

DAILY CHESHBON HANEFESH # 20

TOOL # 11

If you had a bank that credited your account each morning with \$86,400, carried over no balance from day to day, allowing you to keep no cash in your account, cancelling all unused funds at the end of each day, what would you do?

You have such a bank. It's called time.

Every morning, each person's account is credited with 86,400 seconds. Every night, each second not put forward toward a good purpose is cancelled. Time carries no balance forward. Nor does time allow us to borrow against future allocations.

"We can only live on today's deposit and invest our time toward the utmost health, happiness, and success."

Cited in Leadership When the Heat's On, McGraw-Hill, Inc.

Today's tool requires us to think about what you have done with your life: whether you have occupied yourself with the service of Hashem, or of your Yetzer Hara.

Consider if a king gave you money to spend in a particular way and warned you not to use it for anything else. He then tells you that he will come to you at the end of the year to check up on you and review your expenses with you, and will not absolve you of any misallocation. What would you do during the year? You would be doing budget checks on a monthly basis to know where the money has been spent and why. You would calculate how much money remained, and be even more careful with the remaining expenditures. You would never wait until the last day of the year without knowing what you have spent, and what can be claimed against you.

You should try to use this tool on a daily basis, if possible. You should use it to determine if you are serving Hashem as you should. Hashem has given you a certain allocation of resources: health, wealth, wisdom, time, etc. He has given it to you for a purpose, and is going to hold you accountable for using every bit of it for that purpose. Look at it as your "expense allowance" that he let's you use in your work for the company. There will be an audit. Don't wait for the last minute to review your records.

If you see that you have been negligent in the past, at least take stock of yourself the rest of your life, and do not allow any more negligence to continue. If you have been avoiding to do this, do not continue this avoidance. **Hashem neither neglects, avoids, nor forgets.**

It is said that "days are like scrolls, and that you should record upon them the things that you would like to be remembered for."

Why do we have such difficulty doing this? There are many reasons. Probably the most prominent reason is because Hashem has given us so many resources, and we do not appreciate the value of them. We forget that it is a “daily deposit” from Hashem. We are like multibillionaire’s who do not have the ability to manage all the resources. Isn’t our portfolio so diversified - health, intelligence, wealth, friends, time, etc. We need an investment team from a high priced firm to manage all this. How can we handle it all? Only by conducting a daily cheshbon.

Today’s Activity: Spend a few minutes tonight as an auditor over one area of the resources that you are managing. Let us say it will be a review of your money. Review every dollar spent today. Was it spent in service of Hashem or of your Yetzer Hora? A \$20 donation to Tzedakkah - for Hashem. \$25 for two tickets to a Rated R movie - for the Yetzer Hora. \$700 for this month’s Jewish day school tuition instalment - For Hashem. \$600 monthly instalment for the lease on the Jaguar (you also have another car sitting in the driveway for mundane driving) - for the Yetzer Hora. Maybe do this at the end of the month. Whom are you spending more money on - Hashem or the Yetzer Hora?

On another night do the same activity with your time. Pick a different resource every day until you have audited your entire portfolio, and find out where it’s going. Not satisfied with the results? It is not too late to change and begin to reallocate your limited resources from now on. You never know when the final grand audit is coming - be prepared at a moments notice!

But what if you can’t make major changes? Is there anything I can do?

Select a large box and place as many rocks as it will hold, until it looks full. Then fill up that same full box with as many marbles as you can. Looks a lot fuller. Is there any more space left? Then dump in as much sand as you can. A lot of granules can fill in between those crevices. Totally filled? Take a bottle of water and pour it in. There was room for that and for probably a few more bottles.

“When there is no space for the great, there may be room for the little; where the little can not enter, the less may make its way, and where the less is shut out, the least of all may find ample room. So where time is, as we say, fully occupied, there must be stray moments, occasional intervals, and bits of time which might hold a vast amount of little usefulness in the course of months and years” - Charles H. Spurgeon (1834-1892)

Let’s apply this bit of wisdom to all our resources. Five more minutes of Torah study a day adds up to 1000 hours over the next 30 years. \$5 a day more Tzedakkah a day becomes over \$50,000 over the next 30 years. One more act of kindness a day turns into over 10,000 good deeds over the next 30 years. A nice addition to any portfolio!