CHAPTER ONE—MARGINLESS LIVING

- Margin, on the other hand, is having breath left at the top of the staircase, money left at the end of the money, and sanity left at the end of adolescence.
- I'm not the one who's making the fuss; I'm only writing about it. I'm only being honest about what I see all around me. Something's wrong. People are tired and frazzled. People are anxious and depressed.
- Symptom: Pain; Diagnosis: Overload; Prescription: Margin; Prognosis: Health

CHAPTER TWO--THE PAIN OF PROGRESS

- Polls reveal many Americans are no longer confident their children will have a better life than they did.
- The sabotaging of margin:
  Axiom 1: Progress works by differentiating our environment, thus always giving us more of everything and faster and faster.
  Axiom 2: The spontaneous flow of progress is toward increasing stress, change, complexity, speed, intensity, and overload.
  Axiom 3: All humans have physical, mental, emotional and financial limits that are relatively fixed.
  Axiom 4: The profusion of progress is on a collision course with human limits. Once the threshold of these limits is exceeded, overload displaces margin.
  Axiom 5: On the unsaturated side of their limits, humans can be open and expansive. On the saturated side of these limits, however, the rules of life totally change.
- We must have some room to breathe. We need freedom to think and permission to heal. Our relationships are being starved to death by velocity. No one has time to listen, let alone love. Our children lay wounded on the ground, run over by our high-speed good intentions?
- Is there perhaps another option available to us? Can we put progress on probation while we work out its problems? Two actions would be required of us for this approach to succeed: First, we must regain control of control of progress; and second, we must redirect it.
- Margin, however, knows how to nurture relationships. In fact, margin exists for relationship.
- Five Environments:
  Most of our progress:
  1. Physical environment (wealth, technology, health--the material world)
  2. Cognitive environment (knowledge, information, education--the intellectual world)
  Most of our pain:
  3. Social environment (family, friends, neighbors, church--the societal world)
  4. Emotional environment (feelings, attitudes--the psychological world)
  5. Spiritual environment (the eternal and transcendent--God)
- What if, instead, we began measuring our progress not by our wealth but by our virtue; not by our education but by our humanity; and not by our power but by our meekness?
CHAPTER THREE--THE PAIN OF PROBLEMS

- List of "unprecedented" changes (pp. 38-39)
- There has been an "exponential curve," where progress has skyrocketed
- Margin, the space that once existed between ourselves and our limits was an early casualty.

CHAPTER FOUR--THE PAIN OF STRESS

- High levels of stress follow as naturally after progress as does exhaust after traffic. It is a byproduct of our age...the negative aspects of tress disable the workplace as well, resulting in the loss of 225 million work days annually in the United Stated, nearly one million people for every working day.
- Three types of stress:
  - Eustress: what football players used to "psych up" before the game
  - Distress: when stress becomes negative/destructive
  - Hyperstress: excessive volume of stress
- Contemporary stressors:
  - Change
  - Mobility
  - Expectations
  - Time Pressure
  - Work
  - Control
  - Fear
  - Relationships
  - Competition
  - Frustration, anger

CHAPTER FIVE--THE PAIN OF OVERLOAD

- Overloading occurs whenever the requirements upon us exceed that which we are able to bear.
- "The Law of Limits"
  - Physical limits
  - Performance limits
  - Emotional limits
  - Mental limits
- Philippians 4:13 isn't a verse to inspire self-destructive behaviors; God intends for us to have balance.
- There is a difference between being overloaded and undisciplined.
- "Specifics of the Syndrome"
  - Activity overload
  - Change overload
  - Choice overload
  - Commitment overload
  - Debt overload
  - Decision overload
  - Expectation overload

Book Notes, Margin, R. Swenson
Fatigue overload
Hurry overload
Media overload
Noise overload
People overload
Possession overload
Technology overload
Traffic overload
Work overload

- Yes, Christians will be overloaded, but trust God and choose wisely your level of involvement.

CHAPTER SIX--MARGIN

- Margin is the space between our load and our limits.
- The formula for margin is straightforward: Power-Load=Margin.
- Power is made up of factors such as energy, skills, time, training, emotional and physical strength, faith, finances, and social supports.
- Load is made up of such factors as work, problems, obligations, and commitments, expectations (internal and external), debt, deadlines, and interpersonal conflicts.
- Nobody can keep running on empty. Let's stay busy for sure. But together let's also develop the necessary theological underpinnings for margin that will allow us to accept its importance without guilt. For just as need to eat and sleep, so we also need to breathe.
- There is a need for four margins:
  - Physical energy
  - Emotional energy
  - Time
  - Finances

CHAPTER SEVEN--MARGIN IN EMOTIONAL ENERGY

- When our psychic reserves are depleted, however, we are seriously weakened. Emotional overload saps our strength, paralyzes our resolve, and maximizes our vulnerability, leaving the door open for even further margin erosion.
- "Emotional Reserves": What is taking away? What is adding?
- Restoring Margin in Emotional Energy:
  - Cultivate social supports
  - Pet a Surrogate
  - Reconcile relationships
  - Serve one another
  - Rest
  - Laugh
  - Cry
Create appropriate boundaries
Envision a better future
Offer thanks
Grant grace
Be rich in faith
Hold fast hope
Above all, love

CHAPTER EIGHT--MARGIN IN PHYSICAL ENERGY

- Lacking margin in physical energy, we feel under rested and overwhelmed. With no strength left for our own needs, let alone the needs of others, we put our tiredness to bed hoping tomorrow will be a stronger day.
- Medical health professionals argue that 50% of all deaths are related to lifestyle choices.
- Progress brings technology, affluence, and education, but not the kind of inner discipline to maintain sound physical health.
- As we sit, we thicken.
- Restoring margin in emotional energy:
  - Take personal responsibility
  - Gain physical margin through emotional margin
  - Change your habits
  - Value of sleep
  - Develop healthy sleep patterns
  - Don't catastrophize insomnia
  - Don't oversleep
  - Take a nap
  - Exercise for sounder sleep
  - Decrease intake of fat, sugars, and total calories
  - Replace processed snacks with fruit
  - Avoid overeating
  - Garden of buy direct
  - Drink a lot of water
  - Use exercise as both appetite and weight reducer
  - McStay at home (avoid eating out)
  - Exercise for the heart
  - Exercise for the muscles
  - Exercise for flexibility
  - Exercise for the mind and spirit
  - Bike or walk
  - Choose what works for you
  - Stick with it
  - Be realistic

- God gave us an amazing gift, and all we are required to do is feed it, water it, rest it, and move it. Yet it needs to be the right food, water, rest, and movement.
• If we perform our assignment well, we will find energy we never knew we had. We will work better, run better, feel better, heal better, and live better.

CHAPTER NINE--MARGIN IN TIME

• A typical manager's view of margin: if you can catch it, kill it
• Virtually everyone I know is time desperate
• Balancing speed and efficiency with quality matters
• "There is more to life than increasing its speed" (Ghandi)
• The clock and the Christ are not close friends
• Restoring Time Margin:
  Expect the unexpected
  Learn to say no
  Turn off the television
  Prune the activity branches
  Practice simplicity and contentment
  Separate time from technology
  Short-term flurry versus long term vision
  Thank God
  Sabotage your fuse box
  Get less done but do the right things
  Enjoy anticipation, relish the memories
  Don't rush wisdom
  For Type A's only: stand in line
  Create buffer zones
  Plan for free time
  Be available

CHAPTER TEN--MARGIN IN FINANCES

• Every year, Americans spend more on eating out that the individual gross national product of 207 countries in the world.
• Living beyond our means is the key struggle
• Credit cards make it dangerously easy to have more than we should—and our culture encourages this behavior
• Restoring Financial Margin:
  Travel in the right direction
  Break its back
  Counter culture
  "Live Within Your Harvest"
  Discipline desires and redefine needs
  Decrease spending
  Increase income
  Increase savings: "God is honored by funnels and dishonored by sponges. Be a conduit of His blessing, not a dead end."

Book Notes, Margin, R. Swenson
Make a budget
Discard credit cards
Don’t mortgage the future
Resist impulses
Share, Lend, Borrow
Emphasize usefulness over fashion
Fast
Kingdom first

CHAPTER ELEVEN--HEALTH THROUGH CONTENTMENT

- Contentment is a cause without a constituency, a virtue without a voice.
- Godliness is an attitude whereby what we want is to please God.
- Contentment "is essentially a matter of accepting from God's hand what He sends because we know that He is good and therefore it is good."
- Contentment isn't denying one's feelings about unhappiness, but instead a freedom from being controlled by those feelings.
- Contentment lies in the middle of "All there is to have" and "What we have now."
- Contentment and relationships: we relate better to God, We relate better to self, We relate better to others.
- The theology of enough: (1) God comes first and possessions come second, (2) Possessions are to be used, not loved.
- Steps to take toward contentment (pp. 166-167)

CHAPTER TWELVE--HEALTH THROUGH SIMPLICITY

- We no longer need to impress
- The simple life is: voluntary, free, uncluttered, natural, creative, authentic, focused, margined, disciplined (restraint is necessary for successful living), diligent and healthful.
- The simple life is NOT: easy, legalistic, proud, impoverished, ascetic, neurotic, ignorant.
- Lengthy list of "Simple Life Suggestions" on pp. 177-180

CHAPTER THIRTEEN--HEALTH THROUGH BALANCE

- There is a struggle between balance and excellence
- Four steps to restoring balance:
  1. Regain control over our own lives
  2. Place God at the center of all things, and build outward from there.
  3. Beware the trap of trying to solve the problem of imbalance by becoming even more imbalanced.
  4. Accept the "NO" given us by others.
CHAPTER FOURTEEN—HEALTH THROUGH REST

- We have leisure but little rest.
- Burning up the engine. Four "Gears":
  - First Gear--Park--for contemplative times
  - Second Gear--Low--for relationships, family, and friends
  - Third Gear--Drive--usual gear for work and play
  - Fourth Gear--Overdrive--tasks/times that require extra effort (our bodies were not build to sustain this pace).
- Corrie Ten Boom, "Don't Wrestle, Just Nestle."

CHAPTER FIFTEEN—PAIN, MARGIN, HEALTH, AND RELATIONSHIP

- What do we do with pain?
  1. First, let's thank God for it.
  2. Second, let's repent.
  3. Third, let's do some surgery
  4. Fourth, let's cooperate with God
- God's report card:
  - How did we relate to God?
  - How did we relate to ourselves?
  - How did we relate to others?
- God is a personal God. We are created for relationships.
- Above all, love.
- "Must we love? That is a nonsensical question. It is like asking, "Must we breathe?" No, we do not have to breathe, and no we do not have to love. But the consequences of both those decisions will be the same."