

**“How Much Time Do You Have?”
Psalm 90:12**

Intro: Imagine there is a bank that credits your account each morning with \$86,400. It carries over no balance from day to day. Every evening deletes whatever part of the balance you failed to use during the day. What would you do? Draw out every cent, of course!

Each of us has such a bank. Its name is TIME. Every morning, it credits you with 86,400 seconds. Every night it writes off as lost whatever of this you have failed to invest to good purpose. It carries over no balance.

“No rollover minutes w/ God!”

It allows no overdraft. Each day it opens a new account for you. Each night it burns the remains of the day. If you fail to use the day’s deposits, the loss is yours. There is no going back. There is no drawing against the “tomorrow”. You must live in the present on today’s deposits. Invest it so as to get from it the utmost in health, happiness, and success! The clock is running. Make the most of today.

I heard a story about a man who worked at a factory. One of his main jobs was to blow the factory whistle at 5:00 to indicate the workday was over. He walked to work each day and passed a jewelry store where a beautiful grandfather clock was displayed in the window. Every morning, he stopped and set his pocket watch to match the time on the grandfather clock. One morning the storeowner was out front sweeping the sidewalk and the factory worker asked him how he kept such accurate time on the grandfather clock. The jeweler said, “Oh, I set it every afternoon when the factory whistle blows at 5:00.” [That could lead to trouble!]

People live by the clock, because time is important to all of us. Benjamin Franklin said, “Do not squander time, for it is the stuff life is made of.”

Many frustrated people seem to always fight the clock, habitually, as a way of life. They stay up late, then they sleep as late as they can and then rush frantically to school or work, gulping down an unhealthy breakfast in the car, applying their make-up (or using a razor) at the stoplight, talking on their cell phone at the same time.

As I study Jesus’ life I am amazed that He never seemed to be in a hurry. Although He was doing the most important job in history (redeeming the world), and although He knew He only had a few years to do it, He never ran. He made time to consider the flowers and the birds of the air. He had time to put his hands on the little children and bless them. Time was His friend.

The Bible gives us some great insight into how time can become your friend rather than your enemy. Basically, God exists in a realm that is not bound by time or space. God doesn’t wear a Rolex or even a Timex. He doesn’t have a Planner, a calendar or a Smart-phone. He is the

Creator of time, and He is greater than time. So, the first step in making time your friend is to totally immerse your life in God.

In Psalm 90, we read:

1 Lord, you have been our home since the beginning.

2 Before the mountains were born and before you created the earth and the world, you are God. You have always been, and you will always be.

3 You turn people back into dust. You say, "Go back into dust, human beings."

4 To you, a thousand years is like the passing of a day, or like a few hours in the night.

5 You sweep people away like dreams that disappear or like grass that springs up in the morning.

6 In the morning they are fresh and new, but by evening they dry up and die.

10 Our lifetime is seventy years or, if we are strong, eighty years. But the years are full of hard work and pain. They pass quickly, and then we are gone.

11 Who knows the full power of your anger? Your anger is as great as our fear of you should be.

12 Teach us how short our lives really are so that we may grow in wisdom.

Let's use the four letters in the word TIME to help us learn it's importance. Treasure, Invest, Manage, Enjoy

TREASURE

Psalm 90:12 So teach *us* to number our days that we may gain a heart of wisdom.

God says we should treasure time as a valuable commodity. You number your years (or at least some of you do), but God says every day is so precious, we should treasure it and number it.

To realize the value of ONE YEAR, ask a student who failed a grade.

To realize the value of ONE MONTH, ask a mother who gave birth to a premature baby. How valuable is an hour? Ask the businessman whose flight was delayed an hour and he missed an important business deal. How valuable is one minute? Ask the man who had the heart attack in the restaurant and an EMT happened to be sitting at the next table and CPR saved his life. How valuable is a second? Ask the person who barely missed a head on w/ an oncoming car. How valuable is a millisecond? Ask the Olympic swimmer who missed qualifying by six-tenths.

Time really is valuable. So learn a couple of things about what this means for your family:

Treasure every moment that you have! Yesterday is history. Tomorrow is a mystery. Today is a gift.... That's why it's called the "present!"

"You can make more money but you can't make more time."

Have you ever heard the expression, "time is money?" It's not true. Time is much more valuable than money. It may be hard to make more money, but it can be done. But it is totally impossible to make more time. TIME is more valuable than money.

A.W. Tozer wrote: "Time is a resource that is nonrenewable and nontransferable. You cannot store it up, slow it up, hold it up, divide it up or give it up. You can't hoard it up or save it for a rainy day—when it's lost it's unrecoverable. When you kill time, remember that it has no resurrection."

So, understand that you should treasure time as the most valuable asset you are given in this world. The next letter in TIME is: I

INVEST

We use a lot of phrases with time that aren't really possible. You can't buy more time and you can't really find more time. We speak of making time, but that's impossible, too.

1. You can't save time - you can only invest it

Time is more valuable than money, but it's like money in that it can be spent and invested. It's different from money though, because while money can be saved, time can't. If you don't use it, you lose it. Forever. In the early 1970s Jim Croce wrote a song that said, "If I could save time in a bottle, the first thing that I'd like to do, is to save every day 'till eternity passes away—just to spend them with you."

Those are great lyrics, and it would be nice if we could save time, but you can't. In fact, a few months after he wrote that song, he was tragically killed in a plane crash in Natchitoches, Louisiana at the age of 30. You can't save time.

We have all kinds of time-saving appliances...like microwave ovens. Guys love to take short cuts in order to "save time." Show me some of the time you've saved—where is it? You can't save it you can only spend it and invest it. At a graduation commencement at his alma mater, Wheaton College, Billy Graham said: "Time is the capital that God has given us to invest. People are the stocks in which we are to invest our time, whether they're blue chips or penny stocks or even junk bonds."

"Time is the coin of your life. It is the only coin you have, and only you can determine how it will be spent. Be careful lest you let other people spend it for you." Carl Sandburg.

2. Where you invest your time reveals what is most important to you.

Matthew 6:21 For where your treasure is, there your heart will be also.

Matthew 6:21 (The Message) It's obvious, isn't it? The place where your treasure is, is the place you will most want to be, and end up being.

There are 168 golden hours in each week. The average person will spend about 56 of those hours sleeping, about 24 of those hours in eating and personal hygiene, and about 50 of those hours working or traveling to work.

That means there are only about 35 hours a week of "discretionary" time left over. That's about 5 hours per day. Where are you investing those hours?

If I were to follow you around and observe you for those 5 hours, after about 10 days, I could tell you what is most important in your life. You might not like it, or agree with it, but for some of you, surfing the Internet or being on Facebook or Instagram is most important to you. For others of you, watching television, or reading magazines is what's most important.

How much of that discretionary time are you devoting to your Lord? How much are you devoting to your family? A study of 1,500 households at the University of Michigan found mothers working outside the home spend an average of 11 minutes a day on weekdays, and thirty minutes a day on weekends with the children (not including mealtime). Fathers spend an average of 8 minutes a day on weekdays and 14 minutes a day on weekends in different activities with their children.

Have you ever heard this excuse? Some dad or mom will say, "I don't spend much time with my family, but the little time I do spend is 'quality time.'" I don't really like that phrase, because it is most often used as an excuse for not spending much time together. "Quality time" is really a misnomer, because all time has the same quality. Consider this second...was it of higher quality than the previous second...or of this second right now? It's like talking about "quality money." If I offered you a hundred dollar bill, would you say, "No, it's wrinkled." I'd rather have that new, crisp \$5 because it's of better quality." Hello.?!

I prefer the phrase "fun family time" or "meaningful family time" but there is no substitute for investing a large quantity of time with your family. If they are important, you'll indicate it by the amount of discretionary time you give them.

The next letter in TIME is: M

MANAGE

Ephesians 5:15, 16

I remind you that all the money we receive comes from God and we only manage it. The same can be true of time. God is the creator of time, and He alone controls it.

A time management expert was teaching a seminar for executives. He placed a large, clear open-mouthed jar in front of the group. Next, he put seven or eight large rocks into the jar until it was full. "Is the jar full?" He asked. Everyone nodded. Then he took pebbles and filled up the jar with the small rocks until they reached the rim. "Is the jar full?" By now, they didn't answer. So, he poured fine sand in. "Is the jar full?" Some nodded. He proceeded to take a pitcher of water and filled up the jar again. "What's the lesson about time management?" he asked. Hands shot up, and everyone agreed "No matter how busy you are you can always fit more things into your schedule." "Wrong." he replied. "The lesson is: unless you put the big rocks in first, they never will fit in. You must figure out what the big rocks are for you."

What are the big rocks in your life? Giving time to God? Giving time to your marriage and to your children? If you don't put those big rocks in first, someone else will fill up your jar. Understand:

1. Every moment is a gift from God that must be managed wisely

There is an entire field of study called "time management." In almost every business in America, consultants are hired to teach busy executives how to better manage their time. Time management is a hot topic. In his book, *Seven Habits of Highly Effective People*, Stephen Covey writes: "Time management is a misleading concept. You can't really manage time. You can't delay it, speed it up, save it or lose it. No matter what you do time keeps moving forward at the same rate. The challenge is not to manage time, but to manage ourselves."

The Bible uses another word. Instead of managing your time, it speaks of "redeeming" the time, which is an even better idea.

Ephesians 5:15 So be careful how you live, not as fools but as those who are wise. 16 Redeem the time (make the most of every opportunity for doing good), in these evil days.

In other words, be constantly looking around to make the most of every opportunity. Emmett Smith was a great football running back, but he's not the biggest or the fastest, or the strongest. What he excels at is running with his eyes open, and he is one of the best at seeing holes as they open and then running through them. That's the way we should live, looking for every opportunity to invest time wisely, then darting through them. When an opportunity passes, it can't be reclaimed—it is gone forever. That's what it means to redeem the time.

2. If you don't manage your time - someone else will manage it for you

You can't save time, or even waste time—you are going to spend it somewhere and invest it in someone. If you don't control your schedule, someone will always be happy to do it for you. Some people complain they just don't have enough time to spend with their family. You've got exactly the same amount of time as everyone else; you just aren't managing your time wisely or managing yourself wisely.

The most important time you will invest will be in your family. Many of you remember the song, "The Cat's in the Cradle" by Harry Chapin. Part of it says,
"My child arrived just the other day.
He came to the world in the usual way.

But there were planes to catch and bills to pay.
He learned to walk while I was away.
He was talking before I knew it, and as he grew
He said, "I'm going to be like you, Dad.
You know I'm going to be like you."

My son turned ten just the other day.
He said, "Thanks for the ball, now come on let's play.
Can you teach me to throw?" I said, "Not today,
I've got a lot to do." He said, "That's OK."
And he walked away and he smiled and he said
"You know I'm going to be like you, Dad,
You know I'm going to be like you."

The final verse says:
I've long since retired and my son's moved away.
I called him up just the other day.
I said, "I'd like to see you, if you don't mind."
He said, "I'd love to, Dad, if I could find the time.
You see, my new job's a hassle and the kids have the flu,
But it's sure nice talking to you, Dad.
It's been real nice talking to you."
And as I hung up the phone it occurred to me,
He'd grown up just like me.
My boy was just like me.

Maybe you've heard the song, but here's the rest of the story: Harry Chapin's wife, Sandy, actually wrote the words to that song after their son Josh was born. It became a self-fulfilling prophecy. When their son was 7, Harry was performing 200 concerts a year, and Sandy asked him when he was going to take some time to be with his son. Harry promised to make some time at the end of the summer. He never made it. That summer, a truck hit Harry's Volkswagen bug and he was killed.

The final letter in TIME is: E

ENJOY

The time you spend with your family should be enjoyable. It should be the best time of your life. Here is a couple of ways to enjoy your family time.

1. Say NO to family time-robbers

There will always be something else to do. There will always be somewhere else you can be, but if you are going to make spending time with your family a priority you are going to have to learn the power of that little two letter word, "NO."

You need to understand that when you say, "YES" to family time, then you have already said, "NO" to everything else. But many dads and moms allow interruptions and other demands

detract from their family time. A thousand years from now, what is going to be more important, spending time with your family, or watching some television show?

Nobody on their deathbed ever said, "I wish I had spent more time at work."

Several years ago, Ken Griffey, Jr. was invited to the "Players Choice Awards" where he was to be awarded the player of the decade award. That's a big deal...on national television. He beat out players like Barry Bonds and Mark McGwire. But when he found out when the award was to be given, he declined to attend. He had something more important to do. His five-year-old son, Trey, was playing in his first baseball game, and Ken wasn't going to miss it. Good for him!

You need to learn to say, "NO" to some of the things that take you away from your family. Here's another reason to work on enjoying your family time:

2. Say YES to happy memories!

Our kids are only going to be with us for a few years, so we must make the most of it.

Illus. of Happy Memory

"An old man was up in his attic going through boxes of photo albums when he came on a journal his now adult son had kept. Opening the yellowed pages, he glanced over a short reading, and his lips curved in an unconscious smile. Even his eyes brightened as he read the words that spoke clear and sweet to his soul. It was the voice of the little boy who had grown up far too fast in this very house, and whose voice had grown fainter and fainter over the years. In the utter silence of the attic, the words of a guileless six-year-old worked their magic and carried the old man back to a time almost totally forgotten.

Entry after entry stirred a sentimental hunger in his heart like the longing a gardener feels in the winter for the fragrance of spring flowers. But it was accompanied by the painful memory that his son's simple recollections of those days were far different from his own. But how different?

Reminded that he had kept a daily journal of his business activities over the years, he closed his son's journal and turned to leave, having forgotten the cherished photo that originally triggered his search. Hunched over to keep from bumping his head on the rafters, the old man stepped to the wooden stairway and made his descent, then headed down a carpeted stairway that led to the den.

Opening a glass cabinet door, he reached in and pulled out an old business journal. Turning, he sat down at his desk and placed the two journals beside each other. His was leather-bound and engraved neatly with his name in gold, while his son's was tattered and the name "Jimmy" had been nearly scuffed from its surface. He ran a long skinny finger over the letters, as though he could restore what had been worn away with time and use.

As he opened his journal, the old man's eyes fell upon an inscription that stood out because it was so brief in comparison to other days. In his own neat handwriting were these words:

Wasted the whole day fishing with Jimmy. Didn't catch a thing.

With a deep sigh and a shaking hand, he took Jimmy's journal and found the boy's entry for the same day, June 4. Large scrawling letters, pressed deeply into the paper, read:

Went fishing with my dad. Best day of my life.”

James 4:14 How do you know what will happen tomorrow? For your life is like the morning fog—it's here a little while, then it's gone.

Turn to the person next to you and say, “You don't have very long to live!” So, let's make some happy memories of TIME...Time to Treasure, Time to Invest, Time to Manage, Time to Enjoy!

Here's a practical recommendation to help: Add some margin to your life.

A lot of people are on overload and headed for a crash. Consider these statistics:

We spend eight months of our lives opening junk mail, two years of our lives playing phone tag with people who are busy or who are not answering, five years waiting for people who are trying to do too much and are late for meetings. We have much technology and are easily accessible, yet still not succeeding in saving time. We need to learn where the “off” button is on cell phones!

We're a piled-on, stretched-to-the limit society. We're chronically rushed, chronically late, chronically exhausted. Many of us feel like Job did when he said,

Job 3:26 I was not in safety, neither had I rest, neither was I quiet; yet trouble came. [it keeps coming!]

Overload comes when we have too much activity in our lives.

Simply put, we're stressed by the pace of life.

Is there a solution? Yes. The solution is to **put some margin into your life**. Margin is breathing room. It's keeping a little reserve that you're not using up. It's not going from one meeting to the next to the next with no space in between.

Margin is the space between your load and your limit. Hopefully your load is not heavier than your limits. But the truth is that most of us are far more overloaded than we can handle, and there is no margin for error in our lives.

“Marginless” is being 30 minutes late to the doctor's office because you were 20 minutes late getting out of the hairdresser because you were 10 minutes late dropping the children off at school because something unexpected came up and ruined your perfectly timed out plan. That's marginless. A good plan leaves some margin...room for error!

“Margin is having breath at the top of the staircase, money at the end of the month, and sanity left over at the end of each day.

“Marginless” is not having time to finish the book you’re reading on stress. Margin is having the time to read it twice.

“Four benefits of putting margin in your life”

Peace

When you’re not hurrying and worrying all the time, you have time to think. Time to relax. Time to enjoy life. We had some birds come into the building last week. We were busy looking for something in the attic, in a rush...they started singing, and it was just like we’d been given an invitation: “Just relax. Unless you’re sitting directly under the bird, relax.”

Better health

Unrelenting stress harms our bodies. We all know that, yet we let it continue day after day after day. Many times the only time we get margin in our lives is when the heart attack almost happens or does happen or the blood pressure skyrockets. Why do we wait until our health plummets before we make this decision?

The truth is, your body needs downtime in order to heal. Race cars make pit stops occasionally in order to get repaired. You can’t fix anything going 200 miles an hour. Yet we try to be repaired while we’re still racing through life. Margin builds in time for better health.

Stronger relationships

Lack of margin is one big reason for the collapse of the American family today. When we don’t make relationships a priority and make time for each other, our relationships suffer. The truth is relationships take time, and margin provides the time to sit and talk, to listen and enjoy one another, and to provide the comfort we each need.

Usefulness in ministry

When you’re overloaded by activity, you can only think of yourself. You’re in survival mode, just trying to make it through another day. But being available to God for his use makes all the difference in this world. When you have no margin in your life, when God taps you on the shoulder and says, “I’d like you to do this for me,” your first response isn’t joy. Your first response is, “Oh, no! Another thing to do! Sorry, God—I’d like to do that, but I’m just too busy.” We end up resenting the great opportunities God brings into our lives. But when you have margin, you’re available for God to use.

You don’t have to live on overload. You don’t have to live in survival mode. Begin today to build a buffer around your schedule. Then enjoy the benefits of margin—and see what God does next!

Jesus said to His Father “I have glorified You on the earth. I have finished the work which You have given Me to do.” (John 17:4)