

# Creating Margin

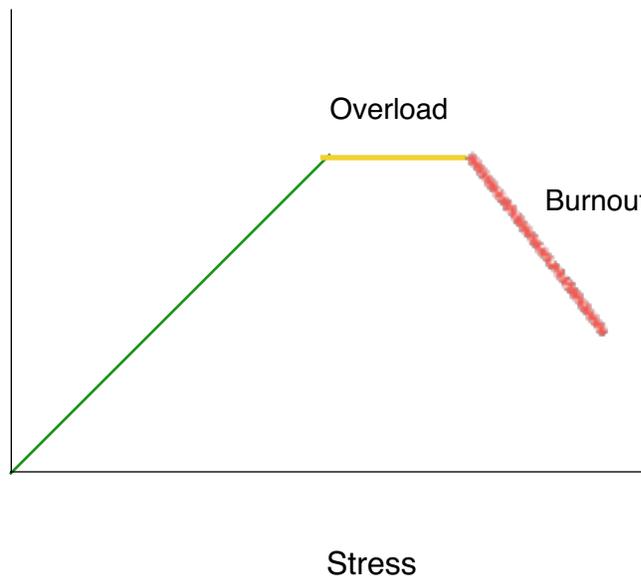
Merriam-Webster defines margin as "a spare amount or measure or degree allowed or given for contingencies or special situations." We all have at least a vague idea of what margin is and that it's a good thing. Pick up any personal finance book and it will recommend some degree of savings in liquid assets for emergency purposes. Someone who has money set aside is a lot less stressed out when (insert financial emergency here) happens than someone who lives paycheck to paycheck. Having no financial margin may literally mean choosing between having food in your stomach or clothes on your back. Or imagine a vacation. There are a few people that enjoy a vacation that is jam packed with no time to breathe but most people like to relax and have time to just do whatever they want without having to worry about a clock. Having that extra time/margin in your schedule to just do as you please is a good thing for the mind. Would anyone in their right mind get a connecting flight in Atlanta on Delta airlines with only a 30 minute holdover? No! So at some base level we all know what margin is and how beneficial it is. Sadly a lot of people know what margin is but never apply it to the place where it's most important: their personal lives.

1 in 5 American adults will deal with a mental health issue this year. That's almost 50 million people. A lot of those mental health issues are unavoidable, but in a non insignificant portion of those 50 million it is self inflicted. It is self inflicted because they are living with no margin. Having margin is essential to long term mental health and well being. So what's the problem with having no margin? You might say "I do my best work when the pressure is on!" But no one can sustain prolonged high stress in the long run.

There are 2 types of stress in this world, eustress and distress. Eustress is the "good" stress that keeps us motivated and on task. Distress is bad stress that leads to less than desired outcomes and poor mental health. There is a relationship between stress and productivity. It begins in a linear fashion. Without any stress at all, I am not as productive. Imagine a teenage boy that has everything he needs: food, phone, clothes washed and no responsibilities. How often is that teenage boy very productive? Not very. So with increased stress there is increased productivity. But there's a problem with this relationship. We possess a finite amount of productivity and ability to handle stress in a good way. However stress is infinite!!! More stress can always be applied. And like most things, when enough stress is applied to the human psyche it will eventually break, leading to depression, anxiety, anger, short temper, outbursts, etc. (not to mention multiple other medical problems that result from excessive stress) As noted in the figure below, there's a point where our productivity maxes out and we can maintain a little while when we get "overloaded" (the yellow section). However if a person stays there too long or more stress is applied then we end up "burned out" (the red section).

Productivity

Fig. 1



So what does this look like, living with no margin in the real world? It's a teenager that is making all "A"s in "AP" classes, playing competitive volleyball/baseball 3 nights per week, and in every social club and volunteer activity because she has to get into the right college. He/She is going to bed at 1-2 am b/c he/she has to study after practice and meetings and is getting up at 5 am to do it again the next day. It's the "super mom" that works full time, keeps a clean house, is the president of the PTA, teaches Sunday School, and hasn't had a moment alone to collect her thoughts in 6 months. It's the husband that is working 70 hrs/wk to provide for his family, coaching baseball, and volunteering to help any buddy in need. But he and his wife haven't had a "date" in 4 months. It's the pastor that preaches every Sunday/Wednesday, visits every parishioner in the hospital, officiates over every wedding and every funeral asked of him but hasn't had time to renew his own soul b/c he is always caring for the needs of others. In each of these scenarios, the person involved isn't doing anything wrong. As a matter of fact, they are being great friends, husbands, wives, neighbors, kids, coworkers, etc. The problem becomes that they are living outside of the margin too long and it always ends bad. The teenager finally succumbs to the pressure and looks to a partner or illegal substances to make him/her feel better. The husband or wife feel under appreciated and over worked and look to someone else to make them feel better or constantly snap at those they love the most. The pastor leaves the pulpit because the strain of caring for everyone but himself is too much to bare. We've all been to the place where we are standing at the edge of the cliff. Some of us have already fallen over the edge and some have even jumped over the edge b/c it is easier than holding on for dear life. So how do we crawl back from that edge? We creat margin!

Margin in our life is what gives us peace of mind. We know that if something comes along we can handle it because we have extra time/resources to do so. The question is how do we creat margin. The problem that leads to less margin is we believe we have more things to do than we have time to get them done. See the figure below.

To Do



Time



The problem is we have to get the red line shorter than the purple line. Easier said than done but doable. A couple of verses come to mind. Matthew 6:24 "no one can serve 2 masters; for either he will hate the one and love the other , or else he will be loyal to the one and despise the other. And Ecclesiastes Chapter 3:1-8 " There is a time for everything and a season for every activity under the son...." Applied to creating margin, these verses remind us that we can't live for everyone and everything and we can't do everything for everyone. We have to choose who we are living for and when the appropriate time to do something is. Unfortunately we think we can serve multiple masters and the time to do anything and everything is now.

To shrink that red line we have to create a real priority list and then take a long hard look at that red line. Matthew 6:21 says, "for where your treasure is, there your heart will also be." Where we spend our time is what's important to us. I only have so much time so I have to be sure I only spend it on things that are important to me and not on things that are urgent to me. We often get caught up in what's due next and things that aren't due now (reading to our kids, date night, fishing trip with family, etc) get constantly pushed back. Once we have that priority list, we have to examine that red line. The first thing we get rid of are things that some else can do or be taught to do. DELEGATE!! Only I can eat healthy for me, be a good husband/father/mother/wife, exercise, read my bible, etc. That part of the red line is non negotiable. But anything on that list that can be done by someone else needs to be done by someone else: volunteering, leading a small group, leading PTA, helping a friend move, etc. These are all good things but are they worth sacrificing the things at the top of your priority list? No. And this can be a very painful thing to do, cutting back that red line. There are things on that red line we love to do and are part of who we are. It may mean that a teenage girl has to give up Spanish club and maybe even has to pick between competitive dance and volleyball. It may mean that super mom has to let the PTA go and not volunteer to run vacation bible school. It may mean that dad gives up working overtime to spend more time with kids but the family has to make some hard budgeting decisions. It may mean the pastor has to let someone else preach from time to time and turn over some responsibility. It means that we have to say no to friends in need sometimes. It means saying no to things I enjoy. Whittling down that red line is a hard process but once complete and margin is regained in our lives, we will be happier and healthier people.

We have all been burned out. We have said yes when we should have said no. We've all known too much stress. We've all had too many things to do and not enough

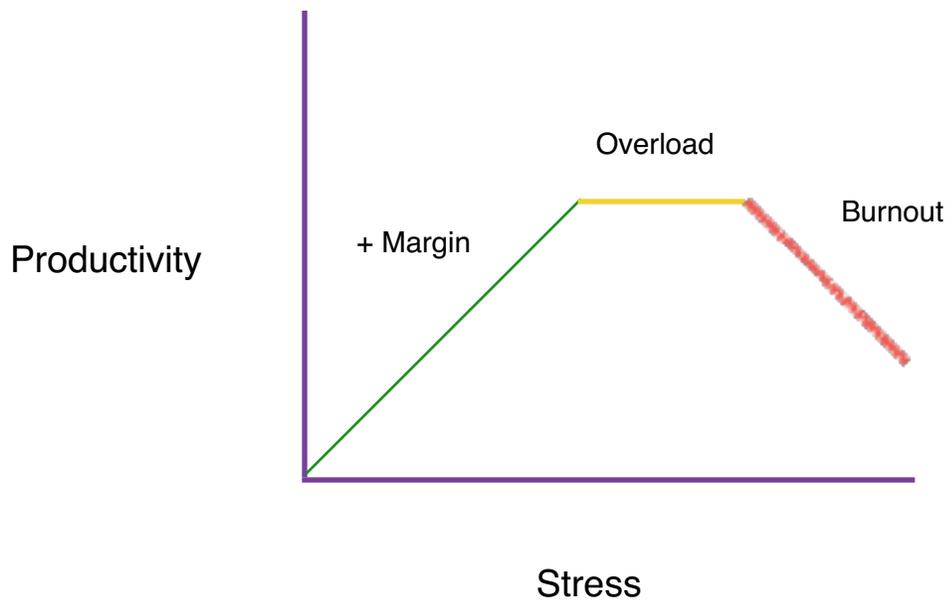
time to get them done. Living like this will only lead to heartache and a mental/physical breakdown. But thankfully there's a way to crawl back from the edge and get some slack in the rope: creating margin. Decide what's truly important to you. Once you know what's truly important to you, you can then make honest,tough decisions to get rid of the "to do's" in your life that don't have to be done by you and only subtract from your well being rather than add to it. Once we've done that, we've put "mental" cash in the bank and we can be ready for whatever comes our way.

#### References

1. Bible
2. Margin
3. National Institute of Health
4. Tyranny of the urgent

# Creating Margin

1. Realize you're living with no margin
2. Create a priority list
3. Create your to do list
4. Delegate and remove items from your "to do" list that are low on your priority list (Things that can be done by someone else or not done at all)
5. Say "no" more often
6. Don't let things that are due now take precedent over things that are important
7. ENJOY LIFE AND BE HAPPIER



To Do



Time

