

THE VALUE OF TIME

There is an old joke that surfaces occasionally about God, time, and money. It goes something like this: There was a man who was contemplating the meaning of his life when he prayed to God, "God, how long is ten million years to you?" God replied, "One second." The man sat there and thought about what God had told him and then he asked God another question, "God, how much is ten million dollars to you?" And God replied, "A penny." The man considered the implications of God's answer to that question. Then he asked God another question, "God, can I have one of your pennies?" And God replied, "Sure. It'll just be a second."

The following story actually happened to one of my flock here at St. John's. Although it is not at the same level of finance and time perspective as the joke above, it does have parallel truths. Jack Cober, the victim in this story, is one of the most patient men I know. Of course, I have changed all other names in the story to protect the innocent.

Pastor Arnold Schmidt

A mechanical engineer by trade, Jack Cober always examined his checking account bank statement with a fine-toothed comb, so to speak. He didn't really like credit cards because he had seen so many cases of abuse by both the issuers of the card and the users. Yet, in the modern world, it was a necessity to have at least a debit card. He used it for both business and personal items, meticulously documenting and separating each receipt so there would be no question as to tax relevance.

One Saturday afternoon in May, Jack sat at his desk and began the task of opening the day's mail. Outside the birds sang, the flowers dressed in their finest array, and the children laughed and giggled in play. Jack's dogged loyalty to the duty of work and the forces of the world outside waged a battle in his head. Being a man of compromise, he threw the obvious junk mail in a pile for opening later and focused on what looked like it might be important. The first envelope he opened appeared to be something very official from the law office of Frederick Bartholomew, Esq. They addressed the

letter to Mr. Jackson Rodney Cober and began as follows:

Dear Mr. Cober:

It has come to my attention that you may have some interest in the estate of one of my late clients ...

After that professional sounding opening, the letter quickly degenerated into just another sales gimmick for time-share vacation accommodations at an unnamed Caribbean island.

The second envelope Jack opened contained his bank statement. He immediately made a complete copy of the statement and pulled the two file folders that contained his receipts for business use and his receipts for personal use. He had a receipt to match every charge on the statement and he reconciled the bank balance and his checkbook balance. As he was putting the statement in the filing cabinet, a single sheet fell away from the rest. When he picked it up, he saw the receipt for \$39.99 from the renewal of his computer antivirus program. He realized that he hadn't followed through with the bill. He got the serial number of his

computer and checked to see if it matched what the antivirus program showed as being covered. He was glad that single sheet of paper had come loose because the numbers of his computer and the program paper didn't match. Pulling out the file that contained all the information he had on every computer he had ever owned, Jack discovered that the number on the antivirus program bill was from a computer he had six years ago.

Picking up the phone, Jack punched in the customer service number on the bill. After eight steps of pressing a number to get the right help for his particular problem, Jack finally reached a human being.

“Customer Service,” said the lady. “How may I help you today?”

“Yes, I recently had my antivirus subscription renewed automatically via the internet and I have a little problem with the bill. The serial number of the computer on the bill doesn't match the serial number of the computer that I have.”

“Yes, sir, that does sound like a problem,” she said, light-heartedly. “May I have your customer number on the bill, sir?”

“Sure. It’s 45820865317.”

“It will take me a couple of minutes to bring your file up, sir. Can you hold on?”

“Sure,” replied Jack. “If it will help you find the problem, I’ve discovered what appears to have happened.”

“Certainly, sir,” said the lady.

“The number on the bill is from a computer I had six years ago. I retired it two years ago and bought a new one. The number on last year’s renewal is correct, so I don’t know how they came up with the old one.”

“Thank you, sir. Let me get into your account and look for that. I’ll be back as soon as I can.”

“Okay,” said Jack.

Approximately fifteen minutes of time and twenty-four repetitions of the same commercial passed by when the lady finally came back on. “I’m very sorry for the delay, sir, but our computers are just running slow today. I found your file, and it is just like you said. I can’t explain why they picked up the old number, but it was obviously a mistake. I am making the changes to your account, and you

should receive a letter in the mail acknowledging the problem and showing the corrections made. I'm very sorry for the inconvenience, but should anything happen, we will cover your new computer."

"That was easy enough," Jack said to himself.

But, alas, somewhere in the dark recesses of interoffice bureaucracy, the simple correction failed to take root. Two weeks later, Jack received a letter from the company that said their computer system couldn't simply correct the contract for the service. They would have to cancel the contract with the incorrect number and reissue a new contract. Unfortunately, such action would require them to issue a refund to his debit card and then process a new charge for the new contract. They provided a special customer service number for him to call to approve the transactions.

Jack called the number and gave his approval. He inquired as to how soon he should get his refund. It should be credited to the card number that was originally charged within 7 to 10 business days was the answer he received. One month later he had still not seen the refund, so he called the customer service number. Jack gave the representative

the whole story; the lady recorded it all and gave him his third case number for reference. She said they would call him back within 7 to 10 business days. By this time, the little gray cells in your brain have deduced that Jack never received a call back and the refund had not shown up.

The story is further chronicled as follows:

January–February 2011—I received two more case numbers with my phone calls that comprised the same original conversation.

March 2011—A sixth case number accompanied my call that the operator rerouted to the back office. The customer representative told me that they had issued a refund three months ago. I sent them three months of bank statements showing that I had not received the refund.

April–May 2011—I received two more case numbers with phone calls where they said the back office was still working on the problem.

June 2011—I talked to the back office, and they said I needed to get with my bank to find out where the money was. I went to the bank, and they told me it would cost \$10.00 per month to go back and research all transactions—meaning if they go back

to when the refund was supposed to have been credited, it would cost me \$60.00 to research where the \$39.99 refund was.

July 2011—I received a tenth case number from another customer service representative who took down the whole history of the problem and said I should hear from the back office in 7 to 10 business days.

August–September 2011—Two more case numbers were issued to me during calls in which I repeated the whole story again to two other customer representatives.

September 2011—I talked to another customer representative and gave her the complete history once again. After listening to the same song on hold for fifteen minutes, I talked with the lady who came back on the line. She read back the information in the file about the refund—they credited it to Visa card ending in XXXX four months ago. I told her that I didn't have a Visa card, only a Mastercard debit card. She said her supervisor would contact me in 7 to 10 business days.

October 2011—After thirty minutes on hold listening to a recording telling me how much they value

my call, I get a customer representative who listens to the story and then says she would have to get a supervisor. I informed the supervisor that the Visa card that they credited the refund to was an old card that expired four years ago. She said she would get back to me in 7 to 10 business days.

November 2011—I talked with a supervisor and reminded her that their company policy stated that a refund could only be issued to the card that was originally charged and they had clearly not followed company policy by refunding to a different card.

December 2011—The customer service representative I talked to gave me a sixteenth case number. After being disconnected two times, I finally got a customer service representative who told me that I needed to get with my bank to find out where the refund was. I explained how much it would cost me to do that and that I didn't feel it was my responsibility since they had made the mistake in crediting the wrong card.

January 2012 - June 2012—I received six more case numbers.

July 2012—On my twenty-third case number, customer service told me they had reissued a credit to my debit card, but when they read off the card number, I told them that wasn't my card number. A supervisor should contact me in 7 to 10 business days.

August 2012 - December 2012—I received five more case numbers.

January 2013—A refund credit shows up on my bank statement.

As was his nature, Jack had established a file for the issue and had recorded every conversation and every case number and every person he had talked to. He never talked to the same person twice, nor did he ever receive a phone call back. Jack added up the time spent on the matter and found that the \$39.99 refund necessitated an input of his time amounting to 44 hours. But in absurdities such as this case, to try to assign the value of one's time is, well ... absurd?

I asked Jack if he ever got mad or frustrated by the whole affair. He told me that, as a child, he remembered his mother having a similar experience and she had told him that the best way to handle it was to always be a pleasant, persistent pest. I asked him what he thought made the difference. He said “attrition”—he just wore them down. I mentioned that in theology, “attrition” usually meant repentance for sin out of fear of punishment rather for love of God. Jack just smiled.

Later that day, I gave some more thought to Jack’s experience and how he handled it. We’re given a limited amount of time on this earthly journey, and we should consider every minute a valuable gift from God. Sometimes we just don’t know the value of the time we put into something because we don’t always see immediate results. How do you measure the impact of Jack’s approach to all those people that he talked to? Would the value of his time have increased if he had gotten mad and really gave it to whoever he was talking to? Perhaps I should give it a try the next time I’m faced with an absurd situation. Doing some basic math, though, I offer the following calculation as to the value of Jack’s time: 44 hours x 60 minutes/hour x 60

seconds/minute x 10 million dollars/second (God's time value standard, considering time as a gift from God) = \$1,584,000,000,000.00. Of course, he did save \$39.99.

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