

Margin:

Restoring Emotional, Physical, Financial, and Time Reserves to Overloaded Lives

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St. John in the Wilderness

I. The Problem: Pain

- **Marginless living = having no resources left**
 - **Money**
 - **Physical**
 - **Emotional**
 - **Spiritual**
 - **Time**

Marginless vs. Margin

- **Baby crying, phone ringing at same time**
- **Carrying heavier load than you can lift**
- **Not having time to read book on stress**
- **Fatigue**
- **Hurry**
- **Anxiety**

- **Grandma taking baby for afternoon**
- **Having friend help with the load**
- **Having time to read it twice**
- **Energy**
- **Calm**
- **Security**

1. The Problem

- **Unexpected pain of progress – mixed blessing**
 - **More affluence, education, technology, entertainment, yet more stressed**
 - **More need for therapists**
 - **Self-destructive behaviors**
 - **Poor parenting**
 - **Pollution**
 - **Sexual permissiveness**
 - **Anxiety; “out of control” feeling**
 - **Aging bodies develop new diseases, symptoms**

Marginless Living:

- **“New universal constant”**
 - **Emotional, relational, societal pain**
 - **Stress, frustration, despair accompany prosperity**
- **Pain focuses us on what’s wrong**
 - **Saves us from further injury by moving us in the opposite direction**
- **Progress no longer looked forward to**
 - **A future without hope**

“Tumbling from Crisis to Crisis”

- **First forecast: 1970's**
 - ***The Limits to Growth* id'd exponential growth in a finite system**
 - **Predicted decline in population, industrial capacity if unchecked**
- **1980's: *Third Wave, Megatrends* forecast constant change**
 - **Problems kept building despite Western economic prosperity**
 - **Crime, drugs, pollution, AIDS, debt**

Personal Crises of Many

- **Exhaustion, desperation**
 - **Nowhere to turn/don't know how to repair**
 - **Missing social supports, roots, community**
 - **Inability to connect in relationship with each other**
- **“Progress” measured in economic, cognitive values only**
 - **Gives no value to human, environmental relationships**

Problems of "Progress"

- **Progress sabotages margin**
- **Progress leads to stress**
 - **Overload, complexity not factored in**
- **Progress has unanticipated consequences**
 - **Much progress has positive origins, negative outcomes**
- **Progress based on faulty premises**
 - **Earlier ideas: Improving life for many**
 - **Contemporary ideas: Money, technology, education for individuals**
 - **Transcendent values missing – short-term thinking only**

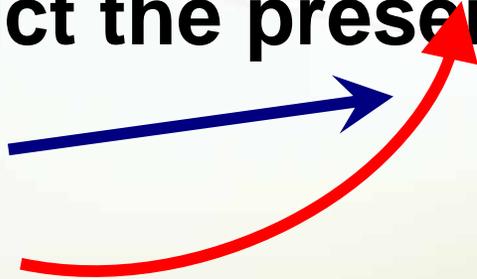
Environments

- **Most Progress:**
 - **Physical environment (material world)**
 - Wealth, technology, health
 - **Cognitive environment (intellectual world)**
 - Knowledge, information, education
- **Most Pain:**
 - **Social environment**
 - Family, friends, neighbors, church
 - **Emotional environment (psychological world)**
 - Feelings, attitudes
 - **Spiritual environment**
 - Eternal and transcendent – God
- **Margin *required* in relationships**

Crucial Task

- **Reverse the order of emphasis and visibility of the contemporary environment**
 - **How do we know this?**
 - **Teachings of Christ about relationship, mercy**
 - **Not about measuring profits or test scores**
 - **William Wilberforce, 19th C. British MP:**
“Measure progress by your experience of the love of God and its exercise before men”

Pain of Problems

- **Unprecedented speed of change in every area of contemporary life**
 - **Cannot use history to predict the present, much less the future**
 - **Most thinking in linear terms**
 - **Change now is exponential**
 - **Relatively small problems grow into crises in a short time**
 - **Margins disappear one by one in all areas of life**
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Limits to Margin

- **Previously unlimited in growth potential**
 - Expansion, waste was norm in many areas
- **Now limits met or exceeded**
 - Society and individuals unable to change patterns quickly
- **Ways of dealing with limits**
 - Isolation of problems/solutions
 - Break down into parts, not seeing the whole picture
 - Integration of problems/solutions
 - “Systems thinking” for future planning
 - Sees all things as related

The Pain of Stress

- **Stress: *A nonspecific response of the body to a demand made upon it***
 - **Not “out there” but inside us**
 - **Can be positive (eustress) or negative (distress)**
 - **Many neurohormomonal changes result**
 - **3 stages:**
 - Alarm
 - Resistance (“fight or flight”)
 - Exhaustion
 - **When triggered too often, body overdoses on own adrenaline**
 - **Success = no apparent body damage**
 - **Failure = tissue aging, infection, immune & cardiovascular damage**

Is It Worse Today?

- **Modern conditions tend to overstimulate stress response system more than before**
- **3 sources of more stress today:**
 - **Fear – due to more crime, violence**
 - **Insecurity – changing technology, jobs, family situations**
 - **More alone than ever before**
 - **Study: Loners twice as likely to die in a given time period as those with extended social networks**
- **Stress on increase/social networks on decrease**

Stressors

- **Physical vs. Mental**
 - **Physical generally has positive health benefits**
 - **Mental: frustration, lack of control most difficult to deal with**
 - **Most physical symptoms have mental connections**
 - **Complete lack of stress often as stressful as too much**
- **Recommendations for too much stress:**
 - **Stress reduction – decrease load**
 - **Stress management – learn how to control response**

Pain of Overload

- **There are limits to any system**
 - **Modern life keeps adding more details**
 - **At some point thresholds are met & exceeded**
 - Performance suffers in any system, personal or other
 - Physical, emotional, mental
 - **Thresholds different for everyone, every system**
 - **“Saturation point” may come on suddenly**
 - **Manifests in many symptoms**
 - Anxiety, breakdown
 - Hostility, resentment, depression
 - **Often misdiagnosed**
 - **Unprecedented in previous times**

Kinds of Overload

- Activity
- Change
- Choice
- Commitment
- Competition
- Debt
- Education
- Expectation
- Fatigue
- Hurry
- Information
- Media
- Ministry
- Noise
- People
- Pollution
- Possession
- Problem
- Technology
- Traffic
- Waste
- Work

Why Do We Overload?

- **Lack of understanding**
- **Conscientiousness**
- **“Follow the leader”**

**“We must not allow ourselves to be...
distressed in areas that have
absolutely *no transcendent
importance*”**

Swenson, p. 88.

II. The Prescription: Margin

- **Margin = opposite of overload**
 - **The amount allowed beyond that which is needed**
 - ***The leeway we once had between ourselves and our limits***

$$\text{Power} - \text{Load} = \text{Margin}$$

- **Power = skills, resources**
- **Load = internal factors (personal expectations, etc.) & external factors (work, obligations, relationships)**

Margin = Semi-visible

- **Physical, financial pains visible**
- **Other pains not perceived by senses**
 - **Emotional, psychological, social, relational, spiritual pains fit this description**
 - **Difficult to sort out, talk about**
- **Margin, like stress, threshold phenomenon**
- **Basic necessity like rest**
 - **Gone with coming of electric lights, media, travel**

Availability

- **God expects us to be available for the needs of others whose needs are often not schedulable**
 - **When we are overwhelmed:**
 - **We are more concerned with our personal sanity than others' needs**
 - **No longer concerned with building a better world**
 - **“Having nothing in reserve, we tune out the need”**

Four Margins

- **To be healthy requires margin in at least four areas:**
 - **Emotional energy**
 - **Physical energy**
 - **Time**
 - **Finances**

Emotional Margin

- **Emotional energy within us is not fixed but always in state of flux**
- **Cannot continue to drain emotions without replenishing**
- **Important to know:**
 - **What our limits are**
 - **What feeds us**
 - **What drains our emotional batteries**

Restoring Emotional Margin

- **Cultivate social supports**

- **Caring friends, family**

- **Bond with a pet**

- **Reconcile broken relationships**

- **Volunteer; in serving others we are also served**

- **“Pay it forward”**

- **Rest. Unplug. Escape. Relax.**

- **Laugh!**

- **Cry**

- **Create appropriate boundaries**

- **Envision a better future**

- **Give thanks**

- **Be grace-filled**

- **Be rich in faith**

- **Hold on to hope**

- **Love others as God’s own**

Margin in Physical Energy

- **We victimize ourselves by**
 - **Poor conditioning**
 - **Sleep deprivation**
 - **Obesity – “chronic biscuit poisoning”**
- **Stress-induced illnesses; chronic anxiety**
- **Pollution-related diseases**
- **Lack of sexual restraint**
- **Illicit drug use**
- **Smoking**
- **Alcohol abuse**

Keys to Physical Margin

- **Sleep**
 - **Long hours, shift work contribute to sleep problems**
- **Exercise**
- **Proper nutrition**
 - **“More in US die of too much food...than too little”**

Restoring Physical Margin

Healing = matter of time + opportunity

- **Take personal responsibility**
 - **Change must come from ourselves, not others**
 - **Gain physical margin through emotional margin**
 - **Use physical exercise, emotional supports to reduce stress**
- **Change poor habits**
 - **Establish new habits, new ways of rewarding self and others**
 - **Surround self with supporters rather than those who undermine changes**

Restoring Physical Margin (cont.)

- **Value sleep and rest**
 - **Find what is optimum for you and make time**
 - **Nap when necessary!**
- **Build in exercise for sounder sleep**
- **Pay attention to nutrition to avoid diseases**
 - **Decrease fat & sugar intake**
 - **Decrease processed foods**
 - **Add fruits, vegetables, fiber to diet**
 - **Drink plenty of water**
 - **Portion control**

Restoring Physical Margin (cont.)

- **Make time for exercise**
- **Benefits for body, mind, spirit**
 - **Find what you enjoy/works for you**
 - **Try new ways to incorporate exercise into daily life**
 - **Stick with it - forever**
 - **“The real battle...takes place in your mind, not in your body”**

Margin in Time

- **Time-conscious management techniques have compressed and intensified time for all**
“Hyperliving”
Fast food/Christmas rush/overnight shipping
- **A generation ago, predictions were for much more leisure time, not much less**
 - **Average American works 1 month longer per year than 20 years ago**
- **Technology, not leisure time, has filled most lives**
 - **Bombardment of more demands, expectations**
 - **Work-addicted are rewarded with top positions**
 - **Speed & efficiency given top priority**

Bob Greene, Swenson, p.146.

Margin in Time (cont.)

- **Marginless life toughest on relationships**
 - **Everyone needs:**
 - **Personal time**
 - **Family time**
 - **Sharing time (friend/community) time**
 - **God time**

Societies on speed “are doomed to become God-less”

- **Relationship with God is not “efficient”**

Swenson, p.154.

Restoring Time Margin

- **Expect the unexpected – everything takes longer than anticipated**
- **Learn to say “no”**
- **Turn off the TV/computer/games**
- **Prune activities**
- **Practice simplicity and contentment**
- **Separate time from technology**
- **Develop long-term vision**
- **Take time to thank God (and others)**
- **Relax in face of change of plans (weather, etc.)**

Restoring Time Margin (cont.)

- **Do the right things, and let others go**
- **Take time to anticipate; relish memories**
- **Don't rush wisdom – take time for clarity**
- **Practice slowing down and enjoying where you are**
- **Create buffer zones – plan for MORE time than you'll need for given activities**
- **Plan for free time**
- **Be available for unplanned opportunities**
 - **Do not let the schedule rule all**

Margin in Finances

- **Government, corporate, private debt all on increase**
- **Individuals, families can only directly effect private debt**
- **US real wages falling over last several decades**
- **Consumption growing faster than GDP**
- **Average family using credit cards owes \$9200**
- **Average debt service is \$1500 per year on consumer debt**

Table 2: Family Debt Burden. Debt Service Payments as a Percentage of Family Income

| Income Percentile | 1995 | 1998 | 2001 | 2004 |
|-------------------|------|------|------|------|
| Less than 20 | 19.1 | 18.7 | 16.1 | 18.2 |
| 20–39.9 | 17.0 | 16.5 | 15.8 | 16.7 |
| 40–59.9 | 15.6 | 18.6 | 17.1 | 19.4 |
| 60–79.9 | 17.9 | 19.1 | 16.8 | 18.5 |
| 80–89.9 | 16.6 | 16.8 | 17.0 | 17.3 |
| 90–100 | 9.5 | 10.3 | 8.1 | 9.3 |

Source: Board of Governors of the Federal Reserve System, "Recent Changes In U.S. Family Finances: Results from the 2001 and 2004 Survey of Consumer Finances," *Federal Reserve Bulletin* (2006), www.federalreserve.gov/pubs/bulletin/2006/financesurvey.pdf. *

Table 3: Percentage of Indebted Families Whose Debt Service Payments Are Above 40 Percent of Family Income

| Income Percentile | 1995 | 1998 | 2001 | 2004 |
|-------------------|------|------|------|------|
| Less than 20 | 27.5 | 29.9 | 29.3 | 27.0 |
| 20–39.9 | 18.0 | 18.3 | 16.6 | 18.6 |
| 40–59.9 | 9.9 | 15.8 | 12.3 | 13.7 |
| 60–79.9 | 7.7 | 9.8 | 6.5 | 7.1 |
| 80–89.9 | 4.7 | 3.5 | 3.5 | 2.4 |
| 90–100 | 2.3 | 2.8 | 2.0 | 1.8 |

Source: See note to table 2.

Drawbacks to Debt

- **Government “borrowing from ourselves” began in 1930’s in U.S.**
 - **Idea was to stimulate economy in depression**
- **Corporate debt rose in 1940’s**
- **Personal debt soon followed**
- **Total debt exceeds 2x GDP**
 - **Threatens economic paralysis**
 - **“Imprisons our future”**
 - **Government**
 - **Corporate**
 - **Personal**

Drawbacks to Debt (cont.)

- **Biblical admonishments:**
 - *The borrower is servant to the lender (Proverbs 22:7)*
 - *You cannot serve God and mammon (Matthew 6:24)*
 - *Where your treasure is, there will your heart be also (Matthew 6:21)*
- **The urge to splurge: using plastic as a way of life**
 - **Recreational shopping can lead to being owned by possessions, instead of the other way around**
 - **Credit cards useful for emergencies**
 - **Not everything is an emergency**

Wealth

- **Our society tends to measure everything with \$\$ - the bigger, the better**
- **Jesus' lifestyle and admonitions were clear:**
 - **Wealth is not an objective of the spiritual life**
 - **Wealth is not the measure of a person or of God's love for anyone**
- **Three choices for dealing with money:**
 - **Walk away**
 - **Give it away**
 - **Use for necessities of daily living**
 - **No debt = less need to acquire more wealth**

The Joy of Financial Margin

- **Less worry about money and possessions leaves *MARGIN*:**
 - Room for joy in daily living
 - Room for the joy of helping those in need
 - Especially, room for the joy to know God's presence as an antidote to greed, cynicism, and self-centeredness

“It is more blessed to give than to receive”
(Acts 20:35)

Restoring Financial Margin

- **Travel in the right direction**
 - **Honor God with our financial choices**
- **Break the hold of money**
 - **Give it away**
- **Be part of the counterculture**
 - **Don't buy things to keep up with others**
- **Live within means**
 - **Be realistic and conservative in purchases**

Restoring Financial Margin (cont.)

- **Desire vs. need**
 - **Media exist to make us “need” everything**
- **Decrease spending**
 - **Decrease opportunities to shop – in person or online**
 - **Eat at home more often!**
 - **Good for finances, family, health**
- **Increase savings**
 - **Save for new things; cover emergencies**
 - **Risk: hoarding of wealth instead of giving away**

Restoring Financial Margin (cont.)

- **Make a budget**
 - Know where money goes, and why
- **Unload credit cards; use wisely**
- **Don't mortgage the future**
 - Overbuying housing, cars, etc.
overwhelms us with debt service
- **Resist impulses – highest profit items often nearest cash register**

Restoring Financial Margin (cont.)

- **Share, lend, borrow seldom-used items**
- **Emphasize usefulness over fashion**
 - **Do others really care that something is last year's? Do you?**
- **Fast – even from buying food**
 - **Use up staples, frozen and canned foods**
 - **Remember the old adage:
“Use it up. Wear it out.
Make it do. Do without.”**

Restoring Financial Margin (cont.)

- **Get priorities in order:**
 - ***“Seek ye first the Kingdom of God ... and all these things shall be added unto you”
(Matthew 6:33)***

III. Prognosis: Health

- **Estimate:**
 - **10% of health indicators influenced by physicians, hospitals, and medicine**
 - **Other 90%??**
- **We need a new, integrated health paradigm, beginning with margin**
 - **Margin allows us to breathe**
- **Margin alone cannot provide all we need, but is a start**
- **Health through contentment**

Health Through Contentment

- **Overlooked/unpopular builders of health:**
 - **Simplicity**
 - **Balance**
 - **Rest**
 - **Contentment**
 - **Accepting what God sends because God is good, therefore God's gifts are good**
 - **Consumerist society marked by "indistinguishable discontent"**
 - **Secularism & contentment = enemies**

What Contentment Is/Is Not

- **Not denying feelings of unhappiness**
 - **Is freedom from being controlled by feelings**
- **Not complacency/giving up**
 - **Is willingness to work tirelessly for improvement**
- **Not claiming deprivation despite plenty**
 - **Is practicing gratitude for what we have**

The Power of Discontent

- **Contentment is a moving target**
 - **Relative to our surroundings**
 - Age in which we live
 - Local culture
 - Lifestyle of family and friends
- **Material things pull us in:**
 - **“That for which I long becomes that to which I belong”** (Swenson, 190)
- **“Floating set points” keep moving up; no ceiling**

Raising the Bar

ALL THERE IS TO HAVE _____



(education, looks, money, job,
marriage, family, house, cars
toys, prestige, power, friends,
athleticism, etc.)

_____ **WHAT WE NOW HAVE** _____

The Prosperity Ladder

- **Most of us look “up the ladder” at what others have/we don’t**
 - **Takes away our contentment**
 - **Makes us want more**
- **To change: reverse our gaze and look down the ladder**
 - **Gratitude and opportunities for sharing become evident**

The Age of Envy

- **Normalization of envy: no longer ashamed of being envious of others**
 - **Envy one of the “seven deadly sins”**
 - **Now often called ambition and approved**
- **Advertising stimulates chronic discontent**
 - **Convinces that more, better are needed**
 - **Message: we lack something**
 - **Advertisers manufacture need**
 - **We fall prey, going into debt to keep up**

Advantages of Contentment

- **Components of health**
 - **Freedom**
 - **Gratitude**
 - **Rest**
 - **Peace**
- **Enables and supports margin**
 - **Basis of right relationships**
 - **With God**
 - **With self**
 - **With others**

Relationship with Money

- **Money seems to meet short term needs**
 - **Deceptive: keep looking for more**
 - **Does not meet long-term needs**
 - **Love**
 - **Truth**
 - **Relationship**
 - **Redemption**
- **Rich often find wealth empty**
 - **Same issues as poor – just more**

Theology of Enough

Rules:

1. **God comes first; possessions second**
2. **Possessions are to be used, not loved**

Problem: God's gifts have taken the place of God

- **Things themselves not evil**
- **Only the *love* of things is evil**

“Contentment lies not in what is yours, but in whose you are” (Swenson, 199)

Discovering Contentment

- **Get to work**
- **Divorce thinking from materialistic standards**
- **Tune out ads**
- **Be content with family relationships**
- **Find Scriptural truths for contentment**
- **Develop “counter-habits”** (Swenson, p. 199)
 - **Give instead of getting**
 - **Instead of envy, practice gratefulness**

Discovering Contentment cont.

- **Subtract from your needs**
 - **Two ways to get enough:**
 - **Accumulate more**
 - **Desire less (= contentment)**
- **Accept what God gives**
 - **Even pain and suffering can redeem**
- **Practice self-talk**
 - **Listen to Scripture**
 - **Apply to life**

Health Through Simplicity

“Simplicity is crucial to progress, for without simplicity we will be overwhelmed by massive social and material complexity.”

-Duane Elgin, complexity expert

“Do not underestimate the delight of real simplicity of your life style.”

- Hans Selye, M.D., stress expert

Simplicity

- **Many consider the idea of “getting away from it all”**
 - **Many have done so through centuries**
 - **Desert Fathers & Mothers, monasteries**
 - **Shakers, Amish, other countercultural groups**
- **Solution: *Simplicity***
 - **Not escape from complexity**
 - **Transcending complexity**

Christ-likeness

- **Jesus chose & preached simple life**
 - **Should be our way of life as well**
 - **Do we live *like a king* or *like The King*?**
- **Priority:**
 1. **Internal anchor: connection with God**
 2. **External joy = practice simplicity by giving, sharing, focusing on internal**

What Simplicity Is

- **Voluntary**
- **Free**
 - Of anxiety, worry
- **Uncluttered**
 - Seeks to simplify
- **Natural**
 - Returning to God
- **Creative**
 - Rediscover joys
- **Authentic**
- **Focused: On God**
- **Margined**
 - Makes time for important things
- **Disciplined**
 - Restrains appetites
- **Diligent**
 - Balances work, rest
- **Healthful**
- **A Choice**

What Simplicity Is Not

- **Easy**

- Manual labor takes time & energy

- **Legalistic**

- Judgmental trap

- **Proud**

- Self-righteous

- **Impoverished**

- **Ascetic**

- All gifts are from God

- **Neurotic**

- Guilt-driven

- **Ignorant**

- Time = opportunity to understand

- **Nostalgia**

- **Escapist**

- Simple living is not a location, but an attitude

Difficulties of Simplicity

- **Society's disrespect: countercultural**
 - **Appearance vs. function**
- **Discipline is necessary**
 - **No longer considered a virtue**
- **Money & material blessings have entered our theological construct**
 - **Current "Prosperity Gospel" is part of our world view**
 - **Gives materialism, individualism too much emphasis**

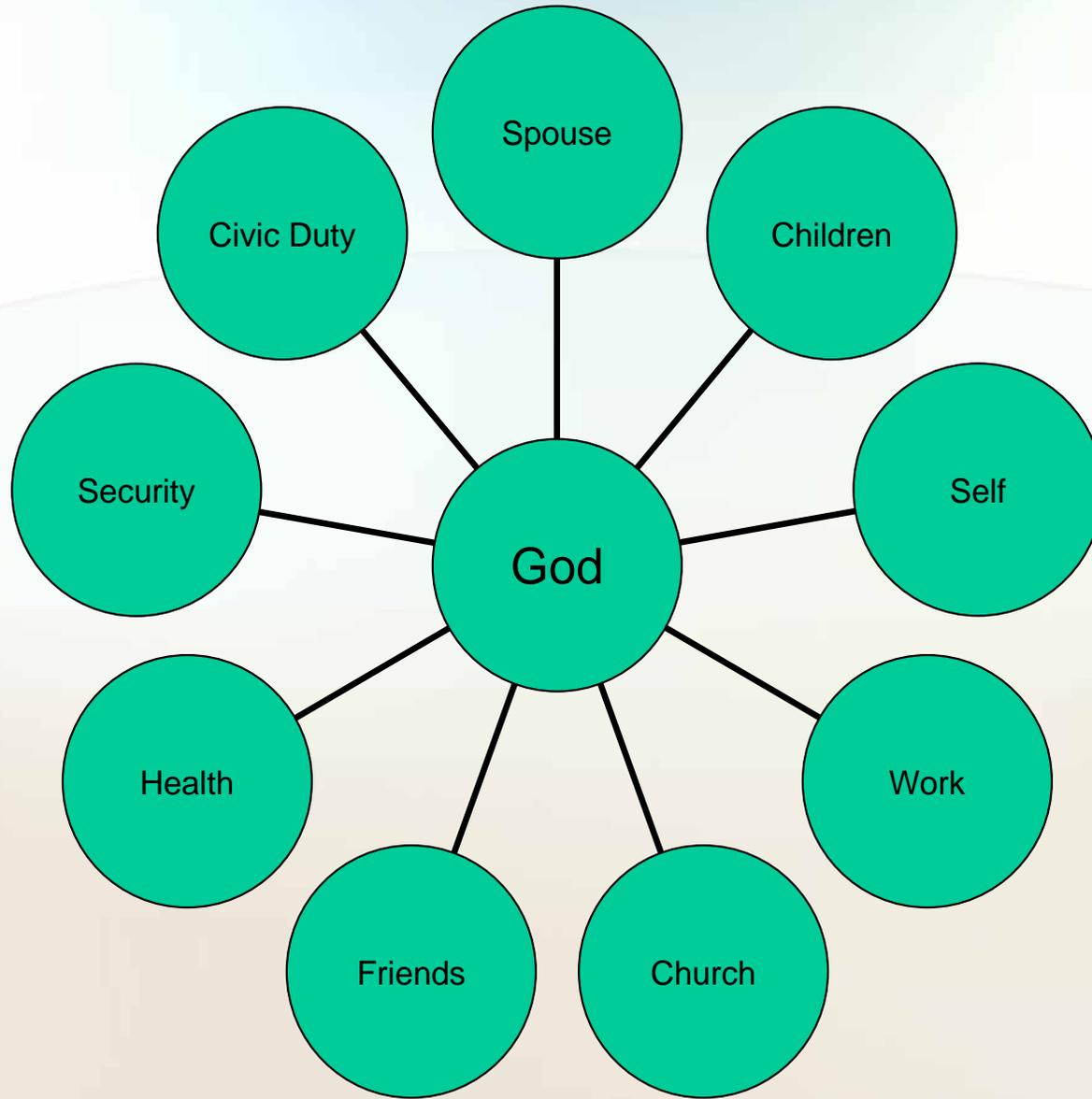
Health Through Balance

- **All systems work optimally when balanced**
 - **Universe, earth, bodies, organs, life**
- **Life balance is full of choices:**
 - **Work/Leisure**
 - **Action/Meditation**
 - **Speaking/Listening**
 - **Leading/Following**
 - **Joy/Sorrow**
 - **Balance/Excellence**
 - **....and many more**

How Does One Find Balance?

- **Many would define a list of priorities**
 1. **God**
 2. **Spouse/Partner**
 3. **Children**
 4. **Self**
 5. **Work**
 6. **Church**
 7. **Friends, neighbors**
 8. **Health**
 9. **Security**
 10. **Civic duty**

Life in Balance



Areas always overlap & occur sequentially

Restoring Balance

1. **Start by saying “no” to some things**
2. **Gain control over various parts of our lives**
3. **Place God at the center of our lives**
 - **Life will fall into place from that center**
4. **Do not add more imbalance in an attempt to become balanced**
 - **Cannot add more to a full bucket; must subtract**
5. **Accept the “no” given by others**
 - **Do not take it personally; other have balancing act as well**
6. **Remember that God understands**

Health Through Rest

- **We have leisure but little rest**
 - **“Burning up the engine”**
- **Healthy life = 4 gears**
 1. **Park: for contemplative times**
 2. **Low: for relationships, talking with others**
 3. **Drive: for work, exercise; productive**
 - **Uses lots of energy**
 4. **Overdrive: extra effort for short term**
 - **Causes burnout when overused**
- **Often forget to “downshift”**

Need Rest in 3 Areas

- 1. Physical rest: least important/most obvious**
 - **Society idolizes/rewards constant motion**
 - **We need rest whether or not work is done**
- 2. Emotional rest: much more important**
 - **Need quiet, private space: hard to find**
 - **Fractured relationships cause most problems**
- 3. Spiritual rest: of supreme importance**
 - **Sabbath rest: remembrance; contemplation**
 - **Commanded by God**
 - **Surrendered rest: meekness; openness to God**

Margin, Health, and Relationship

What to do with stress/pain of modern life:

- 1. Give thanks: it redirects us to God**
- 2. Repent: change life for the better**
- 3. Prune away unnecessary “stuff”**
- 4. Cooperate with God to work for good**
 - Short term: worry only about today**
 - Long term: follow where God is leading**

Margin, Health, and Relationship

- **God's long-term plan deals only in relationship – not “progress”**
 - **With God**
 - **With ourselves**
 - **With others**
- **Love is the currency of God's economy**
 - **There is an infinite supply**
 - **The more it is used, the more it increases**

Margin, Health, and Relationship

The scribe asked, "Which commandment is the first of all?"

Jesus answered, "The first is, "Hear, O Israel: the Lord our God, the Lord is one; you shall love the Lord your God with all your heart, and with all your soul, and with all your mind, and with all your strength.'" The second is this, "You shall love your neighbor as yourself.'" There is no other commandment greater than these."

Mark 12:29-31

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