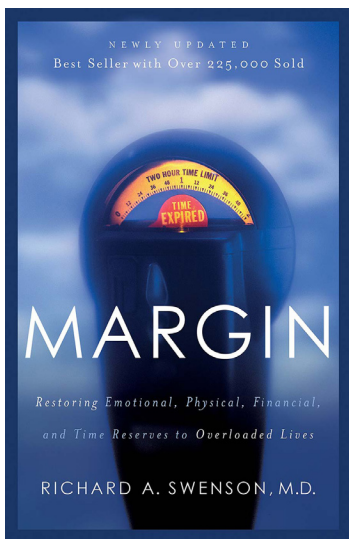


# EXECUTIVE BOOK SUMMARIES

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## ABOUT THE AUTHOR

### Richard A. Swenson

*Richard A. Swenson, M.D. is a full-time futurist, physician-researcher, author, and educator. He has written and presented widely, including both national and international settings, on the themes of margin, life balance, contentment, stress, overload, complexity, societal change, health care, and future trends.*

## Margin

### THE SUMMARY

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#### PART 1: THE PROBLEM : OVERLOAD

Many people today are suffering from a societal epidemic: overload. We are exhausted and hurting, struggling to keep up with life. We feel distressed, but aren't always clear on the reason why. We are besieged by anxiety, stress, and fatigue. Our relationships, and our own bodies, are suffering. The flood of daily events seems beyond our control. We are overloaded, and living on the edge.

We have lost our margin. Margin is the space that once existed between ourselves and our limits. Without margin, especially in the key areas of emotional energy, physical energy, time, and finances, any sense of well-being is unlikely. In *Margin*, Dr. Swenson provides an honest look at, and a prescription for, our overloaded lives. In addressing our margin-less lives, the benefits of good health, financial stability, fulfilling relationships, and availability for God's purposes become available to us.

#### The Pain of Progress

We live in a time of unprecedented progress in many areas of life. Progress has become one of our basic assumptions; we assume that mankind has advanced, and will continue to advance for the fore-seeable future. At the same time, we live in a troubled age. Few know where we are headed, but all acknowledge that we are moving at breakneck speed.

The promise of progress has soured into epidemic personal, relational, and environmental pain. There are four particular issues involved in that decline.

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1. Progress sabotages margin. The cultures with the most progress are the same as those with the least margin. We need room to breathe, freedom to think, and permission to heal. We can't blame all the pain in the world on lack of margin, but it is certainly a bigger factor in our pain than we realize.
2. Progress leads to stress. Progress flows strongly in the direction of increased pressure on the individual and on the system.
3. Progress has unintended consequences. We didn't know burning fossil fuels would result in acid rain, or that improved mobility would disrupt family and community stability.
4. Progress has been based on faulty premises. Our notions of progress are dominated by money, technology, and education. But we have neglected other aspects of life, like our social, emotional, and spiritual sides.

The reality of progress producing both positive breakthroughs and pain has been confusing. How can we be both better and worse off? And yet that is exactly what our situation is. Progress's biggest failure has been its inability to nurture and protect right relationships. Margin knows how to nurture relationships!

Most of our progress has been in our physical environment (wealth, technology, health—the material world) or our cognitive environment (knowledge, information, education—the intellectual world). On the other hand, most of our pain has been in our social environment (family, friends, etc), our emotional environment (feelings, attitudes—our psychological world) or our spiritual environment (eternal, transcendent, etc).

The spontaneous flow of progress is towards increasing stress, complexity, speed, and overload. All humans have physical, mental, emotional and financial limits that are relatively fixed. The abundance of progress is on a collision course with human limits. Once we move beyond these limits we move beyond our margin into overload. Progress is not evil, and stress and change are not all enemies. However we need to take control of progress in our life so that we do not live in overload. Our American definition of progress is seen in the things we value most: money, technology and education. None of these care about our transcendent needs which show a serious failure in our values. We need space and time to heal and restore in the midst of life, which is where margin comes in. We live in an era where life is moving at such a pace that no one has ever lived this way before. Our problems and pace of life are unprecedented therefore we cannot compare our world with the past. Living in an era of exponential progress; we have quickly lost sight of our margin as we quickly reach our limits in all of life's spheres. Emotional, relational and financial boundaries are quickly reached and we live in overdrive with no room for margin.

We must live with an understanding of our limits. Everything in life has limits: relationships, governments, buildings, brains, organizations. If we live within the boundaries in each of these areas there is room to flourish within them, however when we begin to reach the boundary lines we must recognize that rules change and we must re-evaluate. We are not to avoid the problems of life, but we must learn to navigate them in such a way that leaves us margins in which we can operate in healthy ways.

## **The Pain of Stress**

High levels of stress follow naturally after progress; it is a byproduct of our age. 80% of Americans report a need to reduce stress in their lives. Technically, stress isn't negative—it's neutral. It's the body's response to any demand placed

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on it, which can be positive or negative. Eustress is the positive, constructive aspect of stress, the kind that energizes us. Athletes often access it before a competition. What most of us mean by “stress” is distress—the negative, destructive aspect of it.

Today our stress levels are unprecedented. Exponential change, debt, hurry, noise and complexity all contribute. In particular, there are three contemporary sources of stress that make this age a difficult one: due to the increase in violence and crime, we are more afraid. Due to rapidly changing job markets, we are more insecure. And due to the breakdown of the family, we are more alone.

For those who are overly stressed, there are two options: stress reduction, and stress management. Stress reduction takes courage. It often means rearranging life: changing jobs, living on less, learning to say no. Stress management is about learning how to handle our responses to stressors: learning how to relax in the midst of strife, how to slow our heart rate, engage in positive self-talk, etc.

## **The Pain of Overload**

The tendency of our culture is to add detail to our lives. We live for the “one more”, one more job, debt, purchase, decision. However we can only handle so many details in life before we exceed our threshold and we are overloaded. Overloading occurs when the requirements upon us exceed that which we are able to bear, resulting in disorganization or frustration. To understand overloading we must first understand the law of limits. Physical limits are measurable and we therefore are able to gauge overload and do not allow ourselves to get to that place. Performance limits, emotional limits, and mental limits are more challenging to define and we are often less willing to accept them. A human may be able to physically carry one person and would not attempt to carry many more, however to emotionally carry others in relationship we rarely know where to find our limits until we have far exceeded them.

Humans are not infinite. We have limits to our ability--and we must recognize that limits are not the enemy, the overload is. God created us to live within certain limits for our own well being. When we reach our threshold and all of life becomes a challenge we must remember to blame overload and not our family, work or responsibilities.

## **PART 2: THE PRESCRIPTION: MARGIN**

### **Margin**

In the past, margin was a normal part of people’s lives. By default, rather than by choice, people lived slower, more deliberate lives. They had time to help a neighbor and attend social events. Progress has often stolen that kind of margin from us.

We still see margin today in third world countries. Ask someone who has spent time in the third world, and one of the first things they often comment on is the slower pace of life. Even with much more primitive living conditions, the margin people experience is almost always seen as a huge positive.

Yet even if we agree that margin is good, for many today it seems like a luxury. There is so much to do, so much to buy, etc. Overload happens naturally; margin takes work.

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To be healthy, we require margin in at least four areas: emotional energy, physical energy, time, and finances. Emotionally, we have seldom been so stressed, so exhausted; physically, we are over-fed, underactive, and sleep-deprived. Time-wise, we are always busy and worn-out; financially, struggling to stay afloat with record debt levels.

We are so used to living without margin that we often don't know anything else. But once we get a taste of it, we don't want to ever go back.

## Margin in Emotional Energy

Of the four areas we need margin, margin in emotional energy is the most important. When that is lacking, it makes everything else more difficult. The truth is that we have limited emotional energy, but increasing demands on it. The world we live in seems to be deteriorating.

One-third of all Americans have experienced at least one psychiatric illness in their lifetime; one estimate says 40% of us will be in psychotherapy at some point; one study reported that 27% of high school students thought seriously about attempting suicide. Looking around us we see widespread evidence of psychological breakdown. And for each person suffering from a mental or emotional disorder, the lives of at least three other people are significantly affected.

So if we find our emotional energy is gone, how do we get it back? Here are ten options that work:

1. Cultivate social supports. Some people fill us, others drain us. We need to intentionally develop relationships that nurture us, with people who understand us and care about us.
2. Get a pet. Pets are capable of bonding, are loyal, and often affectionate—just the kind of things that increase our emotional reserves.
3. Reconcile relationships. Broken relationships are huge emotional drains.
4. Serve others. A University of Michigan study found that those who performed regular volunteer work showed dramatically increased life expectancy, as well as more joy.
5. Rest. Try to set aside time regularly for quiet and rest (different from “fun”), even 15-30 minutes per day.
6. Laugh.
7. Cry
8. Create appropriate boundaries. We need to be able to say “no” at times, or other people’s demands will overwhelm us.
9. Envision a better future. We all need to have something bigger than ourselves to live for
10. Give thanks.

## Margin in Physical Energy

A lot of Americans are seriously out of shape and have greatly diminished physical energy because of it. Others are seriously lacking in sleep, and obesity is at record levels. By some estimates, 50% of our physical problems are related

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to lifestyle choices: poor eating habits; drug and alcohol use (and abuse); lack of sexual restraint; pushing the limits of our sleep needs because sleep isn't "productive."

Our bodies are like energy machines, which will operate reliably when cared for and fueled properly. If we let our bodies run down, ill results follow.

For example, take stress. We are more vulnerable to the effects of stress when our energy reserves have run too low. Without energy, we cannot resist the effects of stress, and exhaustion (often accompanied by disease or sickness) sets in. The keys to physical margin are pretty straightforward: sleep, exercise, and nutrition—probably no surprise.

Tips for restoring margin in physical energy:

1. Take responsibility! Until we take responsibility for our health, nothing happens. But change *is possible* when we commit to it.
2. Value sleep. Commit to getting enough sleep. Most people need 7-8 hours. Take additional naps if needed.
3. Eat right. Cut fats, sugars, and processed foods. Increase fruits and veggies, and drink lots of water.
4. Exercise. The most important is aerobic conditioning for your heart; if you do nothing else, do that 3x/week. Then exercise your muscles. Ideally, exercise in the morning.

Take care of your body and you will find energy you never knew you had. You will work better, run better, feel better, heal better, and live better.

## Margin in Time

We are a busy people. We live in a society where our time is constantly expended and we must learn to budget new margins of our time. Work time is important, but now we are constantly in work mode and must learn to margin time to rest. We are constantly bombarded with junk mail, phone calls, television, and our time has no margin because it can be filled so easily. We are a society driven by accomplishment and we work weekends and holidays to accomplish more, meet deadlines, and pay for the lifestyles we have amassed.

In finding our margin of time we must allow time for ourselves, personal evaluation, development and enjoyment. We must allow time for our families. Children often suffer from the things that vie for their parents' attention and time. We need sharing time, where we build friendships and develop relationships and we need God time as our accelerated societies become Godless.

In order to restore the margin of time in our lives and therefore our sanity, we must take the necessary steps. We need to learn to say "no" and to turn off the television in order to live more focused and healthy lifestyles. We need to prune our activities and practice simplicity and contentment instead of living in a constant state of desiring the next best thing. We must be thankful for our schedules and keep focused on the vision we have for our lives without being distracted along the way.

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## Margin in Finances

Our list of economic woes is a long one. Personal, corporate, and national debt levels are soaring; bankruptcies and foreclosures are at record levels; many industries are going through huge changes, health care is still up in the air, and there is no end in sight.

Having financial margin increases our joy in three ways. First, lowering expenses below your income enables you to live with less stress and pressure. Second, having margin allows us to be more generous with others. Finally, there is a transcendent joy that comes from handling your finances the way God intends.

Many see no way out of their struggle; they have been struggling so long that they can't even remember what it was like to be financially free. But there is hope—otherwise, God would not be God! Some ways to begin to restore financial margin:

1. Re-commit to honoring God with your money
2. Break the power of money over your life by choosing to regularly give it away.
3. Choose to live within your means. Decrease your spending, discipline your desires, re-define what a “need” is, and resist impulse buying. Commit to avoiding debt
4. Make a budget—and stick to it! This is by far the most important financial discipline you can adopt.

## PART 3: PROGNOSIS—HEALTH

The presence or absence of margin influences how healthy our lives are. Restoring margin to our lives is a huge first step towards healthy living. But margin cannot survive standing on its own. Too many forces come against it. Four other pillars are needed to provide the proper support: Contentment, simplicity, balance, and rest. None are very popular today, but all are keys to maintaining margin and living healthy lives.

### Health Through Contentment

For the average American, discontent has become a way of life. Discontent as a driving force for society might make that society rich, but it will bankrupt it in the end. As the coffer fills, the soul empties.

Contentment is not only a good idea, it is our duty. As J.I. Packer said, “Contentment is both *commended* (godliness with contentment is great gain) and *commanded* (Be content with what you have).” However, our quest is usually not for contentment but for *more*. And that quest is reinforced by advertisers who are encouraging, even manufacturing, a sense of need in us.

Contentment is the freedom that comes when prosperity or poverty do not matter; to accept what we have and to want little. The more we choose contentment, the more God sets us free; the more God sets us free, the more we choose contentment.

Contentment isn't denying one's feelings about unhappiness, but instead is freedom from being controlled by those feelings. It isn't pretending things are right when they are not, but instead the peace that comes from knowing that God is bigger than any problem and that He works them all out for our good.

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Ironically, contentment has to be fought for. The world we live in is working hard to make us discontent, so we will desire more, buy more, and do more. We fight that by consciously reminding ourselves what is really important; by developing a spirit of gratitude for what we have, rather than focusing on what we don't; by tuning out advertising, and by investing especially in relationships, with God and other people.

## Health Through Simplicity

Simplicity has been commended for centuries, but has seldom been needed more than it is today. The solution for our stress-pain-overload triad is not so much escaping as it is transcending—by embracing simplicity. Simplicity doesn't guarantee margin, but it helps.

In a world where overload is the norm, simplicity is the key to our sanity, rest and contentment. It is also an act of obedience. As Christians, we are called to “follow Christ” with our lives, and Christ set the ultimate example of living simply. To live simply we need to settle Christ's lordship in our lives by surrendering our thoughts, plans and desires and submit to God's plan for us. Only then can we begin to downsize, lend, share and give while choosing modesty before excess.

The simple life is uncluttered, creative and authentic. To live simply you must be focused and recognize the importance of margin in your life to protect and preserve it. Simplicity is not easy, it takes effort. It is not proud or legalistic, it means setting Christ as the standard and not looking at those around you in an envious or prideful way. It is not poverty.

Simplicity is a challenge because of society's disrespect towards it and our own expectations often skew our perceived experience of it. Our lack of discipline also becomes an obstacle in our journey to simplicity. To survive and thrive in the simple life we must have a firm understanding of God's Word on the subject. When we value the truth above all else, we will be able to look at the things of life and choose simplicity to walk humbly before God.

## Health Through Balance

Living a balanced life today often seems impossible: there are too many activities, too many choices, too many people, too many commitments—just too much. Overload, stress, complexity—all are unbalancing pressures. But balance has always been necessary, and always will be necessary. It is just becoming more difficult!

One of the challenges to balance is our emphasis on excellence. In order to really excel at something, often other things need to be neglected. Excellence is often the result of single-minded fervency or undivided devotion. The result is often people who are successful in one area while failing in others.

That doesn't mean we don't do our best; it does mean that “doing our best” has limits. Pursuing excellence in one area of life cannot be allowed to cause destruction in another!

Often we pursue balance by trying to set priorities. If, however, our priority list is sequential (first is...second is... third is...) we are setting ourselves up for failure. Better to think of God as central to everything and then build out from there. So we do not love God, then spouse, then children, then church, etc. We love them all at the same time.

We do need to make choices about how we use our time. The biggest key to doing that effectively is learning to say “no.” We simply cannot do everything—not even every good thing. Balance comes from accepting our limits, from

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understanding that we are finite, and that it is ok to be finite. We want to do well in the things we do—but we do not do it all.

## Health Through Rest

Constant activity is a characteristic of our age. If we aren't active, we feel slothful. If we are not productive, we feel guilty. But we were not designed for constant activity. We need rest—physical, emotional, and spiritual rest—if we are going to live life as God intended.

Many of us confuse leisure with rest. We don't understand why we can be so tired after a vacation, even though it may have been filled with activity rather than rest. It is ok to rest physically—to not fill every moment with activity, even when we are awake.

More important to our overall health than physical rest is the resting of our emotions. Worry, anxiety, and depression are common, and few today are emotionally healthy and well-rested.

Physical rest and emotional rest often go hand in hand, but we have no guarantee that resting our bodies will produce rested psyches. Still, a good first step in resting our emotions would be to seek out quiet, which makes it easier to calm our internal noise.

When our bodies rest, we feel refreshed. When our emotions find rest, our countenance is lifted. Yet both are of little worth unless our souls also find rest in the acceptance of God. Such a rest transcends the problems of our world and shelters us where no injury can follow. Embracing the Sabbath is a pathway to rest. Surrendering our striving and choosing to trust is another. When I feel inferior, even when I have been victimized, even when the pace and pressures of life bring me to the point of complete collapse, Christ brings me to His rest. When my surrender is complete and His yoke is accepted, my soul will find rest.

## Pain, Margin, Health, and Relationship

At times it seems as if the cumulative weight of suffering and sorrow will sink the entire world. People hurt, families hurt, churches hurt, communities hurt, etc. Some hurt more than others, but nearly all hurt to some degree. What should we do about all this pain?

First, let's thank God for it. Anything that redirects us to Him is of benefit.

Second, let's repent. Not a shallow kind, but really doing business with God, where we change and head in a different direction.

Third, let's do some surgery. Let's prune away the time cancers, amputate the energy tumors, and drain the debt abscesses.

Fourth, let's cooperate with God. He is still at work, and our success or failure will hinge on our cooperation with Him. Cooperating with God requires that we know what is important to Him.



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If we look at the greatest commandments, we see only one category: relationships. If we got a report card from God, it would only have three lines:

1. How did we relate to God?
2. How did we relate to ourselves?
3. How did we relate to others?

In all three, the key concept is love. Everything boils down to that. Loving God, loving ourselves, loving others—those are the keys to a healthy life. Margin is about love—making time to love, enabling ourselves to have the internal resources to love, making space for love.

And when we give ourselves to that, health cannot be far behind.