



It's About Time

On the surface, Jim and Jill¹ appear to have a perfect family. Life is moving on like a well-tended engine. But under the hood, you will see signs of wear and stress that can risk their marriage and even their health.

God has blessed them with two lovely kids. Jim has prospered in his career in the financial sector. Jill has a home-based business which gives her freedom to invest in her children and serve as chair of the parents' council in their school. Jill also volunteers at the church food bank and Jim is chair of the church finance committee.

Jill's mom struggled with cancer for more than 5 years. After her passing, Jill's retired dad suggested that he would sell his home in Toronto so Jim and Jill can buy their dream home in the country. This home will have a basement apartment with a backyard walkout that can be his new home. It sounded like a great idea especially since Grandpa could help with some babysitting giving Jim and Jill more flexibility in dealing with their unpredictable work life.

Regretfully, Grandpa's loneliness was reflected in his need for more of Jill's attention and his desire for more of her time. One time she told Jim she feels that she has three children in the house, not two.

As often happens, five years after the move, Grandpa's health took a downturn. His loneliness led to depression and fast

progressive dementia. Now Jill assumes the role of caregiver for her dad while Jim's work life is leading him to be more disengaged from family challenges. This along with her two very strong-willed children is taking its toll on Jill's emotional well-being.

Time budgeting is a process and a tool to help you fulfill your life purpose and plan your priorities.

Do You Budget Your Time?

Jim was quick to admit that they had to make some changes. He was willing to understand that any change will impact how he and Jill spend their time.

I reminded Jim of 1 Corinthians 10:13 that *"No temptation has overtaken you except what is common to mankind. And God is faithful; he will not let you be tempted beyond what you can bear. But when you are tempted, he will also provide a way out so that you can endure it."* Then I asked Jim, "How do you budget your time?"

To that, he answered, "I do not budget my time; I think I manage my time very well."

I asked, "As a finance man, I assume you manage your family finances. Do you budget your family finances?"

"Of course!", he replied.

I smiled and said, "If time is money, does it at least deserve the same attention you give to your finances? Time is more valuable than money because it is the only truly finite

¹ Parable, based on true stories from people we met in our life journey.

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resource. It is the only global yardstick that indicates personal life purpose and how we define the priorities of our lives."

How Do You Budget Your Time

Time budgeting should not be done out of fear. 2 Timothy 1:7 says that "God does not give us the spirit of fear, but of power, love, and of a sound mind." Time budgeting must be empowered by a clear purpose. Jim was empowered by his love for Jill and his family.

All good change requires a process and the right tool. Illustrated in the attached diagram, the following paragraphs describe a simple time budgeting process. We will also provide you with a link to a time budgeting tool. Similar to the standard model of financial budgeting, we propose two main categories of private life and public life. Within each of these, we will have sub-categories.

Your Private Life:

Your private life is your top priority category. Your private life is the area where you take care of the body, mind, and spirit entrusted to your care by God Himself. In 1 Corinthians 6:19 Paul asks, *"Do you not know that your body is a temple of the Holy Spirit whom you have from God?"*

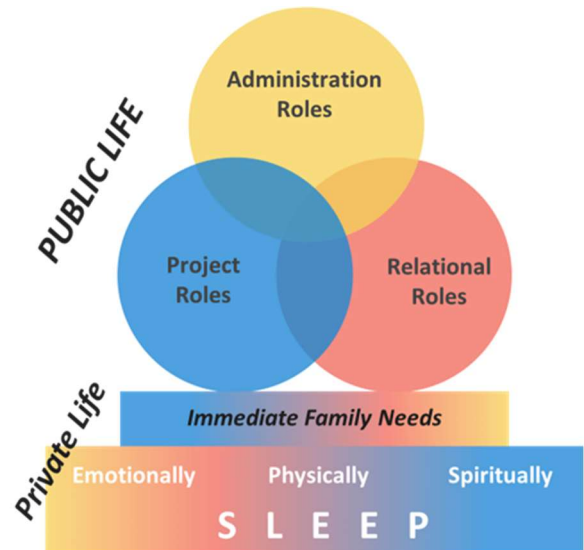
The four subcategories related to your private life are sleep, spiritual well-being, physical wellness, emotional wellness, and family needs.

Sleep

Sleep is often the most undervalued part of our day. Yet, it is the most critical. The Bible warns us about the lack of sleep. In Psalm 127:2 we read *"It is vain for you to rise early, to sit up late, ... For God gives His beloved sleep."* The worldwide web is full of research linking compromised sleep to many of our modern-day problems. You will also find resources to help you define how much sleep you need.

Spiritual Wellbeing

We all know that healthy relationships require the investment of time and good communication. Your relationship with God is



directly related to the time you spend communicating with Him.

Physical Wellness

Think of your body as a big factory. Responding to everyday needs requires maintenance in the form of exercise, proper food, and good hygiene. To respond to the changing world, you need time for ongoing mental and intellectual development.

Emotional Wellness

In his book, *The Five Love Languages*, Dr. Gary Chapman suggests that we all have an emotional bank account. The demands of life make withdrawals from this bank account. If you do not take time to replenish it promptly, you will face negative consequences that impact your career, personal, and work life.

Immediate Family Needs

Out of the strengths of your private life, you respond to the needs and demands of your family and public life. God has placed you in a family. Based on God's priority system, you are accountable to care for **the essential needs** of your spouse, your children, and then your parents. For this time budgeting framework, your extended family's needs should be included in your public life.

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Public Life

Here is a three-circle Venn diagram to help you budget the time that remains out of your 168 hours a week. Public life includes all relationships outside your immediate family. This includes your work life, your community, or the church where you volunteer for your extracurricular activities. Your time will be spent playing a mix of three types of roles: project roles, relational roles, and administrative roles.

- **In the project-type roles**, you collaborate with others to bring about change that impacts your world. You are assigned responsibilities that are matched to measurable goals and related activities. For example, you may play the role of a resource, a preacher, a driver, a leader, a fixer, a problem solver...
- **In relational-type roles**, your success is not measured by what you do, but rather your success is based on what others will do as a result of your influence on their lives. These are often one-on-one relationships, or influencing roles such as that of counselor, mentor, advisor, coach, listener, observer ...
- **In administration-type roles**, you love personal control and leverage repeatable patterns that support operational policies and disciplines. This can be illustrated by the role of administrator, overseer, controller, gatekeeper, guard ...

As illustrated in the three-circle Venn diagram, these three role types tend to overlap. Please note that we do not suggest that any of these role types are more important than the others. It simply indicates that, regardless of your state or title, we all play these three role types. While defining them may be subjective, it is critical to ensure their priority. Defining their priority will help define how much time you allocate to each. This is directed by where and how you bring the greatest value so you can fulfill your

life purpose. In the budgeting process, based on where you add the most value, you allocate **what percentage of your public life you can assign to each role type**.

How Do You Do This?

Any change requires three key elements: time, tool, and process.

Regarding time, commit to about 60 minutes of uninterrupted thinking time. Do not do this by yourself. Do this with your best friend. He is the One who knows you, loves you, and has your best interests in His heart.

He said, *"I came that you may have life, abundant life"*. He promised *"I am with you always"*, and *"I will never leave*

you or forsake you." Remember He is the one that gives you your life. By faith, He is the One that could give you 168 hours in your coming week. He is the One to whom you are accountable for the ways you will spend the time he gives you each day and each week.

For a simple tool, download the time budgeting tool available

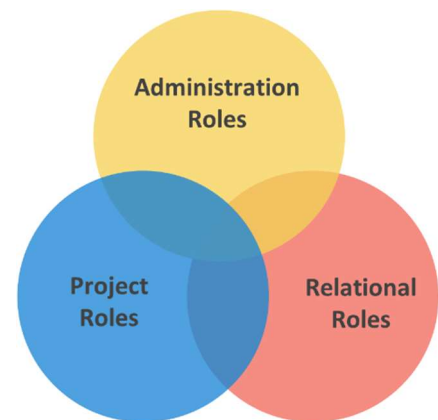
<https://nomoreoverload.com/Data-Web/eStore/Templates/aboutime.xlsx> .

This is a simple Excel workbook. Take time to read the introduction part on the first sheet.

The process is simple. With Jesus at your side, consider Him asking you some key questions. Ask Him to help you answer them and enter the corresponding data.

Your Private Life

- **How many hours a week should you devote to the gift of sleep?** Better still, if you are His little child how many



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hours of sleep does **He think** you need? Do not resist His will for you. Obey His prompting.

- **How many hours a week should you invest in developing your spiritual well-being?** Here we are talking about the time you invest in developing your relationship with God. We are talking about prioritizing the time and activities that nourish your soul. DO NOT include the time you invest in serving Him.
- **How about your emotional bank account?** Think of the activities that you love to do that energize you and refuel you emotionally. How many hours a week should you budget for these?
- **How much time should you dedicate to your physical needs?** Be sure to include personal hygiene, time for good relaxed meals, and physical exercises...
- Now think of the duties you have towards your **immediate family**. How much time should you give to this? Be reasonable. Do not do for others what they can do for themselves.

Your Public Life

Now that you have entered the hours you devote to your private life, Excel will give you the remaining hours that you should invest in your public life. These should include paid or unpaid responsibilities as well as roles you play in the life of your extended family.

Your objective is to have the maximum impact using your God-given talents and strengths. To do this you may like to make a list of all the people God brings into your life or the responsibilities He has entrusted into your care. Paint a picture by placing all this into the three-circle Venn diagram related to your public life. Then allocate the percentage of time you feel God would want you to invest in each of these three role areas.

Recalibrate

By faith with God's help, you have started the budgeting process. Take another visit with Jesus. Examine your calendar for the past several weeks. **Estimate or guesstimate**. Where did you spend your time? How much time do you believe you spent on your private life and your public life? Enter the related data into the column to the left of the Excel sheet. On the right of the worksheet, Excel will provide you with a chart that reflects the changes you need to make.

As you do in managing your finances, this is a time budgeting tool. A budget is a tool to permit you to spend. It is not a time management tool. Periodically examine where you spend your time and compare it to your budget and make related changes.

Your Week at a Glance

On the following Excel sheet, try to create a color-coded picture of your desired average week:

- Create a repeatable rhythm or pattern for the important tasks and responsibilities. This applies especially to your private life. Commit to these by placing them into your calendar.
- For your public life, color code blocks of time that reflect the amount of time you wish to invest in each of the three types (Project, Relational, Operational)
- Print this picture and place it where you and others can see it. Let it be the guiding light as you manage your time and your appointments.
- Discuss your week at a glance with the important people in your life. Ask for their support and accountability as they collaborate with you in fulfilling your life purpose.

Note: The following sheets in the Excel workbook are for creating a model of integrated balanced living which we discuss in another

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paper. See

<https://www.nomoreoverload.com/about-time/>

**Time is the only finite resource.
How we spend and invest it
defines our purpose and reflects
our priorities.**

The Parable of the Mina

In Luke 19 we read a very powerful parable.

Jesus said: "A certain nobleman went into a far country to receive for himself a kingdom and to return. So he called ten of his servants, delivered to them ten minas, and said to them, 'Do business till I come...'"

"And so it was that when he returned, having received the kingdom, he then commanded these servants, to whom he had given the money, to be called to him, that he might know how much every man had gained by trading. Then came the first, saying, 'Master, your mina has earned ten minas.' And he said to him, 'Well done, good servant; because you were faithful in a very little, have authority over ten cities.' And the second came, saying, 'Master, your mina has earned five minas.' 19 Likewise he said to him, 'You also be over five cities.'

"Then another came, saying, 'Master, here is your mina, which I have kept put away in a handkerchief. For I feared you because you are an austere man. You collect what you did not deposit, and reap what you did not sow. And he said to him, 'Out of your mouth I will judge you, you wicked servant. You knew that I was an austere man, collecting what I did not deposit and reaping what I did not sow. Why then did you not put my

money in the bank, that at my coming I might have collected it with interest?'

"And he said to those who stood by, 'Take the mina from him, and give it to him who has ten minas.'

You may be like Jim and Jill seeking to adjust life priorities to protect your health or your marriage. Or you may be like me. I am 80 years old. My wife and I are empty nesters in our freedom years. Regardless of your state of life, you are stewards of the time you are given.

As long as God gives you life, He has a purpose for your life. Each week, each of us is given the same size "Mina" totaling 168 hours. Time is the only finite resource. How you budget and spend your time defines your life purpose and reflects your priorities. How you spend your time is critical to your present and future rewards.