

Give Yourself a Margin of Error

My first gig out of school was a breathtaking foray into the world of mortgage banking. Most folks deal with mortgage banks (what we called our employer) or mortgage companies/servicers (what customers called us) at some point, thanks to their status as homeowners. You send payments to the company, resolve issues, refinance and pay property taxes indirectly.

My role was in default loans. Not fun; managing irate customers who could not make payments. I left that role with several, sacred lessons in tow. Here is one that hopefully encourages you today.

My boss was an innovative thinker who held that specific position because his boss was an innovative thinker. This company was in the private sector. They were always looking for ways to save money, which thankfully did not include jettisoning me! In fact, they tasked another co-worker and me with researching ways to increase the number of loans each representative managed. Efficiency is the fancy term for this, although this article is not about efficiency.

Well our little tag team pressed forward with clear marching orders. The first report submitted for approval from our bosses was an analysis of everything default processors did daily. After all, how can you figure out how to increase what a person does unless you know what he/she does? The report identified each task, how long it usually took and how many times processors engaged in that every day.

We deliver the fancy report to the bosses. The big boss takes 30 seconds to review and asks how we determined our numbers. How did we determine those numbers? Simple. We found the weekly statistics and divided them by 40 to calculate daily

averages. People work eight hours per day for five days every week. Genius, right? We had our annual bonus speeches written in advance.

We never made those speeches. Instead, we spent what seemed like 40 hours explaining our methodology. The big boss summarized our failure thusly:

“People never work an 8-hour day. Yes, they may be in the office from 8-5 with lunch, but they are not spending 8 hours at their desk producing work. They meander around the office, talking to people, chatting at the water cooler, reading, handling personal stuff. They probably at best work 85% of scheduled work time per day.”

Then he launched the verbal haymaker. “Your data omits a margin of error. Add it and then we can talk.”

WOW! Okay, this was amazing. First, do our bosses realize we waste time? I mean, we all did at times but man, I had nightmares where they found me wandering around chatting up the accounting team. Nevertheless, they clearly knew about this part of the work culture. In addition, I am dating myself by noting this conversation occurred prior to the Internet age but only ever so slightly. The 85% estimate seems optimistic these days, thanks to social media, podcasting, the Internet, etc.

However, the margin of error concept stuck with me. Did I give my co-workers or employees a margin of error? What about my bosses? Does the concept extend to personal matters? Did I give my family a margin of error? If so, did they return the favor? What about my family now? Do I give my wife a margin of error? What about my sons?

Does this concept extend to spiritual matters? Do I give God a margin of error? That sounds heretical. Why does the perfect Creator need a margin of error? Perhaps the more theologically safe answer is do I expect God's calling for my life to need a

margin of error? In other words, does my perception of God's vision for my life need a little re-structuring? Maybe my timing and progress-measuring benchmarks fall out of alignment with the eternal.

How does this process operate (or fail to operate) in my finite brain? Well, I expect certain events or results to happen at certain appointed times without delay. Moreover, without barriers from other people or cataclysmic events forcing me in a different direction.

My love for GPS knows few bounds. I have even written GPS chapters and articles. Few innovations shock me anymore but GPS still impresses me. A navigational tracking tool that not only calculates your commute time but also identifies events such as accidents or congestion affecting your trip? Pretty slick! It also gives me alternate routes.

That is my favorite GPS feature. Anything that identifies future problems and how to avoid them wins the gold medal. That is what we want in our lives, careers, relationships, etc. Right? And we can develop a greater understanding of our paths by developing a greater understanding of God. However, my understanding of God includes the caveat that we cannot fully understand God. Therefore, the mystery remains as well as barriers, cataclysmic events, etc.

A favorite GPS feature offers us some hope. My little map app identifies an accident in the near future and assures I am still on the fastest route. It will not be the easiest route but choosing another path is even more treacherous. I can even look further up the map and realize the congestion does end and when. This is soothing information. God promises us calling-clogging congestion will end, although we cannot know the end. Still, He also promised us the congestion happens because that is part of the plan. We resist turbulence like the Pharisees because we fail to understand God's plan and ultimate purpose. We think God wants us to accomplish great

things but He is more concerned about who we become and less concerned about accomplishments.

What about you? Do you give God a margin of error? {eoa}

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