

MARGIN

Office Lighthouse Discussion Materials

MARGIN

Chapter 1 - Defined

Richard A. Swenson, M.D. in his book “Margin, How to Create the Emotional, Physical, Financial, and Time Reserves You Need” defines margin as, “the leeway we once had between ourselves and our limits.”

Many of us today are busy and marginless working at capacity; physically, spiritually, mentally, and emotionally. For example: Dick is 30 minutes late for his business meeting because he was 20 minutes late leaving the doctors appointment that started 15 minutes late because he was 10 minutes late dropping off the kids at school because the car was out of gas and he had to go back home to get cash because his credit card is maxed out because he was late paying his bills this month.

“If we are working at full capacity, there is no margin left. When extra demands come along, or something unexpected arrives, we overload. We feel harassed, suffer stress, and experience all sorts of negative effects on our health and our emotions.” (Jim Peterson)

“Marginless is fatigue; margin is energy. Marginless is hurry; margin is calm. Marginless is anxiety; margin is security” (Dr. Richard Swenson)

Discussion Questions:

- 1.) Describe the pace and complexity of your daily life. How does it compare to five years ago? How does it compare to the people around you?
- 2.) Both the progress and the problems of the world are pressing in on us with little hope of letting up. What factors can you detail that contribute to this increased flow and pressure of daily living?
- 3.) How does overload make you feel? How do you deal with these feelings?
- 4.) What steps can you take to develop a cushion/margin that allows you to handle the unexpected difficulties of life?
- 5.) What value do you place on having margin in your life?
- 6.) Paul, a Roman citizen in the 1st century wrote, “I can do everything through Him (God) who gives me strength.” (The Bible) Does this statement offer you any hope that margin might be found in a source outside yourself? Why?
- 7.) “Busyness rapes relationships. It substitutes shallow frenzy for deep relationships. It cultivates a program, but plows under priorities.” (Charles Swindoll) Do you have the time to develop deep relationships with priority people (family and friends)? If these people are worth making changes to defuse busyness in your life, what would that look like?

Margin

Chapter 2 - Progress

Simply stated, progress means, proceeding to a higher stage of development. “The idea of progress holds that mankind has advanced in the past... Is now advancing, and will continue to advance in the foreseeable future.” (Robert Nesbet)

The faith in the future as a safer place to live is under question in today’s world. Nesbet also wrote; “that Western faith in the dogma of progress is waning rapidly in all levels and spheres in this final part of the Twentieth Century.”

Polls reveal many Americans no longer believe their children will have a better life than they did.

Discussion Questions:

- 1) Examine the appendix from “Margin” by Richard A. Swenson. Freely discuss the charts and your thoughts and feelings about the exponential progress and how it affects our personal faith in the future.
- 2) “What has been will be again, what has been done will be done again; there is nothing new under the sun” (Ecclesiastes NIV Bible) How can this idea help us deal with progress?
- 3) “Progress and Margin are enemies. Progress calls the shots. If progress and pain are linked, well, a little pain never hurt anyone.” (Richard Swenson) Right or wrong?

Appendixes

Margin

The graphs on the following pages visually demonstrate the rapid and the unprecedented changes within American society. A few guidelines will help make their interpretation easier and more accurate.

The slope-It is important to note the slope of the curves. As explained in chapter 3, curves that slope upward rapidly are called exponential. Some of the graphs appearing here are true exponential slopes, while others only approximate exponential slopes for a period of time. The point is, all these graphs illustrate rapid, radical change.

The reason margin disappeared as quickly as it did is because of the type of exponential slopes found on these graphs. Remember: straight line graphs represent historical transition; exponential curve to these graphs represent historical disruption. .

Extrapolation-If you want a glimpse into the future, take the most recent portion of these curves and extend it for another twenty- five or fifty years. For example, if you were to do this with the graph of health-care costs it would become quickly apparent why so many people are worried.

S-curves-Several of the curves (for example, divorces) already demonstrate a tailing off, and this is reassuring. Nevertheless, during the time when these slopes were climbing rapidly, the amount of change experienced in our society was dramatic.

Time frame-Most graphs have a standardized time frame, from 1900 to 2000. A few, however, go back much farther.

Not all are negative-Not all of these graphs represent problems-for example, the number of new books or the gross national product. Most of the graphs, however, have at least some negative repercussions.

Logarithms-With two of the graphs, the change was so dramatic I that it had to be scaled logarithmically. I have provided some additional explanation with these graphs to help in understanding the *startling* dimensions involved.

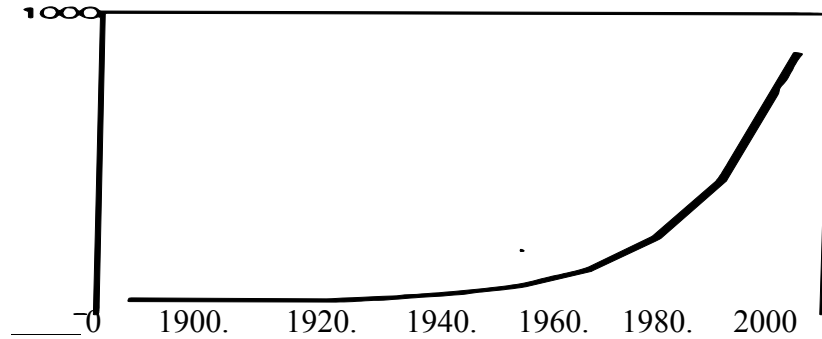
Generic graphs- The first three graphs listed are generic: *complexity, information, and change*. The type of data represented by these topics is hard to quantify. Nevertheless, I *believe* them to be in essence true. Margin

Appendix 247 [Graphs found in book by Richard A. Swenson, M.D. in his book “Margin, How to Create the Emotional, Physical, Financial, and Time Reserves You Need”]

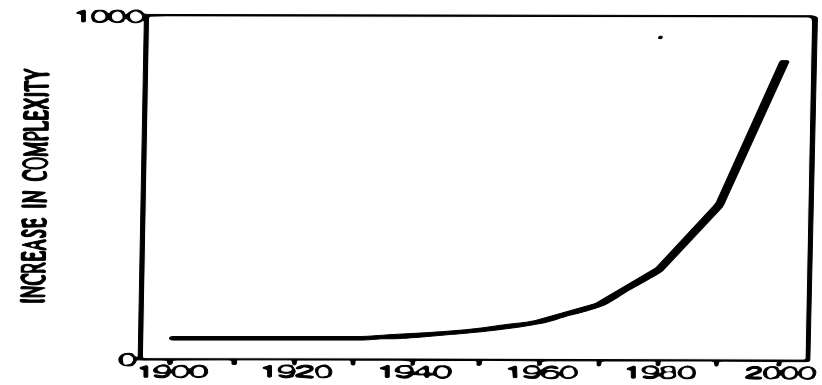
Graphs Illustrating Increase

Despite the absence of objective parameters for the y-axis, generic graphs are perhaps the most important in the appendix to understand. The slopes here represent *my estimates*, and some would take issue with the exact shape of the curves. But no one can deny that each of these areas has experienced rapid and historically unprecedented increases over the last century.

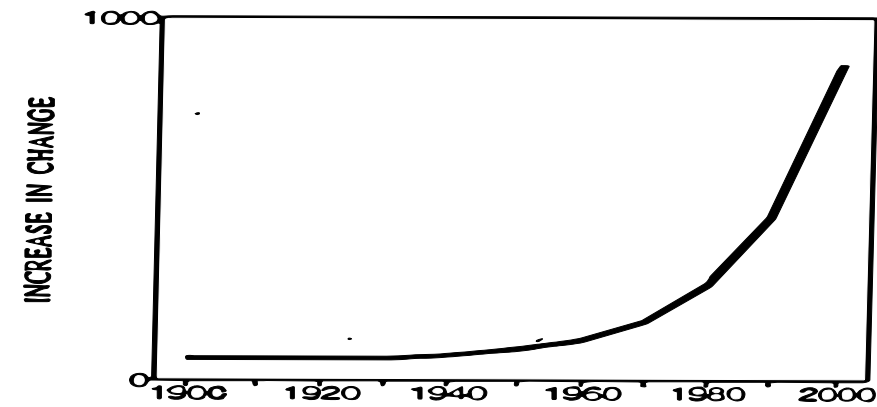
Increase in INFORMATION



COMPLEXITY

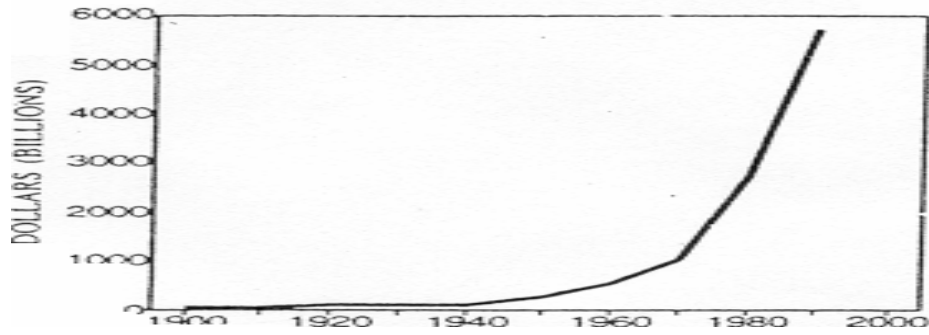


CHANGE

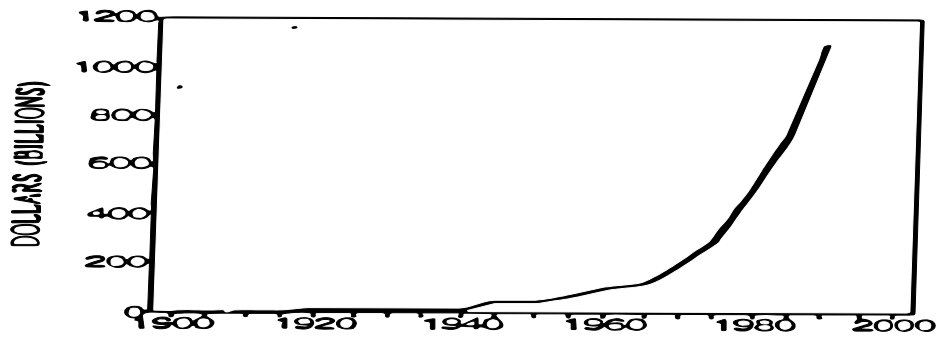


Graphs Illustrating Rapid U.S. Economic Change

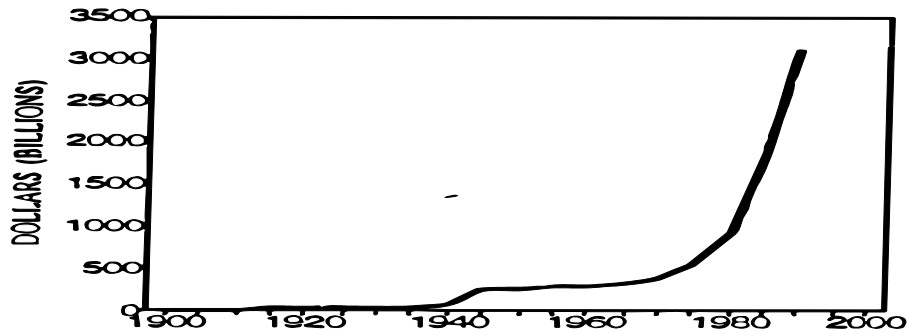
GROSS NATIONAL PRODUCT



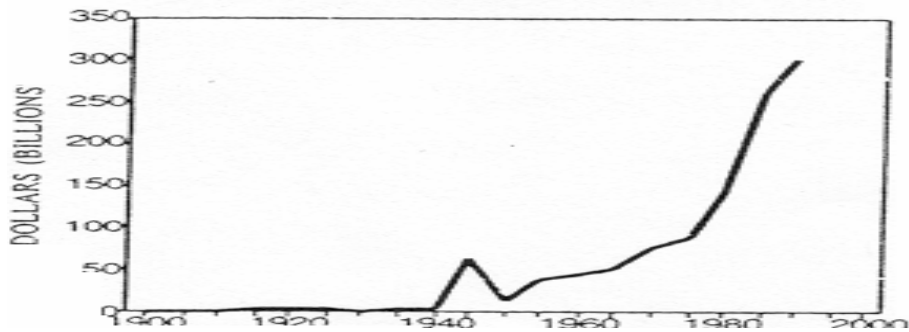
INTERNAL REVENUE COLLECTIONS



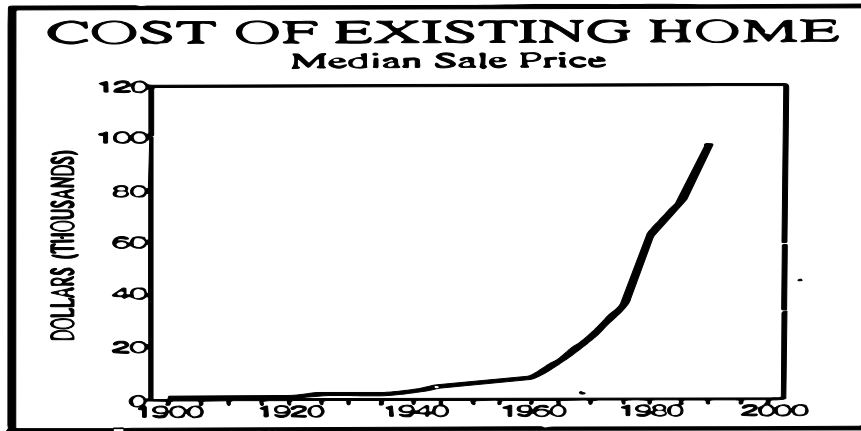
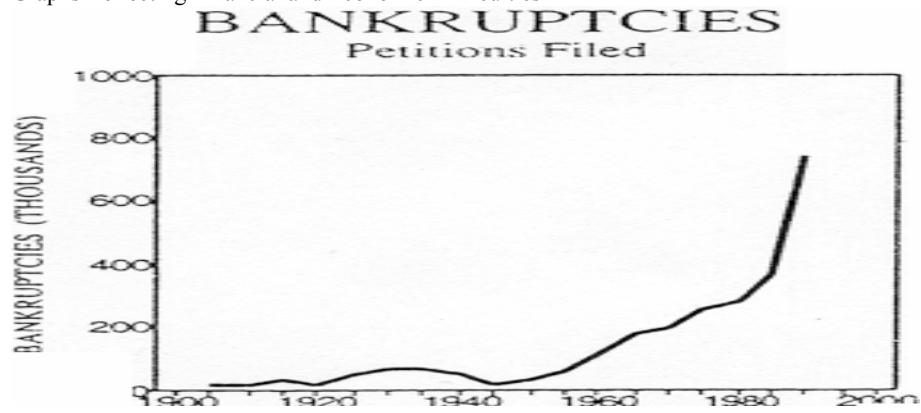
GROSS FEDERAL DEBT



NATIONAL DEFENSE EXPENDITURES

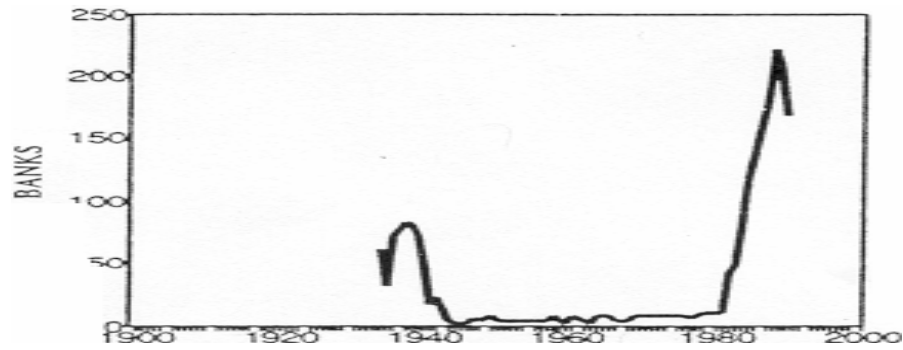


Graphs Reflecting Financial and Economic Difficulties

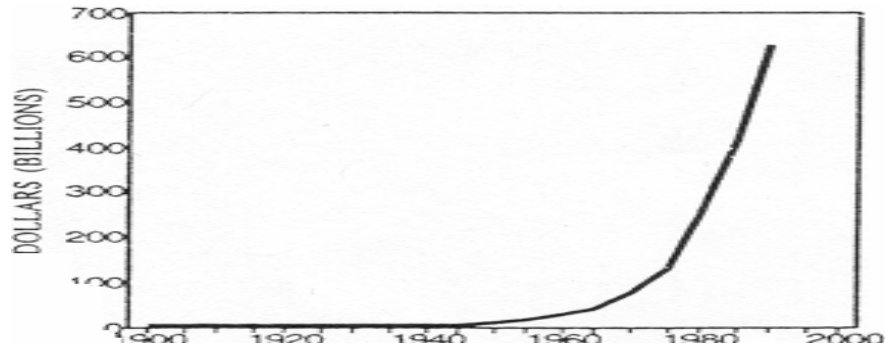


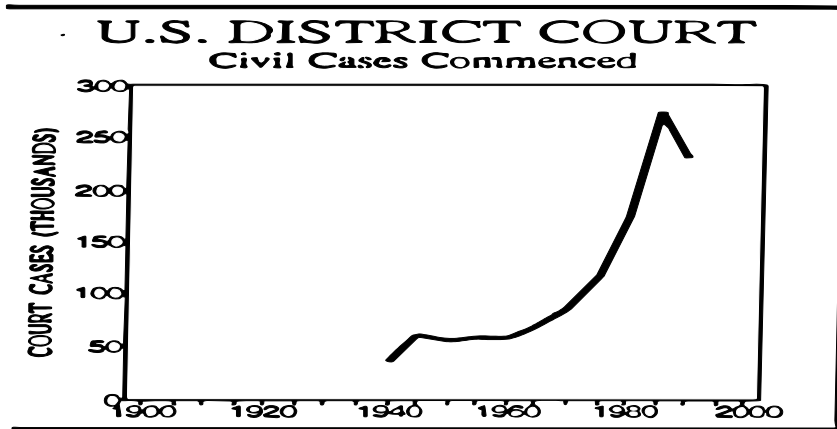
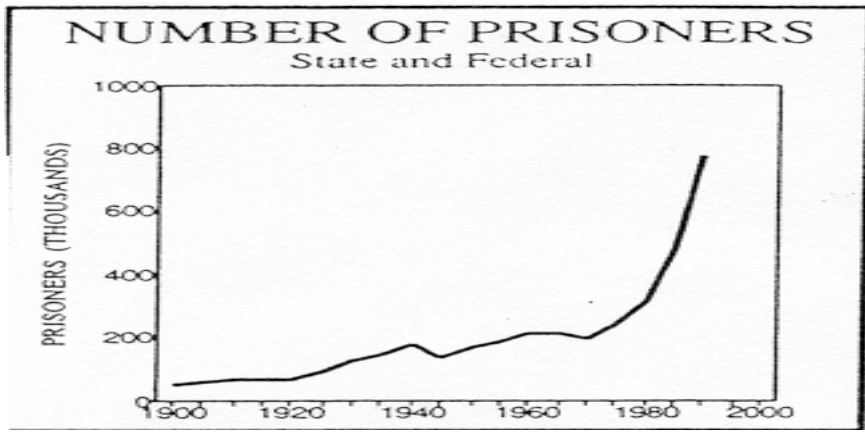
BANK CLOSINGS

Due to Financial Difficulties

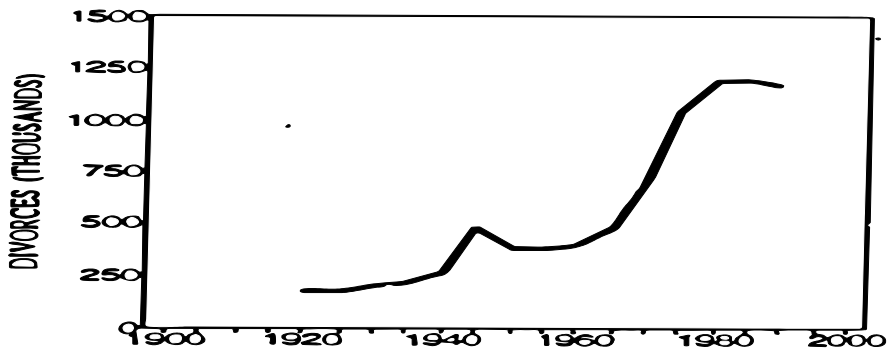


HEALTH CARE COSTS

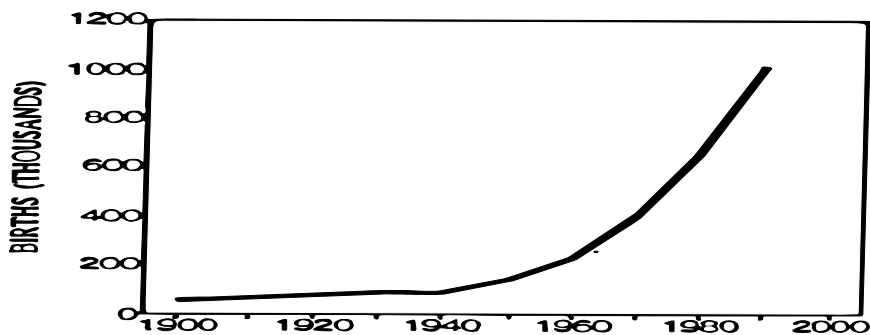




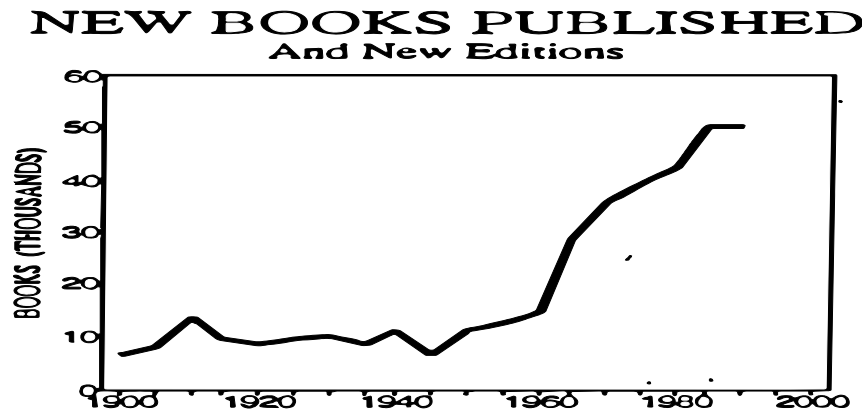
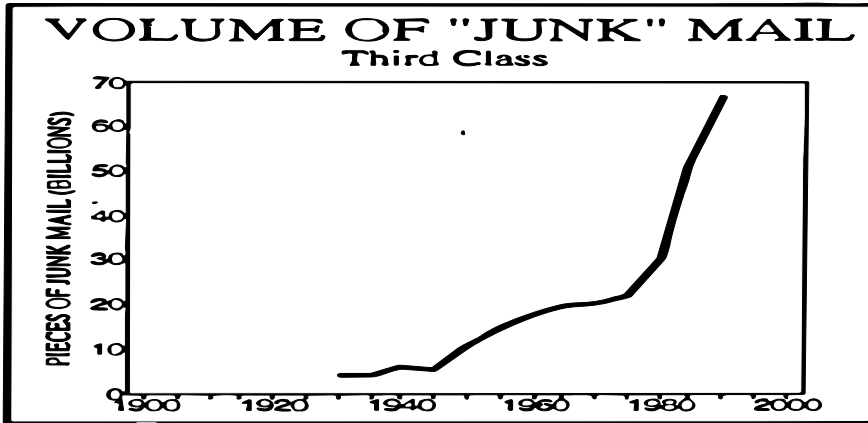
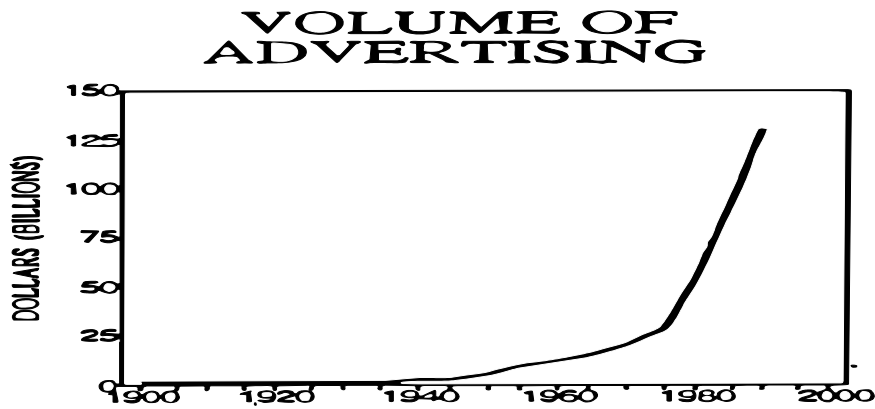
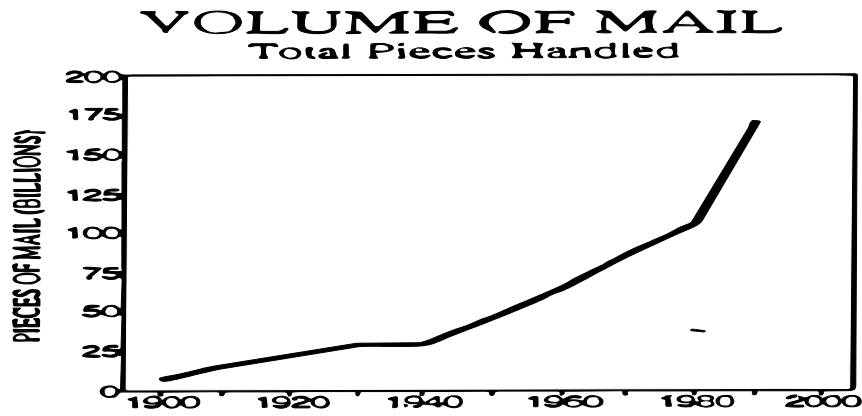
DIVORCES



BIRTHS TO UNMARRIED WOMEN



Graphs Illustrating Change in the Mail and the Media

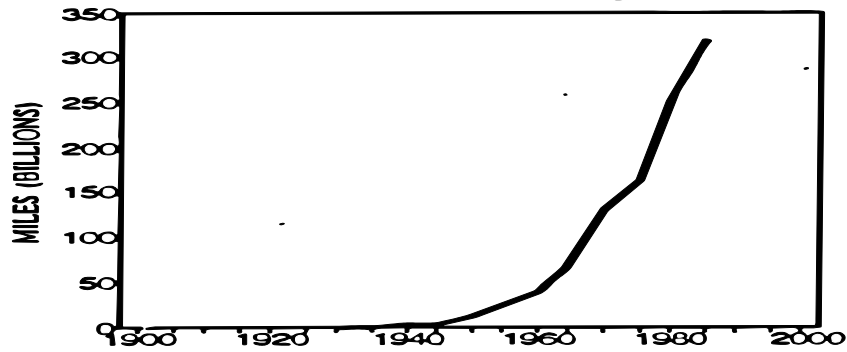


Graphs Illustrating Change in Travel and Mobility

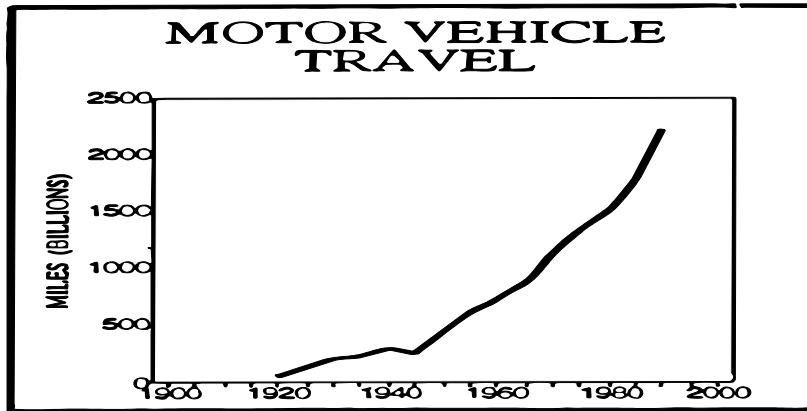
Note that the graph representing passenger cars registered is actually more linear than exponential. It is included, nevertheless, out of respect for the tremendous role the automobile has played in dissipating margin and bringing about unprecedented societal change.

AIR MILES TRAVELED

Domestic and Foreign

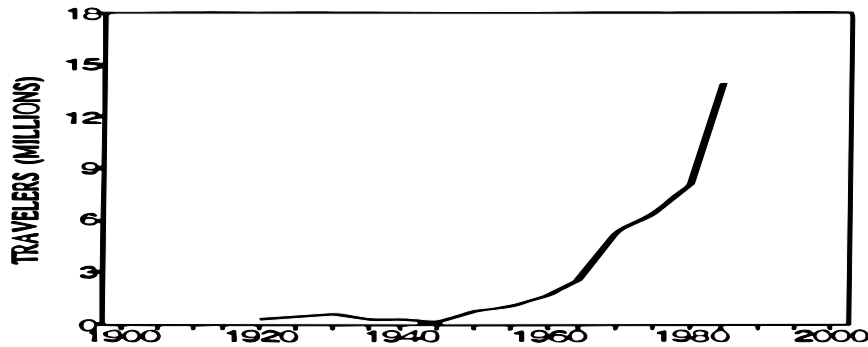


MOTOR VEHICLE TRAVEL

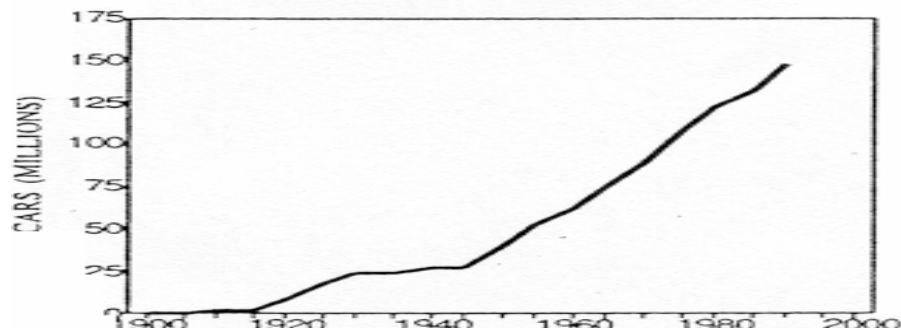


FOREIGN TRAVEL

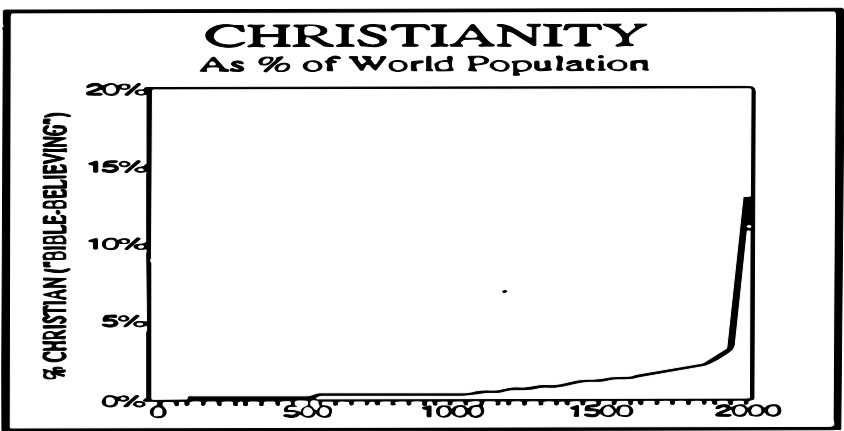
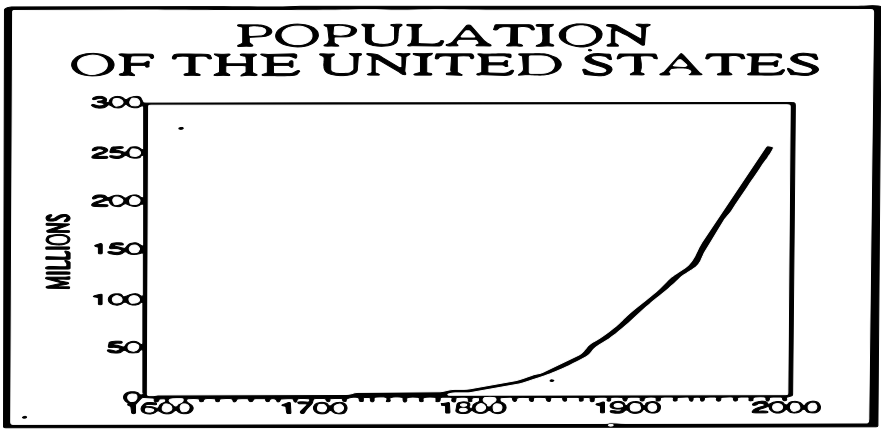
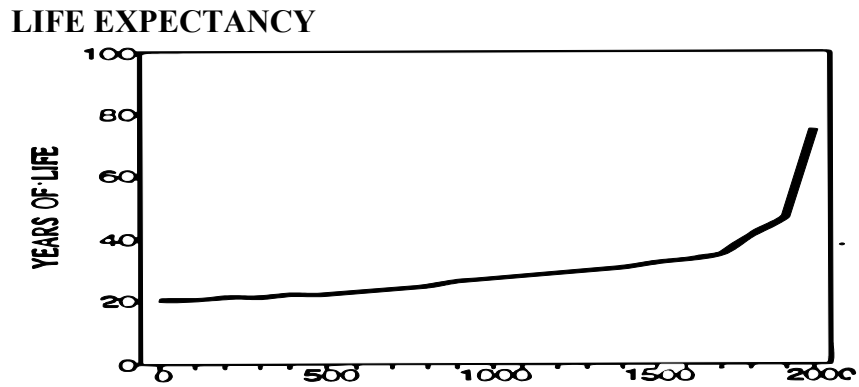
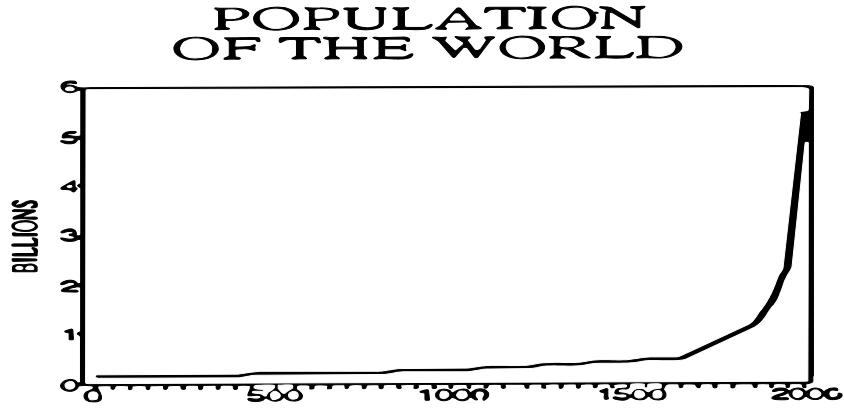
Number of U.S. Travelers



PASSENGER CARS REGISTERED

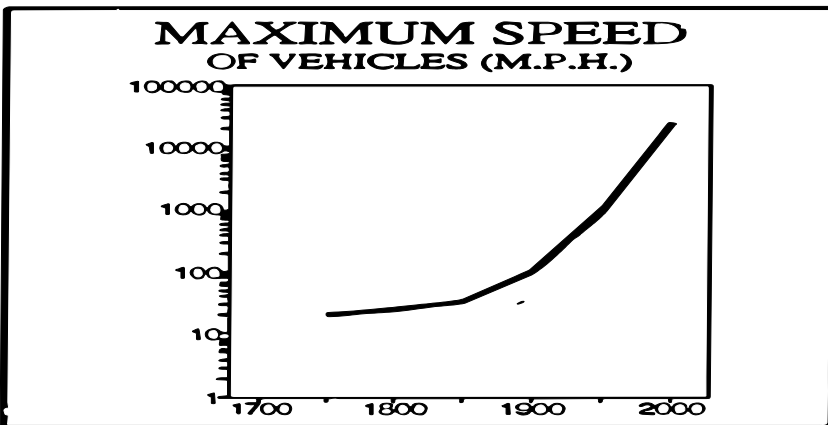
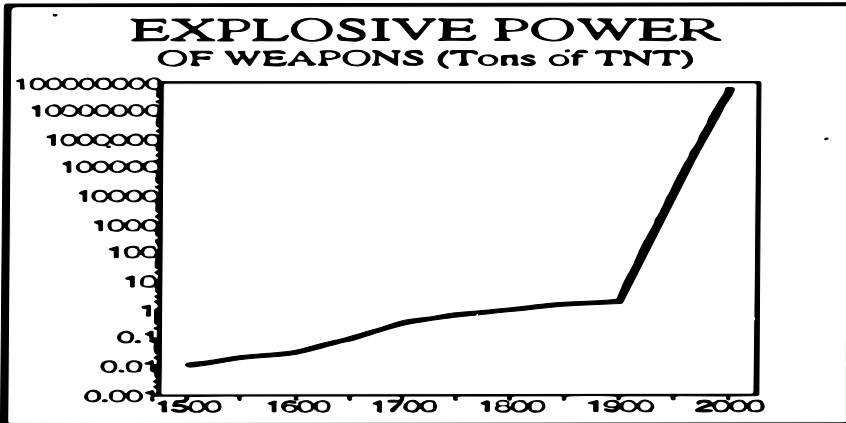


Graphs Reflecting Various Demographic Changes
Note the different time frame on the x-axis.



Logarithmic Graphs Illustrating Technological Power

These two graphs are the most dramatic of all those in this appendix, which is why the logarithm scale is necessary for the y-axis. As you can see, the maximum speed of vehicles has increased over one thousand times, while the explosive power of weapons has increased nearly ten billion times!



Margin

Chapter 3 - Prosperity

As we began a new century “we live with unprecedented wealth and all it brings. We have leisure, entertainment, conveniences and comfort. We have insulated ourselves from the unpredictable ravages of nature. Yet stress, frustration, and often even despair unexpectedly accompany our veiled prosperity.” (Richard Swenson)

We live in a society that associates the gain of material possessions, status, prestige and power as a measure of our overall prosperity. We use economics, education and technology as tools to gain the above. Yet all of the above seen on the surface to be enemies of margin.

“Margin measures prosperity as the nurturing of right relationships. My social relationships with others, my emotional relationship with myself and my spiritual relationship with God. In fact, margin exists for relationships.” (Richard Swenson)

Discussion Questions:

- 1) Mike, when asked if he had read the book “Margin”, responded “I am too busy to read, I have no margin.” Can you relate to Mike? How? How busy is too busy?
- 2) Jesus commented, “For what does it profit a man to gain the whole world and loose his own soul.” (The Bible) What do you think he talking about?
- 3) “If we live in order to hoard up the means of living, we do not live at all, we have no time to, and we are taken up with one form of drudgery or another to keep things going.” (Oswald Chambers) Can you relate to this statement? Why or why not?
- 4) “Even if you win the rat race you are still a rat.” (Lily Tomlin) Define the rat race. Can we be in it and not become a rat? If so, how?
- 5) If margin equals power minus load, overall how are you doing? (Assume 10 is your available power and your load is 10 or less, your margin is the difference.)

Margin

Chapter 4 - Problems

Problems and pain are bedfellows. “That we live in an unprecedented era with unprecedented problems would seem to be self-evident.” (Richard A. Swenson) The stoics and the skeptics discount this saying, we have always had problems, and we are better off today than in years past. Regardless of your perspective, problems are negative too our efforts to have margin. The more problems we have, the less margin we have and the more pain we have.

“If negatives are sufficiently dangerous, they cannot be offset by the positives, no matter how beneficial the positives are.” (Margin)

We might categorize our problems into the following area: personal, emotional, relational, physical and financial.

Discussion Questions:

- 1) What are examples of personal problems you or others around you are experiencing? Emotional problems? Relational problems? Physical problems? Financial problems?
- 2) “Much of our pain is in our relationships, with ourselves and others. We miss margin in many areas. But we require it in our relationships. We need to get it back.” (Margin) How do you respond to this idea?
- 3) “Pain is not something to avoid, but something to enter into with hope for growth and maturity. This long-term view of life is often our only saving grace in an unfair world.” (Kevin McCarthy) Which side of this idea of pain avoidance or embracing pain do you choose? Why?
- 4) Jesus Christ spoke of problems and pain. He said, “Don’t let your hearts be troubled. Trust in God, trust in me.” (John 14:1 NIV Bible) Is he talking about margin? How so?
- 5) “Be it sooner or later we all face difficulties. But difficult experiences can become opportunities to trust God and to rest in the care of the One who knows the way.” (Grace Fox) Is this idea just a way we use to avoid dealing with our problems? Why or why not?
- 6) “No pain, no gain.” (Unknown) Must we seek out pain to gain? Is this just a way to rationalize our problems and our lack of margin?

Margin

Chapter 5 - Simplify

On the surface it would seem that margin could be gained by simplifying our lives. Considering that we live in an increasingly complex society, this appears to be an overwhelming challenge.

Let's review some ideas from the book "201 Great Questions to Help Simplify Your Life" by Jerry D. Jones and comment on them.

Discussion Questions:

- 1) How would it impact your lifestyle if you earned three times as much money as you do now? What relationship exists between your income and the simplicity of your lifestyle?
- 2) Sam Walton, billionaire founder of Wal Mart, was often seen riding around Bentonville, Arkansas, in his old Ford pickup. What does this say about him? Name one item you use regularly even though you could afford a more expensive model?
- 3) What is the highest maintenance part of your life right now? What would it take to make it low maintenance?
- 4) If your doctor told you that you had only six months to live, what would be most important to you? How would you change your priorities, schedule, habits, et cetera?
- 5) "There are two things never satisfied, like a leech forever craving more; no three things, no four! Hell, the barren womb, a barren desert, fire." (Proverbs 30:15 Living Bible) What is enough? How can we know when we have it?
- 6) Elizabeth Seton once wrote, "The gate of heaven is very low; only the humble can enter it." Does simplicity/margin require humility?
- 7) What are the differences between simplifying your life and trying to escape responsibilities?
- 8) When did your life begin to really get complicated? Why?

Margin

Chapter 6 - Evil

Evil, by its nature, is an opponent of margin. Our physical and emotional margin is threatened by the of power evil.

“When exponential growth is applied to money, power, speed, communications and technology, society might be benefited – but so is evil. Evil today has more power at its disposal than ever before.” (Margin)

As examples; the World Trade Center attack of September 11, 2001 used airplane technological advancement to inflict terrorist evil on New York City. On a more personal side; hardly a week goes by when I don't get a warning on my P.C. that some evil person has sent a new virus into cyberspace to destroy my computer data base .

Discussion Questions:

- 1) “Mankind is fallen and capable of limitless acts of evil.” (Margin) How do you respond to this statement, true or false? Why?
- 2) “Progress exponentially increases the power available for the purpose of evil.” (Margin) If this is true, what is going to happen to our margin? Can you think of examples?
- 3) Relationships with good people you can trust increase our margin. For example; “A man's word is his bond.” (Unknown) Do you find this old philosophy of trust existing in your business, family or community? How is it or its absence affecting your margin?
- 4) Oswald Chambers wrote, “It is quite possible for any man among us to get to a place where there is no such thing as truth or purity, and no man gets there without himself being to blame.” Modern society exerts pressure on us to do whatever necessary to achieve its goals for us. What examples of this form of evil do you see? How dose this evil affect your margin?
- 5) The Bible has a lot to say about evil. For instance, “Do not enter the path of the wicked, and do not walk in the way of evil.” Who is responsible to educate us in the pitfalls of evil? What other sources of advice are available on this subject of evil, its nature and pitfalls?
- 6) We live in a society that medicates (drugs) its lack of emotional margin. What are some popular drugs used for this treatment? What are the evil pitfalls of these drugs?
- 7) The emotions of anger, resentment, and bitterness that grow out of evil acts reduces our emotional margin. What are some healthy ways we can deal with these burdens on our emotional margin?