



A MATTER OF TIME

Taking Control of Your Life

By Dr. Philip M. Bickel

Years ago I landed a great job that I loved. I expected to keep it for decades until I retired. Instead, I resigned after only four years. Why?

I had become a time embezzler. Since then, I've learned how to get a life. If you are looking for a life, read on. You'll learn about

- the perils of time embezzlement;
- an effective plan for managing your time, and
- a liberating principle for enjoying life.

PERILS

What Is a Time Embezzler?

Cary manages the finances of a business. One day a personal emergency arose. She needed \$10,000 pronto and couldn't secure the money anywhere. In desperation, she shifted 10 grand of business funds to her private bank account. Problem solved.

We call that embezzlement, fleecing, filching, bilking or dipping into the till. No matter what you call it, embezzlement is a crime.

Okay, but what is time embezzlement? Well, you've heard the maxim "Time is money and money is time," right? With this in mind, use your imagination.

1. Picture time as though it were money. Instead of dollars and cents, it comes in minutes, hours, days, weeks and months.
2. Imagine the 168 hours you have each week as your time "allowance."
3. Picture your time allowance deposited into separate budgetary accounts for each dimension of your life.

- Family Time Account (to invest in your closest relationships)
- Work Time Account (to spend on your job and career)
- Household Time Account (to manage your home and its affairs)
- Self-care Time Account (to invest in recharging your batteries)
- Community Time Account (to serve and participate in society)

Time embezzlement occurs when people “borrow” from one account to pay excessive use of time elsewhere. It happens in many ways.

- Teresa regularly brings home work projects to tackle in the evening. “It’s only a couple hours,” she tells herself. But she is robbing those hours from her family time account to balance her overdrawn work account.
- Andy is proud of his muscular physique, which he maintains by pumping iron several hours a day. Meanwhile, he works only sporadically, and the bills are piling up. Andy is snitching time from his work account to support his excessive self-care habit.
- Sharon can’t say “no” to requests to help out on church and civic committees. At the same time she complains, “Why can’t I ever find a moment to rest?” Sharon’s community time expenditures are draining her self-care account.

Do these scenarios sound familiar to you?

Looking at a Time Embezzler

How does someone become a time embezzler? What does it feel like? Here’s my story.

When I became a father, I vowed I would spend time with my children. For several years, I was able to keep that vow. Then something terrible happened to me—success. I was asked to write a book on a subject that thrilled me. I grabbed the opportunity.

For 15 months, moonlighting became my habit. While still working full time at my regular job, I devoted 12 hours per week to the book. (Today I realize I should have found an alternative such as asking my employer to reduce my hours. Hindsight is 20/20!) Even when I was with my family, I felt only partially there, because my mind was perpetually preoccupied with the next portion of the book. Have you ever felt that way—obsessed with work and distanced from those you love?

I told myself this was only temporary. Life would return to normal, as soon as the book was done. It didn’t. Soon I added another big project to my regular job. I did this for years, robbing my family account to balance my overloaded work account.

Meanwhile, misfortune struck again—I got promoted to a great job that I loved. The problem was that the job description was unrealistic. It included every responsibility the bosses could think of. (Today, I realize I should have renegotiated the job description to something realistic. But I couldn’t see it then.) I gave the job all I had and burned myself out in four years.

As I constantly shifted time funds to my work account, all kinds of warning signs appeared:

- My wife let me know I was becoming a stranger to her.
- I did little to maintain the household, and my wife had to fill in the gaps.
- When I looked at my kids, I felt like I was peering at them through the wrong end of a telescope.
- I had little time for friends.
- All my hobbies fell by the wayside.
- Failing to exercise, I gained weight.
- I felt like a stranger in my own city, because I didn't have time for community activities.
- I grew increasingly obsessed with work. I couldn't leave it alone.
- My feelings of isolation from reality increased. At holiday parties I sat numbly watching everyone else enjoy life.

Despite the warning signs, I told myself, "It's not so bad. I'm still focused and tuned in at work." Then came the final tragedy—I began to feel the same distance and isolation at work. I wasn't getting better, but worse!

Looking in the Mirror

The problem of time embezzling is not restricted to workaholics. Some homeowners devote megahours to unrealistic home improvement projects. Result: a bulging household account. Over-energetic parents enroll their kids in every available sport or activity. Result: mismanaged time accounts both for the kids and their taxi-service parents.

You become a time embezzler simply by adding too much to your To-Do List. You hope you will have enough time, but later realize you miscalculated. Sometimes dollar embezzlers return the money they stole, but we time embezzlers can never pay back the hours we have pilfered. Once time is spent, it's gone forever!

Time embezzling is no fun. It causes intense emotional pain and jeopardizes relationships. It took over a year of counseling for me to return to something resembling normal.

How about you? Take a moment to reflect on your use of time. Jot your thoughts in the back of this book.

1. What activities are you unable to set aside even when you may be spending too much time on them?
2. Which time fund(s) do you tend to overspend: work, family, household, community or self-care?
3. From which funds do you habitually withdraw time to pay for your overspending elsewhere?
4. What compels you to overspend some funds?
5. What solutions have you tried? Have they helped?

PLAN

Basics of Time Management

How can we get out of the quicksand of time embezzling? Over the years, I have developed a method that helps me avoid time embezzling. I call it time budgeting. Some people invest in expensive time management notebooks. Others use a simple calendar or notepad. Time budgeting can be done with any kind of calendar.

Let's start with four essential components of time management.

1. *Keep a calendar on which you record your appointments and tasks.* You can use a daily calendar, or one that shows a week or a month at a time. Since I prefer a week, my comments will be based on planning a week at a time, but you can use whatever works best for you.
2. *Plan your week by making a To-Do List.* If you already do this, great! If not, start doing so regularly, because it gives you a bird's eye view of the week. And crossing tasks off as you finish them is very satisfying!
3. *Prioritize each item on your To-Do List according to how important it is and how soon it needs to be done.*
You might use a mental formula like Priority + Urgency = Rank.
 - Place an "a" next to the highest priority, most urgent items.
 - Write a "b" next to tasks that are lower priority or less urgent.
 - Give a "c" rating to those which are lowest priority.
4. *Tackle the "a's" first, then the "b's" and so on.* Chances are good you won't get to the "c's" that week. That's fine. You focused on what was most important.

In balancing priority and urgency, it's important to put high-priority items at the top of your list. Otherwise, a day full of urgent but not-so-important activities might prevent you from doing the things that are most important to you.

Realistic Time Budgeting

The four points above are a good start, but time budgeting goes seven steps further. Refer to the example on pages 15 and 16 as you read these steps.

1. Estimate your Basic Living Expenditures. This consists of the activities everyone has to do: sleep, eat, bathe, dress and deal with miscellaneous stuff (scanning your mail, answering the phone, day-dreaming). Estimating time for miscellaneous things adds accuracy to your Basic Living Expenditures figure.

Me	Basic Living Items	You
56	(8 hr. x 7) Sleep	_____
11	Meals	_____
7	Hygiene, dress	_____
7	Misc. stuff	_____
81 hrs.	Basic Living Total:	_____ hrs.

Time spent in basic life activities varies a little for each person. I'll show my figures on the left as an example. You jot yours on the right.

2. Calculate your Time Available. Subtract your Basic Living Expenditures from 168, the number of hours in a week. For me that's $168 - 81 = 87$ hours.

Compute your figure: $168 - \underline{\quad\quad} = \underline{\quad\quad}$ hours (Time Available)

This is how many hours you have remaining for your five time accounts.

3. Decide how many hours you will spend for each time account. Enter the amounts in the "Available" space. This step is like dividing your paycheck to cover different financial needs. The amounts will vary each week, according to your situation. Remember, the total of the five accounts cannot exceed the "Time Available," which you calculated in Step 2.

4. Use a To-Do List. This list includes all your time accounts: family, work, household, self-care and community. Many folks plan only their work activities, leaving the rest of their life disorganized by default. This would be like meticulously balancing your checkbook, while completely ignoring your savings account, credit card account, etc.

Use the blank To-Do List printed near the back of this booklet as a model. Eventually, you will design your own To-Do List to reflect your lifestyle. When I worked in a factory, my work account required only two lines: 40 hours for punching the clock and two hours for commuting. When I was Mr. Mom, my household account expanded.

5. Estimate the time needed for each item on your To-Do List. This may sound tedious, but if you don't estimate how long your tasks will last, you can't begin to allot your time accurately. Even guessing is better than having no idea at all. After a few weeks, you'll become pretty accurate.

Have you ever heard of the 90/10 principle? It goes like this: "The first 90 percent of a project requires 90 percent of your time. The remaining 10 percent of the task takes the second 90 percent of your time." Translation: Things usually take longer than expected, so make your time estimates generous.

6. Add up the total time required for all the tasks in each account. Enter the total in the "Needed" space.

7. Compare the "Needed" amount with the "Available" amount for each account. If "Needed" is equal to or less than the time available, you will live within your time budget. Often "Needed" is higher than "Available." To live within your means, you must adjust your plans until they are realistic.

An Example of Time Budgeting

To help you understand this method, take a look at the sample To-Do List below. The printed portion was my original plan. The hand-writing shows how I adjusted my plans to fit the time available.

To-Do List Week of May 15-21

Family Account

- a 3 Chat with spouse

- a 2 Date with spouse

- a 2 Daughter's soccer game

- a 3 Fun with kids

- a 3 Visit grandparents

13 Needed 13 Available

The same.
Good!

Household Account

- a 1 Oil and lube car

- a 3 Pay bills

- a ~~6~~₄ Yard work *Skip hedges.*

- a 2 Shopping

- a ~~4~~₂ Fix washer *Ask Tom to help.*

~~16~~₁₂ Needed 12 Available

Community Account

- b ~~3~~₁ Attend civic meeting *Go to first hour.*

- a 1 Tutor 3rd grader

- a 2 Prepare meals on wheels

~~6~~₄ Needed 4 Available

Work Account

- a 3 Commute

- a 3 Solve problem

- a 15 Project A

- b ~~12~~₁₀ Project B *Finish next week.*

- c ~~5~~₀ Project C *Do next week.*

- a 4 Administrative task A

- b ~~2~~₀ Administrative task B *Delegate to co-worker.*

- a 2 Meeting A

- a 2 Meeting B

- a 4 Mail and phone calls

~~52~~ Needed 45 Available
~~43~~ *Now I have elbow room!*

Self-care Account

- a 2 Keep a journal

- a 2 Meet with friends

- b ~~10~~₂ Relax (TV, book, music)

- a 2 Exercise

~~16~~ Needed 8 Available
~~8~~

The example above is based on having 87 hours of Time Available. You might have noticed that the five “Available” numbers add up to only 82 hours. Rather than push to the limit of available time, leave yourself some breathing space. You’ll be glad you did.

You will discover creative ways to adjust your figures. For example, you can meet the needs of two accounts by having fun time with the kids (Family Account) while doing some of the yard work together (Household Account). Similarly, the date with your spouse (Family Account) could include a set of tennis (Self-care Account).

Benefits of Time Budgeting

The first time you budget an entire week, it may take you an hour. Before long you’ll be able to do it in 15 minutes or less. Adjusting to time budgeting for a few weeks is preferable to being overwhelmed by “too many things to do” for the rest of your life. Time budgeting is worth the effort for several reasons.

1. *Your stress level will subside.* I used to fret, “Will I get this done?” Now, when I find myself worried about an impending deadline, I make a time budget to see if it is doable. If it is, I relax. If it isn’t, then I drop something else that can wait, or I seek a deadline extension. Then I relax.
2. *You will live without guilt regarding what you can’t get done.* I used to chide myself for not completing every item on my impossible, unrealistic To-Do List. Why carry around such a burden? You can’t do everything. You aren’t God. Accept your limitations, and kick the guilt habit.
3. *You will rejoice about what does get done.* With your present way of planning, how often do you accomplish 95 percent of what you set out to do in a week? Rarely, if ever, right? What would it feel like to accomplish 95 percent of your list regularly? You’ll find out when you budget your time realistically.
4. *You will learn to tell others “No,” and not regret it.* Bosses and other people often propose jobs for you to do. Without a time budget you may tend to say “Okay, I’ll add that to my already full plate.” But with time budgeting, you can estimate the time needed for the proposed task. If it fits, great. If it doesn’t, you can say without regret, “It’ll have to wait.”
5. *You will learn to spend time more wisely.* Time budgeting compels you to compare the worth of competing activities. It doesn’t take long to realize that exercise is a better form of self-care than being a couch potato.
6. *You can use time budgeting to plan a day.* The example given previously was for a week, but it works just as well with a day, especially when you’re running short on time and need to allocate your remaining hours carefully.
7. *You also can plan longer periods of time.* I use time budgeting for one or more months to determine whether a large work project or a vacation can fit into a certain period of time. Around December 31, I make estimates for the year ahead. Long-term time budgeting will help you set attainable goals for the future and keep you from getting bogged down in tasks beyond your reach.
8. *Best of all, you will be freed to live a multi-dimensional life.* Your career will be significant, but not all-consuming. You’ll have time to nurture family relationships. Your physical and emotional health will improve with reduced stress. Household chores won’t eat you up, and you will feel like a useful participant in your community.

PRINCIPLE

Why Do We Embezzle Time?

Time budgeting can significantly decrease the temptation to misspend your time, but it is not a cure-all. It only deals with the symptoms. In addition to having a plan for managing time, we need a liberating principle to transform how we look at time.

Why do we misuse our time? Sometimes we blame our environment. Just as our society tempts us to live beyond our paychecks, so our society compels us to overload our schedule. But does this mean we're powerless and not responsible for our choices? Consider this story.

Ted lay on a sofa talking to his psychoanalyst. "Doc," he said, "I'm so busy and stressed out. Whatever happened to golf? Whatever happened to romance? My life is out of control. I feel like I'm on an express train, racing past my wife, kids, friends and hobbies. I see them, but I can't stop and touch them. I'm trapped on a runaway train."

The psychoanalyst reflected a moment and then said, "Ted, you're not on the train. You are the train."

Even if you live in a hyper environment, you are the one who chooses to move at breakneck speed. The decision to slow down the train (you) is your decision.

Time: Quantity and Quality

What drives us to speed down the tracks? These lyrics from a song by the band Prodigal offer one perspective:

FAST FORWARD

1. Dreams all stop. Six a.m.
Alarm clock rings once again.
Pour my body full of caffeine.
Aim my briefcase for the door.
One more suburban blastoff.
Hear the countdown—1, 2, 3, 4.
2. I don't want to be a number on a turnstile,
Another figure in a government file.
I don't want to be a byte in a program,
Seven digits on a telephone dial.
3. Fast forward! Fast forward!
Time keeps slipping away.
Fast forward! Fast forward!
Tell me where my life has gone.
4. I do my job, earn my pay.
Who needs dreams anyway?
But now the days are falling under,
Leaves on a dying tree.
Even wide awake I slumber.
Am I killing time,
Or is it killing me?
5. I don't want to be a time clock punch card,
Another scene on the cutting room floor.
I don't want to be a marker in a graveyard,
I've just gotta count for something more.

Do you hear the yearning for more time? When we are children, time flows like molasses. As a teen, time saunters. In our adult years the pace picks up. Before we know it, the controls of life are stuck on fast forward, and we can't find the pause button or get back to regular "Play" speed.

We also yearn for quality of time. We want to achieve our dreams and count for something. Have you seen the film *Chariots of Fire*? In one of the most poignant scenes, a young sprinter questions himself prior to running the 100-meter dash in the Olympics. With a sigh he says something like, "I have but 10 lonely seconds to justify my existence." Like that runner, we long to leave a mark before we pass on. We take up challenge after challenge to justify our existence.

This is why we are so prone to become an express train of overcommitment. We long for more time, and we long to prove our worth.

Our desire for more time is the major theme of *Blade Runner*, a science fiction movie starring Harrison Ford. In this futuristic film, bionic engineers have invented humanoids, beings which look human but are used as slaves. To prevent the humanoids from rebelling, they were designed to live for only four years.

One particular humanoid escapes. Realizing his four years are almost up, he breaks into the high-security, penthouse apartment of the scientist who designed him. Standing before his maker, the humanoid demands, "Give me more life!" "I can't," is the reply. The humanoid proposes several technological methods to extend his life. The scientist coldly fields each suggestion and explains why it will fail.

Finally, the humanoid grasps the awful truth—he was designed to die. So what does he do? He murders his maker. A creator who can only give life temporarily is a failure and does not deserve respect!

Has God only created us for a brief, pointless existence? Or can He grant us what we long for: life without end and filled with purpose? Believe it or not, your Creator—who already provides your weekly allowance of 168 hours—is eager to supply you with more quantity of time and quality of time.

Time Billboards

Suppose you were driving along the highway and saw a billboard announcing: "I can give you unlimited time. Call 333-7777."

Maybe you would chuckle, "They've got to be kidding."

Or you might be perturbed, "What kind of scam is this?"

Or you might reflect, "What if it's true? Maybe I should call the number and check it out."

Yes, a billboard claiming, "I can give you unlimited time" would cause quite a stir. You can find something like that billboard in the part of the Bible called the Gospel of John. In chapter after chapter, Jesus Christ announces He has something to bestow—eternal life!

Here are just a few of His amazing statements. Read them carefully one by one. Jesus offers both quantity and quality time, life that never ends and life that is fulfilling. How will you respond to His offer?

"I have come that they (men and women) may have life, and have it to the full" (John 10:10).

“Whoever drinks the water I give him will never thirst. Indeed, the water I give him will become in him a spring of water welling up to eternal life” (John 4:14).

“For God so loved the world that He gave His one and only Son, that whoever believes in Him shall not perish but have eternal life” (John 3:16).

“I am the Resurrection and the Life. He who believes in Me will live, even though he dies” (John 11:25).

“In my Father’s house (meaning heaven) are many rooms; if it were not so, I would have told you. I am going there to prepare a place for you.... I am the Way and the Truth and the Life. No one comes to the Father except through Me” (John 14:2, 6).

Jesus calls God “Father.” The title Father implies that our life comes from Him. It implies a never-ending relationship. Your Heavenly Father didn’t create you to die but to live. He didn’t create you for slavery but for freedom.

If this is so, why do we die? Why is life so short on freedom? Here is Jesus’ answer, *“Everyone who sins is a slave to sin”* (John 8:34). Sin means disobeying God. Sin means running away from our Heavenly Father, so we can spend our time the way we want to. Running away from God leads to death. That’s why the Bible warns, *“The wages of sin is death”* (Romans 6:23).

Does God care about this problem? Absolutely! Just as a caring father makes any sacrifice to rescue his children from danger, so our Father sacrificed to rescue you and me. What did He sacrifice? His own Son.

Nailed to a cross on a hill called Calvary, Jesus Christ—the faithful Son of God—gave up His own life for the sake of us, God’s runaway children. Having abandoned God, we deserved to be disowned by Him forever. To be condemned to hell means to receive our death wish, to exist eternally separated from God and His love.

Rather than leave us to our dismal fate, on the cross Jesus Christ paid the penalty for every misspent moment of our lives. And so Jesus promises, *“I tell you the truth, whoever hears My word and believes Him who sent Me has eternal life and will not be condemned; he has crossed over from death to life”* (John 5:24).

Jesus’ promises are more than words. He backed them up with the most spectacular accomplishment in history—He rose from the dead! His return to life proves our sins are truly forgiven and His promise of limitless life is true.

Getting a Life

What a surprise! God is eager to supply you with limitless life. Perhaps you are wondering, “What do I have to do to get it?” Well, you can’t do anything to earn this life. Even if you devote every moment of your life to obtaining it, it can never be grasped by human effort.

Then how can it ever become yours? See if you can discover the answer yourself in these Bible verses.

“Stand firm and you will see the deliverance the Lord will bring you today.... The Lord will fight for you; you need only to be still” (Exodus 14:13-14).

“For it is by grace you have been saved, through faith—and this not from yourselves, it is the gift of God—not by works, so that no one can boast” (Ephesians 2:8-9).

“For the wages of sin is death, but the gift of God is eternal life in Christ Jesus our Lord” (Romans 6:23).

The way to obtain this life is the opposite of what you would expect. In order to get a life, stressed-out people pay big bucks for day planner notebooks, time management seminars, and vacation condos. In contrast, God offers you unlimited life absolutely free of charge. You don't need to write a check. God doesn't accept credit cards. He doesn't require you to budget your time better first. The only way to get the life God offers is to receive it as a free gift by simply trusting in Jesus Christ as your Savior. Then He restores you to life with your Heavenly Father.

Some readers will doubt God's offer of limitless time and eternal life. If you think this sounds too good to be true, try this: budget just five minutes a day to ponder God's offer. Reread this booklet. Consider the Bible verses. Read the Gospel of John looking for Jesus' "I can give you unlimited time" billboards. Put the five minutes in your self-care account. There is no greater self-care than to contemplate how much God cares for you.

What were you expecting when you began reading this booklet? At the least you were hoping to gain some control of your schedule. At the most you were hoping to get a life.

This booklet does offer some time-management ideas, but they can't compare with what God is offering you right now. A life! His life! Life that never ends! Life with a purpose! Life that will never grow stale or boring! Life beyond your wildest dreams!

Like a magazine, someday your subscription to Life will expire. But Christ has renewed your subscription forever. To receive your free subscription to Life, simply speak to God in words like these:

Father God, I'm sorry I ran away from You to do my own thing. Life sure has been confusing and stressful without You. Thank You for sending Jesus to pay for my rebellious wandering. I trust in His death to give me life. I see His resurrection as my assurance that I will live with You forever after I die. I accept the constant companionship of Your Holy Spirit, so I may live my days here in patient trust and joy as You guide me. Amen.

If this prayer expresses the faith God has produced in your heart, then you possess a new life in Christ. This is the liberating principle that will transform your lifestyle from time embezzlement to time enjoyment.

You can give up running through life hectic and harried, fearful that these short years are all the time you'll ever enjoy. You can slow down the express train, which is you, and enjoy life, because God has promised you life without limit.

Possessing the gift of eternal life in Christ, you won't have to work or strive to gain God's favor. You will simply rejoice every day, because you are already saved by the work of Christ, not by your own striving. Even though you have limitless time, it will be more precious to you than ever, as you invest it wisely in your time accounts. You will accomplish things that truly matter, but the burden of having to justify your own existence will be gone.

That's why Jesus promised, *“Come to Me, all you who are weary and burdened, and I will give you rest”* (Matthew 11:28). Even in the midst of life's ongoing challenges and turmoil, His constant rest will bring you peace.

You will have a life—forever.

TO-DO LIST

Week of _____

Family Account

___ Needed ___ Available

Work Account

___ Needed ___ Available

Household Account

___ Needed ___ Available

Self-care Account

___ Needed ___ Available

Community Account

___ Needed ___ Available

TO-DO LIST

Week of _____

Family Account

___ Needed ___ Available

Work Account

___ Needed ___ Available

Household Account

___ Needed ___ Available

Self-care Account

___ Needed ___ Available

Community Account

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TO-DO LIST

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Self-care Account

___ Needed ___ Available

Community Account

___ Needed ___ Available

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