|  |  |
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|  | The Practice ofManaging Household Life *Experiences of*  *Managing Household Life* |

The Christian Practice of Managing Household Life explores three areas: 1) managing household time and responsibilities, 2) managing household money, and 3) managing household property and possessions. There are six activities on the Practice of Managing Household Life that include a teaching plan and the activity. All of the activities are also included on a separate MS Word document so that you can create handouts for sessions, a digital or print booklet, online playlists and activities, social media posts, and more.

Activity 1. Stories of Household Life

Activity 2. The Good Life

Activity 3. How Do You Manage Household Life?—Time, Money, Property & Possessions

Activity 4. The Christian Practice of Managing Household Life : Time, Money, and Property & Possessions

Activity 5. Living the Christian Practice of Managing Household Life: Time, Money, Property

Activity 6. A Prayer for Managing Household Life

### Children Activities

There are four children’s activities that can be used in a children’s program and family activities. They can be found at the end of this guide and online as a separate file.

1. Managing Our Household
2. Jesus Manages Households
3. Try It!—Managing Our Household
4. Try It!—Your Home’s Floor Plan

Stories of Household Life

It wasn’t so long ago that the home was the center of our lives and society. A lot has changed in the past fifty or sixty years. Today, managing our household life seems to have gotten lost in the sea of other commitments and activities outside the home. Yet, each of us hungers for the stability of a home life that gives our lives order and nurtures loving relationships.

### The Challenging of Making a Home

I had a conversation a few years ago with a couple of women friends. Each was somewhere in midlife, busy at church and at home and at work. And each was ready for a change, although it wasn’t entirely clear what kind of change was possible or desirable. In talking with each of these friends, I raised the question what she might do if all options were open and money was no object. And in each case my friend burst into tears and said, “I would make a home for my family.”

It turned out that each friend’s family was dependent on her continued full time employment outside the home for their health insurance. As a result, each of these women felt locked into a life in which the work of making a home had to be fit in around the edges of unyielding long hours laboring at her profession. And too much of the time it seemed as if the work of making a home could not be fit in, that home and family lurched along, barely nurtured, barely sustained, required always to make do with much less than would be comfortable or beautiful or desirable.

Neither of my friends had great housekeeping ambitions. Neither desired a home that was grandiose or spotless. They just wanted curtains at the windows and meals on the table, clothes neatly hung and folded rather than lying in neglected heaps, and enough predictability and order for it to be easy and pleasurable to invite others in for a visit or a meal. And each wanted to do this work herself.

It wasn’t that either of them aspired to do nothing but keep house or that either wanted to keep house all by herself, with no contribution from spouse or children or hired help. It seemed rather to be that each of these women sensed, in some place deep in her soul, that the disciplines involved in feeding and clothing and sheltering others, beginning with the members of their own households, were profoundly worthwhile, and it grieved them that they could devote so little of themselves to so life-giving a work.

(Margaret Kim Peterson)

### Multi-Tasking

One cool Monday evening in early November, David was out of town, and I was juggling the family schedule: John, age eleven, had soccer practice at a field a twenty-five-minute drive away. Sarah, age thirteen, had a violin lesson about twenty minutes from John’s soccer field, and I needed to do a quick visit with a client family in their home not far from Sarah’s music school. I quickly strategized with the children. I would drop John at soccer practice first. He would probably finish before I could get back, but I told him to walk to the nearby store, which had a snack bar, and get something to eat and wait for me there. I would drop Sarah at her lesson, visit the client family, come back to pick up Sarah, and then circle back for John. It should work.

We were running late, so I did not go by the store to show John the snack bar where I wanted him to meet me, but I pointed across the soccer field in the general direction of the store. He jumped out of the car, and Sarah and I were off to the violin lesson. I touched all the bases and returned to pick up John an hour later, but he was not there. Sarah and I walked up and down the store aisles and then drove the half block to the soccer field. There was nobody; everyone had gone home. My throat tightened, and I could feel the panic rising, “Where is he?” I said out loud, trying to sound calm for Sarah’s sake. I quickly checked a couple of other stores in the area, but he was not there either. I hurried back to the store, went to the store manager, and asked to use the phone to call the police, fighting back the tears.

Sarah was sitting beside me in our car in the dark parking lot, and once the police officer was through with the description and pulled away, I began sobbing uncontrollably, frightened and overwhelmed with guilt for not planning more carefully, for not being more protective, for trying to do too much and risking this disaster.

AJ, the local police bloodhound, arrived. “Do you have any of John’s clothing?” the police asked. There was an ample supply of John’s dirty socks on the backseat floor. With the whiff of John’s sock, AJ tracked John, zigzagging all over the soccer field where he had played for almost an hour. AJ then took off across the street, nose to the ground, through two intersections, and straight in the front door of the Target store. There was John.

When I first began my search, I had gone to Target looking for him, but he had been in the rest room when I hurriedly walked through the store. And I hadn’t thought of that. So there he sat, waiting for me now almost three hours, alone and terrified. Where was his mother? I learned later that when I’d said “snack bar,” John’s mind clicked to the only snack bar in that area he knew about, the one in Target. I had meant the grocery store snack bar. But he had never been in that store with me. *How could I be so stupid?*

(Diana R. Garland)

### Backyard Camping

The other day I woke up and my daughter said to me, “Daddy, I want you to play with me today. You never play with me anymore.” It hurt hearing her say it, but it was true. I’d been so wrapped up in my career that I’d become just a participant in her upbringing, breaking up fights with her sisters and refereeing at the dinner table, trying to get them to stay seated and eat their peas. I wasn’t a terrible parent, but I wasn’t a great one, either.

So I told her we would set up the tent in the backyard and camp out that night. We went and got some firewood, my daughters brought their sleeping bags and dolls into the tent, and we played shadow finger games, told ghost stories, and roasted hot dogs and marshmallows all night. After they couldn’t keep their eyes open any longer and finally nodded off, I sat there and watched them sleep and thought to myself, This is what it’s all about. This is how I can truly be happy.

I can’t change the fact that men continue to resort to war to resolve their conflicts, or that people choose to kill each other over some strange idea of a benevolent God choosing sides in all this carnage. You can’t always change the world. But I can make sure to play with my kids every day, and try to make them laugh and smile. It’s easy to do. My daughters will remember the time I set the tent up in the backyard and we camped out together as long as they live. It was a day that we had a great time playing together and being carefree.

It’s our duty as parents to increase the number and frequency of these moments and memories. It doesn’t matter how much money we have or what the critics say or what others think of me. What matters is if I had a great time with my kids. There are no rules on how to do it right, just real life. Everything else is out of my control.

(Jim Lindberg)

The Good Life

## Images of the Good Life

What does the “good life” mean for you or your family? Check off the items that represent your view of the good life. Feel free to add new items of the good life that are important for you or your family?

* Owning a nice home
* Having a new car
* A loving family
* Financial security
* A pension
* Medical insurance
* Having the latest high tech consumer product (HD televisions, I-pods, computer)
* Having (or getting) a good education
* Having a good paying job
* Having friends
* Playing sports
* Good health
* Volunteering time to help people
* Recreation
* Spending time together as a family (e.g., family meals, holidays, family activities)
* Participating actively in the life of the church (e.g., Sunday Mass, programs, gatherings)
* Taking a vacation once or more each year
* Buying the newest fashion clothes
* Being physically fit
* Having time for entertainment, such as going to the movies or concerts
* Having new toys or games or music or movie DVDs

Add other items that are important to you or your family?

|  |  |
| --- | --- |
| **$50**  **Purchase:** | **$50**  **Purchase:** |
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How Do You Manage Household Life?—Time, Money, Property & Possessions

There was a time when, for most people, nearly everything happened at home. All of the important things like falling in love, births, parties, deaths, funerals, work, education, health care, employment, food production, and even waste management were primarily family responsibilities. There were no birthing rooms, party centers, funeral homes, factories, office buildings or extensive government programs. And up until the last two hundred years or so, most communities had no formal schooling or hospital facilities. Managing household life was the center of society. Today it is not unusual for women and men to feel a bit embarrassed when they admit that they spend their days keeping house.

I had started my first official teaching job, which, as it happened, was a half-time position. I was happy for it to be so, since my husband’s job provided enough additional money to make ends meet (plus health insurance!), and I could then have enough time to settle and care for us in the new city to which we had moved. But we had no children, and when new acquaintances discovered that I worked “only” half time, they would ask, “So what do you do with the rest of your time?” “I keep house,” I would say.

That was always the end of the conversation. I had the uncomfortable sense that virtually any other answer would have been more acceptable. People would have been happy to hear that I was an artist or a writer, that I was developing a small business, that I was practicing the piano or taking flying lessons. But keeping house? I might as well have said, “I’m wasting my time.”

(Margaret Kim Peterson)

We all have a hunger for order in our households. We want to be able to create a plan and carry it out to its completion flawlessly. We all want to be able to manage our schedules smoothly no matter how much we pack into them. We’d like to be able to manage our finances wisely and provide the necessary material things for our families and ourselves. How can we do this? Where can we turn for help? What does our Christian faith say about this practice of managing our households, a practice that consumes enormous amounts of time and energy?

Managing a household today is no less taxing, and certainly no less important, than it was centuries ago. But it sure looks a lot different. There are many people, programs and products offering advice and support as we work on bringing order to our lives and to our households. Television cooking shows promise elegant meals in less than thirty minutes. Closet organizers seem to be able to hold years of accumulated items neatly on your closet door. There are bins and boxes and hangers and hooks of multiple shapes and sizes. There are exercise programs that we can use right in our home with workout machines that can seemingly fold up and be stored in your pocket! Others will entice us to get away to the spa or gym because we deserve the rejuvenation in order to cope with your hectic pace.

There are financial planners, family therapists, parent coaches, personal trainers, *feng shui* consultants and many others who promise to get our life in order. The voluntary simplicity movement that was rooted in the 1970s environmental movement continues to be a driving force in the third millennium, offering creative ways to stretch the dollar and to connect with simpler, more earth-friendly living. Whew! That’s a lot to think about. All of these resources can be helpful if used properly. The key is to determine what is best for a family at a particular stage in a family’s life

### Managing Household Time and Responsibilities

There never seems to be enough time. Yet, each of us has 24 hours to allocate each day. It’s not how much time we have. It’s how we spend our time. We all have 168 hours each week to spend. Use the chart below to analyze how your household spends its time in a typical week. Do you best to estimate how much time you spend on the activities listed below, then add other activities particular to your household. Try to get close to 168 hours.

|  |  |
| --- | --- |
| **Family Activities** | **Number of Hours** |
| school and work |  |
| rest and sleep |  |
| activities and sports |  |
| entertainment: TV, reading, listening to music |  |
| family meals and activities |  |
| household chores and responsibilities |  |
| shopping |  |
| church activities and household spiritual activities |  |
|  |  |
|  |  |
|  |  |
|  |  |
| **Total** | **168 hours** |

Now that you feel totally exhausted from all that you do as a household, take some time to reflect on what your time chart is telling you by using the following questions.

* What does your household’s use of time say about your priorities?
* How well does your household’s current allocation of time reflect your hopes and dreams for your life together? How does your use of time reflect your values and what you most deeply believe?
* What are the blessings in your use of time each week?
* What are the stressors in your use of time each week?
* What would you change?

### Managing Household Money

How we spend our money says a lot about what’s important in life. There are the essential expenses, such as housing, food, utilities, and transportation. But there are also nonessential or “it would be nice” expenses, such as new clothes or entertainment. Consider how much of your household’s money is assigned to essential expenses, and how much is left for nonessential items and what nonessentials you actually spend money on. Then reflect on these two questions.

* What does your household’s use of money say about your priorities?
* How does your use of money reflect your values and what you most deeply believe?
* What are the blessings in your use of money?
* What are the stressors?
* What would you change in your allocation of money?

### Managing Household Property and Possessions

That’s all you need in life, a little place for your stuff. That’s all your house is: a place to keep your stuff. If you didn’t have so much stuff, you wouldn’t need a house. You could just walk around all the time.  
  
A house is just a pile of stuff with a cover on it. You can see that when you’re taking off in an airplane. You look down, you see everybody’s got a little pile of stuff. All the little piles of stuff. And when you leave your house, you gotta lock it up. Wouldn’t want somebody to come by and take some of your stuff.…That’s what your house is, a place to keep your stuff while you go out and get more stuff! (George Carlin, comedian)

We’ve all got “stuff”—some have more than others. Think about your material possessions and identify those possessions that you consider essential for household life, that are desirable but optional, and that are nonessential. Use the chart to list examples in each category.

|  |  |  |
| --- | --- | --- |
| Essential | Desirable but Optional | Not Necessary |
|  |  |  |

Take some time to reflect on what your material possessions are telling you by using the following questions.

* What do your material possessions (“stuff”) say about your priorities?
* How do your material possessions (“stuff”) reflect your values and what you most deeply believe?
* What would you change?

Think about a purchase you want to make in the future. What are some of the factors that will go into your decision-making. Rank the following values from most important (#1) to the least important when you are considering making a purchase.

\_\_\_\_ Price

\_\_\_\_ Impact on the environment

\_\_\_\_ Personal spiritual development

\_\_\_\_ Status in my community

\_\_\_\_ A need versus a want

\_\_\_\_ Moral integrity of the product manufacturer and how it treats workers

\_\_\_\_ Convenience

\_\_\_\_ Educational value of product

\_\_\_\_ Expresses your vision of your household

\_\_\_\_ Other: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Do you think this new purchase is essential for household life, desirable but optional, or nonessential?

## Managing Household Time & Responsibilities

|  |  |
| --- | --- |
| **Household Activities** | **Number of Hours** |
| School and work |  |
| Rest and sleep |  |
| Activities and sports |  |
| Entertainment: TV, reading, listening to music |  |
| Family meals and activities |  |
| Household chores and responsibilities |  |
| Shopping |  |
| Church activities and household spiritual activities |  |
| Other: |  |
| Other: |  |
| Other: |  |
| Other: |  |
| Other: |  |
| Total | 168 hours |

*Now that you feel totally exhausted from all that you do as a household, take some time to reflect on what your time chart is telling you by using the following questions.*

1. **What does your household’s use of time say about your priorities?**
2. **How well does your household’s current allocation of time reflect your hopes and dreams for your life together? How does your use of time reflect your values and what you most deeply believe?**
3. **What are the blessings in your use of time each week?**
4. **What are the stressors in your use of time each week?**
5. **What would you change?**

## Managing Household Money

How we spend our money says a lot about what’s important in life. There are the essential expenses, such as housing, food, utilities, and transportation. But there are also nonessential or “it would be nice” expenses, such as new clothes or entertainment. Draw a pie chart (below) that indicates the percentage of your household’s money that is spent on essential expenses and the percentage that is spent on nonessential items. Identify the essentials (on the left side of the circle) and nonessentials (on the right) you actually spend money on.

#### Reflection

1. What does your household’s use of money say about your priorities?
2. How does your use of money reflect your values and what you most deeply believe?
3. What are the blessings in your use of money?
4. What are the stressors?
5. What would you change in your allocation of money?

## Managing Household Property & Possessions

Think about your material possessions and identify those possessions that you consider essential for household life, that are desirable but optional, and that are nonessential. Use the chart to list examples in each category.

|  |  |  |
| --- | --- | --- |
| **Essential** | **Desirable but Optional** | **Not Necessary** |
|  |  |  |

#### Reflection

1. What do your material possessions say about your priorities?
2. How do your material possessions reflect your values and what you most deeply believe?
3. What would you change?

Think about a purchase you want to make in the future. What are some of the factors that will go into your decision-making. Rank the following values from most important (#1) to the least important when you are considering making a purchase. Do you think this new purchase is essential for household life, desirable but optional, or nonessential?

\_\_\_\_\_\_\_\_\_ Price

\_\_\_\_\_\_\_\_\_ Impact on the environment

\_\_\_\_\_\_\_\_\_ Personal spiritual development

\_\_\_\_\_\_\_\_\_ Status in my community

\_\_\_\_\_\_\_\_\_ A need versus a want

\_\_\_\_\_\_\_\_\_ Moral integrity of the product manufacturer and how it treats workers

\_\_\_\_\_\_\_\_\_ Convenience

\_\_\_\_\_\_\_\_\_ Educational value of product

\_\_\_\_\_\_\_\_\_ Expresses your vision of your household

\_\_\_\_\_\_\_\_\_ Other: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

The Christian Practice of Managing Household Life : Time, Money, and Property & Possessions

Housework is akin to the natural and human rhythms of the day, the week, the year. We fix lunch because it is lunchtime. We wash the clothes or the windows because it is Monday or because it is sunny. We pack away coats and boots and get out shorts and sleeveless shirts because winter is over and summer is coming. As we engage with the litany of everyday life, we engage with life itself, with our fellow human beings, with the world in which God has set us all, and thus with God himself. (

Margaret Kim Peterson)

How do we manage household life as a Christian practice, guided by the teachings of the Bible? What if we thought about managing household life—our time, money, and possessions—as a gift from God? How would we manage this gift? Consider a story Jesus told.

*At that time the Kingdom of heaven will be like this. Once there was a man who was about to leave home on a trip; he called his servants and put them in charge of his property. He gave to each one according to his ability: to one he gave five thousand gold coins, to another he gave two thousand, and to another he gave one thousand. Then he left on his trip. The servant who had received five thousand coins went at once and invested his money and earned another five thousand. In the same way the servant who had received two thousand coins earned another two thousand. But the servant who had received one thousand coins went off, dug a hole in the ground, and hid his master’s money.* (Matthew 25:14–18)

The story ends with the master returning and rewarding the first two servants for using their gifts wisely, while the third servant is punished for not making a profit.

We are all entrusted with the gifts for managing household life as God intends. The money that we make represents the gifts and talents that we share with the world when we do our work. Time is a gift that everyone possesses equally. Our property is a gift from God’s abundant earth. The way that we manage our household life—money, time, and property—says a lot about what we believe.

Jesus calls us to accept and acknowledge our gifts. He calls us to use our gifts openly. He calls us to build upon our gifts so that they will grow. Finally, he calls us to return our gifts to him by sharing them with others. The ways in which we share our gifts are forms of management or stewardship, and we express our faith in this sharing.

### Managing Our Time

Time is a gift and God asks us to manage our time well, to be good stewards of the time we have been given. Our challenge is to balance the many claims for our time so that we keep our priorities clear, so that God is at the center of our lives.

Jesus faced the challenge of balancing the many claims on his time and energy—time for his ministry (his work), for his disciples, family, and friends, for rest, for prayer. Here is a story that illustrates how Jesus balanced these claims:

*After the sun had set and evening had come, people brought to Jesus all the sick and those who had demons. All the people of the town gathered in front of the house. Jesus healed many people who were sick with all kinds of diseases and drove out many demons.…Very early the next morning, long before daylight, Jesus got up and left the house. He went out of town to a lonely place, where he prayed. But Simon and his companions went out searching for him, and when they found him, they said, “Everyone is looking for you.” But Jesus answered, “We must go on to the other villages around here. I have to preach in them also, because that is why I came.” So he traveled all over Galilee, preaching in the synagogues and driving out demons.* (Mark 1:32–39)

Developing a plan for managing the gift of time through a family or household schedule is essential. In the *Family Cloister*, David Robinson explains,

We are designed by God to live rhythmic lives. In the beginning there was light and there was darkness, there was evening and there was morning, there was work and there was rest, there was time alone and time together. “God saw all that he had made, and it was very good. And there was evening, and there was morning—the sixth day.…By the seventh day God had finished the work he had been doing; so on the seventh day he rested from all work” (Genesis 1:31; 2:2). The pattern of God’s creation is one of creative order through a daily and weekly rhythm.

A family schedule provides a structure to balance the many activities of household life. Like a guardrail with padded bumpers, the family schedule needs strength and softness, rigidity and flexibility. Without a clear family schedule, the family will be pulled apart by many demands.

Remember, there is no greater gift than time. We don’t need to be busy all the time. Time spent in prayer, nurturing relationships with our family and friends, or just enjoying the beauty of the world around us is time well spent. In fact, taking time out to nourish ourselves spiritually can be the best thing we can do to deepen our relationship with God.

### Managing Our Money

Money is a gift and God asks us to manage our money well, to be good stewards of the money we have, no matter how much or little it may be. Society tells us that we will find happiness and peace through money—and the more the better. The Bible teaches us to find our true happiness in loving and serving God. Jesus is very clear that money is not a god to worship, but a tool to use.

*You cannot be a slave of two masters; you will hate one and love the other; you will be loyal to one and despise the other. You cannot serve both God and money.* (Matthew 6:24)

Money is a good servant but a bad master. If we follow the world’s wisdom, money will dominate us. If we follow the wisdom of the Bible, money will serve us as we use it to serve God and others. The ability to budget and save, to protect and give your money, offers you control and peace of mind so you’re able to meet your needs and honor God at the same time. When you embrace the idea of integrating your finances with your faith, it becomes clearer how to view and manage your money.

We believe that God is the creator, so God owns everything. We are called to be good stewards of whatever we have. Despite how much we have worked for our wealth, everything we have is a gift from God. Even if we have worked hard for what we have, our health, talent, abilities, education, and “luck” (favorable circumstances) are blessings from God that helped us achieve what we have.

We are called to manage our money to serve God, the needs of our household, and the needs of others in our world. Money should not manage us; we should manage our money as God intended. Jesus tells us a story that challenges us to be generous with our money and resources so that we may serve the needs of others.

*A Jewish leader asked Jesus, “Good Teacher, what must I do to receive eternal life?” Why do you call me good?” Jesus asked him. “No one is good except God alone. You know the commandments: ‘Do not commit adultery; do not commit murder; do not steal; do not accuse anyone falsely; respect your father and your mother.’” The man replied, “Ever since I was young, I have obeyed all these commandments.” When Jesus heard this, he said to him, “There is still one more thing you need to do. Sell all you have and give the money to the poor, and you will have riches in heaven; then come and follow me.” But when the man heard this, he became very sad, because he was very rich. Jesus saw that he was sad and said, “How hard it is for rich people to enter the Kingdom of God! It is much harder for a rich person to enter the Kingdom of God than for a camel to go through the eye of a needle.” The people who heard him asked, “Who, then, can be saved?” Jesus answered, “What is humanly impossible is possible for God.”* (Luke 18:18–27)

Managing our money well means “investing” the money God gives us into God’s causes. In this way, we are like investment managers; we are not to use our “client’s” money in a way that violates his values and purposes. Because God is at work in the world to redeem it, your money can become a “currency of grace” and can be a channel for enormous changes in other people’s lives.

*Remember that the person who plants few seeds will have a small crop; the one who plants many seeds will have a large crop. You should each give, then, as you have decided, not with regret or out of a sense of duty; for God loves the one who gives gladly. And God is able to give you more than you need, so that you will always have all you need for yourselves and more than enough for every good cause. As the scripture says, “He gives generously to the needy; his kindness lasts forever.”*

*And God, who supplies seed for the sower and bread to eat, will also supply you with all the seed you need and will make it grow and produce a rich harvest from your generosity. He will always make you rich enough to be generous at all times, so that many will thank God for your gifts which they receive from us. For this service you perform not only meets the needs of God’s people, but also produces an outpouring of gratitude to God. And because of the proof which this service of yours brings, many will give glory to God for your loyalty to the gospel* of Christ, which you profess, and for your generosity in sharing with them and everyone else. *And so with deep affection they will pray for you because of the extraordinary grace God has shown you. Let us thank God for his priceless gift!* (2 Corinthians 9:6–15)

### Managing Our Property and Possessions

Property and possessions are a gift and God asks us to manage them well, to be good stewards of the material goods we have, no matter how much or little. Society tells us that we will find happiness and satisfaction by purchasing and accumulating material possessions (materialism), especially the “newest” or the “hottest” or the “coolest” or the next “must have” product. We are taught to believe that having more will make us better people. But Jesus is very clear that we find our true happiness in loving and serving God:

*For your heart will always be where your riches are.* (Luke 12:34)

So where are your riches? Do your possessions rule you? Jesus talks a lot about wealth and possessions getting in the way of following him. He tells one story about a man preoccupied with accumulating and storing his wealth so that he will be able to enjoy the “good life.”

*Then Jesus told them this parable: “There was once a rich man who had land which bore good crops. He began to think to himself, ‘I don’t have a place to keep all my crops. What can I do? This is what I will do,’ he told himself; ‘I will tear down my barns and build bigger ones, where I will store the grain and all my other goods. Then I will say to myself, Lucky man! You have all the good things you need for many years. Take life easy, eat, drink, and enjoy yourself!’ But God said to him, ‘You fool! This very night you will have to give up your life; then who will get all these things you have kept for yourself?’” And Jesus concluded, “This is how it is with those who pile up riches for themselves but are not rich in God’s sight.”* (Luke 12:16–21)

Possessions don’t provide us with the good life. So that our possessions don’t rule us or blind us, we are called to manage them to serve God, the needs of our household, and the needs of others in our world. Jesus reminds us to be constantly aware of the power of accumulating possessions.

*“Watch out and guard yourselves from every kind of greed; because your true life is not made up of the things you own, no matter how rich you may be”* (Luke 12:15).

Our homes and our possessions reflect who we are—our hopes and dreams, our faith and values, our priorities in life. What are the true riches in your household?

Home is where we figure out primary patterns of nurture and productivity, habits of need and desire, forms of rage and forgiveness, ways of “taking time” and discovering the people who “count” for us. Our households are anchoring places where, over time, we craft the practices by which we prosper or fail to prosper. (Sharon Daloz Parks)

## Managing Household Life Scripture Verses

Psalm 127:1 – If the Lord does not build the house, the work of the builders is useless.

1 Timothy 4:8 – Physical exercise has some value, but spiritual exercise is valuable in every way….

James 4:1-2 – Where do all the fights and quarrels among you come from? They come from your desires for pleasure, which are constantly fighting within you…. you strongly desire things, but you cannot get them, so you quarrel and fight.

Matthew 6:34 – So do not worry about tomorrow; it will have enough worries of its own. There is no need to add to the troubles each day brings.

1 Corinthians 12:7 – The Spirit’s presence is shown in some way in each person for the good of all.

1 Corinthians 13:5 – Love is not ill-mannered or selfish or irritable, love does not keep a record of wrongs….

Matthew 6:19-20 – Do not store up riches for yourselves here on earth, where moths and rust destroy, and robbers break in and steal. Instead, store up riches for yourselves in heaven.

Matthew 5:42 – When someone asks you for something, give it to him; when someone wants to borrow something; lend it to him.

Living the Christian Practice of Managing Household Life: Time, Money, Property

Whatever the form of our household--an urban apartment, an upscale residence in the “burbs,” a farmhouse, a nursing home, a trailer, a brownstone, or the office where we find ourselves “living”--our homeplaces define basic ways of life. We count on the predictable motion of moving into, through, and from “our space.” . . . Home is where we figure out primary patterns for nurture and productivity, habits of need and desire, forms of rage and forgiveness, ways of “taking time” and discovering the people who “count” for us. Our households are anchoring places where, over time, we craft the practices by which we prosper or fail to prosper.

(Sharon Daloz Parks in *Practicing Our Faith*)

### Managing Your Time

#### Re-evaluate your current use of time.

Review the analysis you did earlier. Reconsider how you can use your time: How would you better manage your time so that it reflects your faith, values, and priorities? Create a new chart with the members of your household that represents your new plan for managing time.

#### Budgeting household time.

Budgeting time is as important as budgeting money. Our use of time, like our use of money, expresses moral priorities. We can spend our time being involved with work, family, friends, God, social causes, entertainment, and so on. We express who we are by the ways in which we choose to spend our time. Some of our time is not our own. We have to go to work or we have to go to school. Household time tends to be more voluntary, and so we can use much of that at our discretion. Create a weekly plan to budget your voluntary time (time at home that you can manage). Include items such as family time, (including extended family and friends), faith activities (prayer, reading the Bible, service to others), church involvement, community involvement, entertainment and TV, garden/yard work, chores, hobbies, and reading.

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Activity | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday | Sunday |
|  |  |  |  |  |  |  |  |

After completing the time budget, calculate the amount of time spent on each category. Do you notice any inordinate use of time? Was any category short-changed? Is there a balance between time alone and time with others?

#### Develop a family or household schedule.

Gather together all the various schedules for your family/household, such as work and school schedules, sports practices and games, church activities, doctor visits, household chores, meetings, family gatherings, and so on. Fill in dates, times, and events on a master calendar and reflect on how your schedule reflects your family/household priorities. Is there balance among the various activities? Is there enough family time? Post the schedule and regularly refer to this master calendar as your prepare for each day or upcoming week. As new events come up, you can consult the calendar and make choices to keep a balance among events.

#### Making room for priorities.

It so often seems that everyone but ourselves controls our calendars, but it doesn’t have to be that way. There is a beautiful word that we need to practice using more often: NO! We can’t do everything. What is on your calendar that represents high, middle, and low priorities for you and/or your family? Make three columns on a blank sheet of paper and label them high priority, middle priority, and low priority. List your currently scheduled events for this month in one of the three categories. Then on a separate piece of paper, list the things that you would like to see on your calendar that are not there. As you prepare your calendar for the coming month, replace a few low-priority items with a few of the things from the list that indicate what should be on your calendar but are not there.

If you do this calendar-prioritizing activity with your whole family, you may discover that priorities for parents and children are different. These differences give each member of the family an opportunity to think about why some activities or events are more important than others. Parents will also have an opportunity to explain family priorities.

#### Time budgeting for children.

Children need to learn how to manage their time. They are not born with the skill. It takes practice to get it right, a lifetime of practice. Parents can create time limits for various activities, such as watching TV, playing video games, and participating in sports programs, so that children have balance in their schedules and lives. How do entertainment and sports activities balance with family activities and time for exercise, as well as time to explore nature, rest, read, listen or play music, create art, and participate in faith practices (prayer, reading the Bible, serving others)? School-aged children need established times for homework, especially if it needs to be coordinated with parental availability and quiet times in the home. The predictability of a time budget for children also provides a needed sense of security that reduces stress and releases a child’s creative energy.

### Managing Your Money

#### Re-evaluate your current use of money.

Review the analysis you did earlier. Reconsider how you can manage your money: How would you re-appropriate your spending to better manage your money so that it reflects your faith, values, and priorities? What nonessentials or “it would be nice” items can be reallocated to better reflect your faith and values?

#### Budgeting.

Creating a budget is an easy way to monitor your spending and to determine if your spending reflects your faith and values. It is amazing how much money we spend unconsciously. Most home computers have a budgeting program on them. Even if you don’t have a computer, you can still create a budget sheet that allows you to see and study how you spend your money. Budgeting helps you to spend money in a way that reflects your priorities more clearly. It gives you a visual way to keep track of your spending habits, identify areas of unnecessary spending or overspending, and developing strategies for managing your money. Budget categories usually include the following:

**Monthly Income**

* Salary
* Income from investments, property, etc.
* Other

**Monthly Expenses**

* Mortgage or rent
* Transportation (car payment, public transportation fare, fuel, etc.)
* Groceries
* Charitable contributions
* Gift buying
* Entertainment
* Clothing
* Household maintenance
* Auto maintenance
* School supplies
* Children’s activities (lessons, sports, clubs, etc.)
* Utilities
* Contributions to savings
* Other

#### Checkbook examination of conscience.

Many people balance their checkbooks once a month. This provides a monthly opportunity to examine your moral priorities. The next time you balance your checkbook, pull out a blank piece of paper. Make three columns on the paper. Label each column with the following labels: 1. essentials, 2. non-essentials (wants, not needs), and 3. generosity to others. As you review each check that you wrote for the previous month, list the check, its recipient and its amount in one of the three columns. Total the amounts for each column. What would happen if you eliminated your non-essential (wants, not needs) spending? What other opportunities would open up for you?

#### Alternative Christmas giving.

Giving gifts at Christmas can be a beautiful expression of friendship and love, or a hectic time of shopping for gifts, waiting in lines, and spending more than we have to spend. Why not focus on relationships instead of things this Christmas? Why not give simple gifts or homemade gifts or gifts of time together? Spend time with loved ones: consider taking small trips together as a family to special places. The time together is priceless and the memories are forever. Give the gift of service to others in need. Donate money to a worthy organization that is working to alleviate poverty. Give gifts of your own creation: food (cookies, bread), artwork, pottery, sewing.

#### Gifts that give.

We often receive gifts of money for birthdays, holidays, and other special events. As a family, decide to give a percentage of the gift to those in need in your community or in the world. This practice teaches children that gifts are always meant to be shared. This also gives parents regular opportunities to talk to their children about being generous with God’s gifts so that the resources of creation are cared for and distributed in a just way.

### Managing Your Property

Generous sharing is the key to the Christian use of material possessions. We need to share the things we own, and we need to share in the responsibilities of taking care of the things we own in common with others.

#### Sharing our stuff.

Make a list of all of your material possessions. This could take some time and effort because many of us have been accumulating stuff for years. The list may inspire you to unload a lot of things and unclutter your living space a bit; that in itself could be a great benefit. After you have completed your list, try to identify ways that you share the things on your list with those in your household and with those in your community. Do you find that your tendency is to share or to hoard? Are there things on your list that are appropriate to share but you will absolutely not share them? Why not?

#### Sharing the outdoors.

Christians should be especially considerate of the welfare of neighbors when we make decisions about how to manage our land because we are called to love our neighbors as ourselves. We not only share the outdoors with our human neighbors, but we also share the outdoors with animals and plants, also God’s beloved creatures. Take a walk around your property with the other members of your household. As you walk, discuss how the different parts of your yard are either a benefit or a hindrance to good relations with your human, animal and plant neighbors. Try to agree to make one adjustment to your yard to express your desire to share it in a positive way with others.

#### Share the responsibility to care.

Having stuff means that we have to care for it. It is not a sign of materialism to take care of the things we own. Caring for our things helps them to last longer. This shows that we are trying to conserve God’s resources. Whose responsibility is it to care for the things in our household? Anyone who lives in the household should share the responsibility of maintaining the household. Make a list of the daily and weekly chores that have to be done to maintain your household. Then write the name of the person who primarily does each chore. Does your list show an equal sharing in maintenance by the members of your household? If not, you might want to consider making some changes in the way you distribute responsibilities. Even young children can do simple tasks such as feeding a pet, clearing the table, putting away clothing and other items in the house, and cleaning up after themselves.

### Managing an “Environmentally-Friendly” Household

We all know that caring for the earth is essential. In the ways we manage our household life, we can protect the environment and demonstrate our care for God’s creation. Here are several simple, but powerful, strategies for becoming an “environmentally-friendly” household. None of these actions involve drastic changes in your life, yet each packs an environmental punch. And if, every household began to do these simple things the positive impact would be enormous—we would be reducing climate-warming carbon dioxide, saving trees, conserving water, protecting endangered species, and so much more. All because we managed our household life in an environmentally-friend way.

Review the list of ideas. Develop your own ideas. Think about all the things you currently do and what you can begin doing—today!

1. Drive less: walk, bike, carpool, and/or use mass transit. Consider a car-free day each week.
2. Eat less feedlot beef. Eat lower on the food chain—going meatless for just one meal a week can make a difference. Eat eco-friendly seafood.
3. Free yourself from junk mail by removing your name for mailing lists, and save a forest!
4. Install compact fluorescent light bulbs throughout your house.
5. Conserve energy by lowering the temperature 3°F in the winter from where you would normally set it , and raise the temperature 3°F in the summer from where you would normally set it. Turn down the heat and air conditioning when you aren’t home.
6. Eliminate lawn and garden pesticides and look for environmentally-friendly alternatives.
7. Reduce home water usage and use water-saving toilets, faucets, and shower heads. Take shorter showers.
8. Eat more local, organic, in-season foods whenever possible and reduce the amount of energy needed to transport food, thereby reducing carbon emissions.
9. Use a reusable water bottle and a high-quality home filter instead of buying bottled water.
10. Wash your clothes in cold water and choose the no-heat cycle on your dishwasher.
11. Bring your own bag or a cloth bag to the grocery store instead of using disposable bags.
12. Choose energy efficient EnergyStar appliances which reduce carbon pollution, and have a big impact on your energy bill.
13. Turn off computers and monitors when not in use. Make sure the hibernation and sleep settings are enabled.
14. Weatherproof your home. Make sure your walls and ceilings are insulated, and consider double-pane windows. Eliminate drafts with caulking, weather strips, and storm windows and doors.
15. Choose foods with less packaging to reduce waste.
16. Recycle all your paper, glass, aluminum, and plastic, as well electronics.

## Managing an “Environmentally-Friendly” Household

Think about all the things you currently do and what you can begin doing—today!

|  |  |  |
| --- | --- | --- |
| **Already Do This** | **Will Begin Doing This** |  |
|  |  | 1. Drive less: walk, bike, carpool, and/or use mass transit. Consider a car-free day each week. |
|  |  | 1. Eat less feedlot beef. Eat lower on the food chain—going meatless for just one meal a week can make a difference. Eat eco-friendly seafood. |
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## A Prayer for Managing Household Life

Glory to you, our one God

who is three loving persons,

who created a mysterious order to the universe.

We explore your creation

and find both predictability and chaos.

There are patterns we can understand

and occurrences that confound our minds.

Our households are likewise

both predictable and chaotic.

Our finances

bring security and anxiety.

Our schedules

bring regularity and surprise.

Our property is a gift for enjoyment

and a challenge to generosity.

Our loved ones are deeply mysterious

and our surest gateway to your presence.

May we manage our households

with the wisdom through which you manage the universe.

May we harmonize our households

with your created order.

May we show restraint in our spending,

May we use our time wisely,

May we share the abundant blessings of your physical world,

May we love as you love, through Christ our Lord. Amen.

#### Reflection

Take time on a regular basis to reflect on your household life, especially in the areas of time, money, and possessions. This simple process can be done daily or weekly. It is a way to go back through your day or week and offer to God both the positive and negative events and emotions you experienced.

* In your mind, go over the day or week in your household. What are you most grateful for? Give thanks to God for the blessings of this day or week.
* Then, go over the day or week again. What caused you or your family difficulty or pain or hardship? Ask for God’s grace and support through these difficult times. You may need to ask for God’s forgiveness and for the forgiveness of others.
* Consider how you can better manage household life. What are one or two things you can begin doing? Pray for God’s blessings upon your household and for the courage to strengthen household life.