner of that company. It's more than just using their platform for communication; it means having a stake in the company itself. As a shareholder, you stand to gain in multiple ways. Firstly, you can receive dividends, which are a portion of the company's profits distributed to shareholders. Secondly, over time, the value of your shares can appreciate, allowing you to potentially make significant returns on your investment."

With a friendly tone, I emphasized, "This is a game-changing financial strategy that I've just shared with you, and the sooner you get started, the more you will come to gain from it. Investing in shares can be a powerful tool to secure your future and build wealth."

She paused and turned to face me. By now, we had reached the end of the long staircase leading to the library hall. Little Timi glanced around, first to her right and then to her left.

"Am I holding you up?" I inquired, noticing her restlessness and assuming she might want to head into the library.

Her response was swift and reassuring, "Not at all," she replied with a smile. "I was just trying to see if there was a place where we could sit and continue our conversation comfortably. I'm really enjoying it."

Her words warmed my heart, and I couldn't help but smile back. I felt glad to have finally shared this gem with her. Her warmth reminded me of how charming and welcoming she had always been.

"Oh, not to worry. I just realized I am not with the book I have to read, so I have to rush back to get it," I responded.

I could feel a sense of disappointment cross her face, but I continued, "I want to tell you something before I leave. Make sure to call back the financial planner and come up with an investment plan that will work for you. It may seem difficult with your present financial situation, but I know you to be a go-getter, and with perseverance and discipline, You will be right on your way to financial wellness. Doing this now will secure your future and be a boost for major goals you will want to achieve later."

"I will see you some other time."

I hurriedly ran down the stairs while waving at her. She's probably thinking, "How did she find out about my conversation with a financial planner? Did I perhaps bring it up in our conversation?"

I could feel her watching me as I ran down the stairs,

I Imagine how disappointed she would feel when she comes to realize, in between reading, that she forgot to ask the more essential question - Who was I?

Mission accomplished. I chuckled and gleamed happily with satisfaction as I proceeded back to the future.

I hope you got my message, Timi; I prayed silently.