

MONDAY MANNA

24 July 2017

THE NEED FOR A PERSONAL 'MARGIN CALL'

By Rudolfs Dainis Smits

The word "margin" has many meanings and applications. Even for the workplace. The Merriam-Webster dictionary, for example, says it can mean, a bare minimum below which or an extreme limit beyond which something becomes impossible or is no longer desirable. It can mean the difference between profit and loss. If equity in your account – value of securities minus what you owe the brokerage – falls below the maintenance margin, the brokerage can issue a "margin call." This forces the investor to either liquidate his/her position in the stock, or add more cash to the account.

Problems arise when, due to a lack of margin, we cannot cover losses or exceed specified limits, when we fall short on cash or have no reserves to meet the demand. Without a built-in buffer (margin), results can be stressful, painful, and even catastrophic. There is a different kind of "margin," however, that applies to each of us regardless of how much we have in financial resources. In his book, *Margin*, Richard A. Swenson, M.D. writes:

"Margin is the space between our load and our limits. It is the amount allowed beyond that which is needed. It is something held in reserve for contingencies or unanticipated situations. Margin is the gap between rest and exhaustion, the space between breathing freely and suffocating."

Many things compete for our resources today, causing many of us to live outside of a reasonable margin in terms of time and personal resources. Full schedules, families, businesses, ministry, demanding goals, the speed of progress, technology, and our desire for success also have depleted us emotionally, physically and financially. Pursuing material things, we have sacrificed our cognitive (mental and emotional) needs. This has left us short of uncommitted personal time necessary for well-being.

Swenson writes, "The disease of margin-less living is insidious, widespread and virulent." He explains most of us do not even know what margin is; we don't understand what margin-less living means, but we certainly feel the pain. The physician offers this description:

"Margin-less is being thirty minutes late to the doctor's office because you were twenty minutes late to getting out of the bank because you were ten minutes late dropping the kids off at school because the car ran out of gas two blocks from the gas station and you forgot your wallet." Can you identify with this?

Margin has been sabotaged by progress and demands of success. We hear talk about sustaining a green Earth. But how about a "sustainable" and "green" lifestyle? Margin has to be supported which requires living contentedly in the shadow of progress and supposed "better living." The Bible tells us true peace of mind with God and spiritual well-being require contentment: *"...constant friction among people who are depraved in mind and deprived of the truth, imagining that godliness is a means of gain. But godliness with contentment is great gain, for we brought nothing into the world, and we cannot take anything out of the world"* (1 Timothy 6:5-7).

Margin does not just happen – we must fight to keep it. My work in the construction industry has taught me to bid on projects and allocate work resources with sufficient contingencies and funds for unforeseen obstacles that inevitably arise. Our work, business budget, or family schedules should also include buffers and time margins to accommodate unexpected expenses and developments. The Scriptures advise us, *"For which of you, desiring to build a tower, does not first sit down and count the cost, whether he has enough to complete it?...what king, going out to encounter another king in war, will not sit down first and deliberate*

Postal Address:

PO Box 8168,
Woolloongabba, QLD, 4102

ABN: 42 005 622 515

Office Address:

Suite CBMC,
Sung Do Lawyers,
12 Annerley Road,
Woolloongabba, QLD 4102

Email:

admin@cbmcaustralia.com.au

Phone:

07 3172 9365

whether he is able with ten thousand to meet him who comes against him with twenty thousand? (Luke 14:28,31).

© 2017. Rudolfs Dainis Smits, MATS BArch Dipl. Arch architect & business owner; currently Design & Technical manager for Hill International - Project and Construction Risk management; former chairman and board member of CBMC Latvia; founding member of Reformed Baltic Theological Seminary, Riga, Latvia and former Europartners board member.

Reflection/Discussion Questions

“Margin has been stolen away, and progress was the thief. If we want margin back, we will first have to do something about progress” (Richard Swenson M.D.). Do you agree with the author that 21st century reliance on progress, materialism and the demands of success have stolen away margin in our lives? Explain your answer.

In what particular area of your life (emotional, physical, financial, or time) do you believe margin has been stolen from you? How and when did you recognise this, and how has it affected your quality of life?

What could you change to regain some margin in your life? Consider the spiritual significance and wisdom of maintaining a reserve that we find in Jesus’s parable regarding the virgins who were warned to trim their lamps? *““And the foolish said to the wise, ‘Give us some of your oil, for our lamps are going out.’⁹ But the wise answered, saying, ‘Since there will not be enough for us and for you, go rather to the dealers and buy for yourselves.’¹⁰ And while they were going to buy, the bridegroom came, and those who were ready went in with him to the marriage feast, and the door was shut”* (Mathew 25:1-13). Applying this to your own circumstances, what does it mean to “trim your lamp”?

C.S. Lewis wrote, “In God there is no hunger that needs to be filled, only plenteousness that desires to give.” How is contentment essential to maintaining your margin? Read Hebrews 13:5 and consider how to apply its principle at work or in your personal life.

NOTE: If you have a Bible and would like to read more about this subject, consider the following passages:

Exodus 34:21
Deuteronomy 5:21
Mathew 11:29
Hebrew 4:11
Philippians 4:11
1 Timothy 6:8

