

The Practice of Managing Household Life

Experiences of Managing Household Life

The *Practice of Managing Household Life* includes six activities that can be utilized in a variety of settings and combined into a variety of program models including the following:

- Intergenerational programs
- Family-centered programs
- Families at home activities (print or digital)
- Children's programming: classes, vacation Bible school, parent-child, grandparent-child
- Adolescent programming: classes, youth gatherings, and retreats
- Adult programming: independent, small groups, retreats, and large gathering settings
- Social media posts on Facebook and Instagram using the activities
- Online playlists of Managing Household Life experiences for different age groups published on a website
- Newsletters
- A "Guide to Managing Household Life" booklet (digital and print)
- And much more

Managing Household Life Activities

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

A Learning Process for Christian Practices

The dynamic of forming people of all ages in a Christian practice incorporates four movements, which become the template for designing Christian practices learning programs.

Movement 1. Reflecting on Our Lives

The first movement, *Reflecting*, taps into a basic area of human need that can find meaning and purpose in a Christian practice. Reflecting gives people an opportunity to become aware of how they experience a basic human need and hunger for the Christian practice in their own life. Reflecting also provides space for people to become aware of how they already engage in this practice, and the things that distort or hinder the practice.

Oftentimes this first movement begins with real-life stories (presentations, print, audio, and/or video) of people who seek meaning and purpose for their lives through a particular practice. This helps spark people's reflection and storytelling.

Movement 2. Exploring the Christian Practice

The second movement, *Exploring*, grounds the Christian practice in the Bible by describing how the biblical story deepens our understanding of the Christian practice and connects to people's human needs and hungers. We present the wisdom of the Christian tradition on a particular Christian practice, describing what people today, and throughout history, actually do when they are engaged well in a particular practice—how people or communities live the practice with exceptional grace and skill. By connecting the Christian practice to human needs and hungers, people can identify how and why a practice is important to living a meaningful life.

Movement 3. Experiencing the Christian Practice

The third movement, *Experiencing*, immerses people in the actual practice—opportunities to experience activities that lead them into the Christian practice. This immersion can take place in programs, within the life of the Christian community (such as worship and ministry activities),



and/or out in the community (serving people, providing hospitality, etc.). The key is that people actually experience the practice.

Movement 4. Living the Practice

The fourth movement, *Living*, includes reflecting on the experience of the practice activities (Movement 3); showing people how to make the Christian practice a part of everyday life; and providing people with a variety of tools and activities to integrate the Christian practice into their daily life—at home, at work, at school, and in the world.

The Practice of Managing Household Life Learning Process

To illustrate how these four elements are incorporated into the learning process here is an example for the Practice of Managing Household Life. (The reproducible activities are available for free on the Lifelong Faith website.)

Movement 1. Reflecting on Life Experience

Activities

Activity 1. Stories of Household Life

Activity 2. The Good Life

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

Movement 2. Exploring the Christian Practice

Activities

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

Movement 3. Experiencing the Christian Practice

Activities

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

Movement 4. Living the Practice

Activities

Activity 5. Living the Christian Practice of Managing Household Life: Time, Money, Property Activity 6. A Prayer for Managing Household Life



Program Designs

The Christian practices learning process and activities can be used in a variety of program designs:

- Intergenerational programs
- Family-centered programs
- Families at home activities (print or digital)
- Children's programming: classes, vacation Bible school, parent-child, grandparent-child
- Adolescent programming: classes, youth gatherings, and retreats
- Adult programming: independent, small groups, retreats, and large gathering settings
- Online playlists of Managing Household Life experiences for different age groups published on a website

Example: A Four Session Mini-Course or Small Group Program

The activities can be designed into a 4-week mini-course or small group program of 60-90 minutes per session for children, youth, adults, and/or parents. Each activity plan is approximately 10-15 minutes in length. Create a "Guide to Managing Household Life" (print, digital) to accompany the program. All of the Activities can be published on a website and designed onto a playlist for each session. Here's an example of a 4-week program:

Session 1 – Reflecting Activities

- Activity 1. Stories of Household Life
- Activity 2. The Good Life

Session 2 – Reflecting Activities

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

Session 3 – Exploring Activities

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

Session 4 – Experiencing & Living Activities

- Activity 5. Living the Christian Practice of Managing Household Life: Time, Money, Property
- Activity 6. A Prayer for Managing Household Life

Example: Retreat or Extended Time Program

The activities can be combined into an extended day program or retreat experience with a blend of whole group activities and small group experience centers.



Opening Prayer

Part One

- Activity 1. Stories of Household Life
- Activity 2. The Good Life
- Activity 3. How Do You Manage Household Life?—Time, Money, Property & Possessions Break

Part Two

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

Break

Part Three

- Activity 5. Living the Christian Practice of Managing Household Life: Time, Money, Property
- Activity 6. A Prayer for Managing Household Life Closing Prayer

Example: An Intergenerational or Family Learning Program

The activities can be combined into an intergenerational or family program.

Gathering and Opening Prayer Experience

Reflecting Experiences

- Activity 1. Stories of Household Life
- Activity 2. The Good Life

Reflecting Activities

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

Exploring Activities

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

Experiencing & Living Activities

- Activity 5. Living the Christian Practice of Managing Household Life: Time, Money, Property
- Activity 6. A Prayer for Managing Household Life



Activity 1. Stories of Household Life

Plan

Introduce the "Stories of Household Life" with these words:

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.

Share with the group the three opening stories, "The Challenge of Making a Home," "Multi-Tasking," and "Backyard Camping." Use a different reader for each story.

After reading the stories ask people to share their feelings and thoughts about the stories. Display the questions on a PowerPoint presentation or on newsprint for all to see.

- ◆ What were you feelings as you heard the three stories?
- ◆ What story was most meaningful for you? Which one spoke to you?
- ♦ What's the best part of managing household life today?
- ♦ What's most challenging or difficult about managing household life today?

Optional Activity: A Scene from an American Household

Perform the skit, *A Scene from an American Household*, found on the handout. You can keep the performance simple by creating cue cards for your actors. They will appreciate not having to memorize all of their lines. To make cue cards, type the script in a font size of at least 60. Print the script on 11" x 17" paper. Make three copies so that cue card holders can be visible from all angles of the stage for the convenience of the actors.

After the skit is performed, invite groups to discuss the following questions. Then, have a representative from each group report back to the large group with one or two responses to the last two questions.

- ◆ Name the words or phrases from the skit that stand out in your mind.
- Describe the actions from the skit that stand out in your mind.
- ♦ What feelings were expressed in the skit?
- ✤ Which character did you like the best? Why?
- ♦ Which character did you like the least? Why?
- ✤ Which character is most like you? Why?
- ✦ How is this scene true in our society?
- ✦ How is this scene true for your household?



Activity

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)



A Scene from an American Household

Characters

- Husband: Joe
- Wife: Maria
- Son: Chad (About seven-years old)
- Daughter: Alicia (About twelve-years old)
- Son: Tony (About fifteen-years old)

<u>Setting</u>

The stage is set with an office desk and chair on the left side and a typical kitchen on the right side (kitchen should include table and chairs... other parts can be imagined with actors miming their actions at the oven and the sink). Joe is sitting at the desk on the phone and doing paperwork.

Role Play

Joe: (on phone) Yeah, I had to bring some work home today. Maria is closing a deal with one of her clients. I'm watching the kids; it's kind of a crazy day. Okay, Tom, it was good doing business with you. I'll talk to you on Monday. Bye. (Joe hangs up the phone and begins doing paperwork at his desk.)

Chad runs into the kitchen screaming because Alicia is playfully chasing him. Joe gets distracted from his work and looks annoyed as Chad and Alicia continue to run in circles in the kitchen, making a lot of noise.

Joe: (frustrated) Take it outside, Kids! I'm trying to get my work done here. You're mom will be home soon. (Joe addresses Alicia as an afterthought as Chad and Alicia are leaving) Alicia, will you set the table for supper? (Joe returns to his desk work.)

Tony: (enters the kitchen and begins sniffing the air with an increasingly disgusted look on his face... his voice sounds calm but concerned) Dad, I think the house is on fire.

Joe: (with ridicule) The house in not on... (realizing that dinner is burning in the oven and beginning to panic) Oh no! Tony, turn off the oven! (Tony looks confused. Joe jumps from his chair and runs to the oven.) Never mind, I'll get it! (Joe quickly removes burning food from oven and plops it on the table. (He turns towards the sink to wash his hands and glances out the window above the sink. He's shocked at what he sees.) Alicia! Alicia! Stop trying to shove Chad's head into that gopher hole! Alicia! Stop it right now or I'm going to come right out there! Hey, didn't I tell you to set the table for supper? Get in here right now and set the table!

Tony: (Looking at burnt food) Dad, what are we going to have for supper?



Joe: I don't know, Tony, I suppose we're going to have to have cereal or peanut butter and jelly. (Tony throws his hands into the air and exits, muttering a sarcastic remark under his breath. Alicia enters and begins setting the table. Joe puts cereal and milk on the table as his office phone rings.)

Joe: (on phone) Hello. Sam, how are you? (Joe looks disturbed) Yes, I know, Sam... I messed up that order... I know it's going to cost...

Maria: (enters in a rage dragging Chad behind her) Joe, did you know that your son's head was stuck in a gopher hole? (Sniffing) What's that awful smell? (Joe waves off Maria angrily as he continues to debate with Sam on the phone.)

Tony: (enters kitchen and walks to the sink for a glass of water) Dad nuked the casserole. We're having Honey Crusty Flakes for supper.

Maria: (gives Joe a look of disappointment as he is still on phone) Oh, honey! (sighs) Well, there's no time to make anything else. (to Tony) You have to be at soccer, and Alicia has piano. Quick... Everyone get to the table and pour a bowl of cereal.

Joe: (holding hand over phone and addressing Maria with hopeful expectation) Maria, did you close the deal?

Maria: (still angry) Well, hello to you, too! No, I didn't close the deal. My clients changed their minds at the last minute. (Alicia begins chasing Chad around the table again. Tony begins to eat his cereal, ignoring the chaos.)

Joe: (shocked) Maria, you said it was a sure thing! We were counting on that money. How are we going to pay down our credit card debt?

Maria: (sarcastically) Look, Joe, why don't YOU go and try to talk to my WONDERFUL client. Maybe you can do a better job. Meanwhile, (increasing anger crescendos to yelling) I'll stay here and clean gopher poop off of Chad's head!!! (deep breath trying to regain composure) Get off the phone, we have to eat, and I have to get Tony and Alicia to their appointments. (Maria takes Chad to sink to wash his head while Alicia joins Tony at the table. Tony and Alicia eat. They begin to push and poke at each other.)

Joe: (getting off of phone and coming to table) Hey, you two stop that behavior at the supper table!

Maria: (finishing up with Chad at sink and approaching the table) Chad, just grab your bowl, honey. You'll have to eat in the car. Tony and Alicia, let's go... you're going to be late. Joe (with pleading eyes), please have this mess cleaned up before I get home. (Maria, Chad, Tony and Alicia exit)

Joe: (sitting alone at the table eating a spoonful of cereal... looks off into space in exhausted amazement) Wow! What just happened? (Joe places head in hands, massaging his forehead) The End



Activity 2. The Good Life

Part 1. Your View of the Good Life

The first activity helps people identify what the "good life" means to them, personally, or for their family. Using *Images of the Good Life* instruct households (individuals or families) to check off the items that represent their current view of the good life—what they actually believe and practice, not what they should believe! They can also add their own descriptions of the good life that are important to them or their family using the blank spaces. (Young children can draw a picture describing the good life for them.)

In groups have people share their lists with each other and take one or two of the most important items and explain to the group why it is important.

Part 2. Purchasing the Good Life

Give each individual a packet of \$500 in play money and each family a packet of \$1000. Make copies of the play money using the handout.

Introduce the "Purchasing the Good Life" activity by saying:

If you, as in individual, had \$500 to spend today, or your family had \$1000 to spend today on the good life, what would you purchase. Use the play money to register your choices. Use as many \$50 dollar bills as necessary for each item you would purchase, but you cannot spend more than your allotment.

After people finish allocating their money, ask them to take a minute to reflect on what their choices tell them about their vision of the good life. After several minutes of reflection ask them to share their insights with their table group.

Part 3. The View of the Good Life in our Society and Culture

This third activity explores what popular culture and society tell us about good life by reflecting on what we see and hear from advertising about the "good life." Working in small groups, have the group work together to identify popular commercials they see and hear on TV and online (e.g., Facebook ads, Google ads, etc.). Ask each group to list up to 10 ads, and then analyze them using the following questions:

- How do the commercials present a picture of the good life? How do you feel about what you have seen?
- If you had these products, what difference would it make in your life? What did these commercials try to convince you that you personally need in order to have the good life? Do you really need this?



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?

- **O** Owning a nice home
- **D** Having a new car
- □ A loving family
- **D** Financial security
- \Box A pension
- □ Medical insurance
- **D** 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)
- D Participating actively in the life of the church (e.g., Sunday Mass, programs, gatherings)
- **D** Taking a vacation once or more each year
- **D** Buying the newest fashion clothes
- □ Being physically fit
- **D** 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?



Purchase:	\$50	\$50 Purchase:
Purchase:	\$50	\$50 Purchase:

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

Plan

1. Managing Household Time and Responsibilities

Give every individual and household a copy of *Managing Household Time and Responsibilities*. Households should work together on this activity.

Introduce the following activity:

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 on he handout 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.

After people have completed their time chart, ask them to complete the five reflection 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?

In groups invite people to share their insights about how they manage time using their responses to the five questions. Ask them to share at least one thing they would change about their time use.

2. Managing Household Money

Give every individual and household a copy of *Managing Household Money*. Households should work together on this activity.

Introduce the following activity:

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 what nonessentials you actually spend money on.

After people have completed their pie chart, ask them to complete the five reflection questions.

- 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?

In groups invite each household to share their insights about how they manage money using their responses to the five questions. Ask them to share at least one thing they would change about their management of money.

3. Managing Household Property and Possessions

Give every individual and household a copy of *Managing Household Property and Possessions*. Households should work together on this activity.

Introduce the following activity:

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

After people have completed their possessions chart, ask them to complete the three reflection questions.

- 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?

In groups invite each household to share their insights about how they manage their possessions using their responses to the three questions. Ask them to share at least one thing they would change about their management of possessions.

Conclude by explaining that the final activity involves an analysis of their next purchase. Give each household time to complete the activity.

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: _____



Activity

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 earthfriendly 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.

Desirable but Optional	Not Necessary
	Desirable but Optional

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

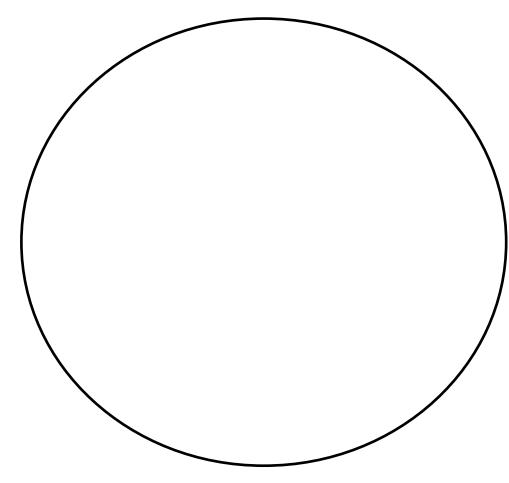
Household Activities	Number of Hours
School and work	
Rest and sleep	
Activities and sports	
Entertainment: TV, reading, listening to music	
Family meals and activities	
Household chores and responsibilities	
Shopping	
Church activities and household spiritual activities	
Other:	
Total	168 hours

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 <u>essential</u> for household life, that are <u>desirable but optional</u>, and that are <u>nonessential</u>. 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: _____

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

Develop a presentation (that explains each the biblical teaching using the Scripture readings, the key points in the commentary, and your own examples. Select people who will read the Scripture passages as part of your presentation. You could also divide the presentation among four people, each presenting one part.

- 1. Part 1. Introduction
- 2. Part 2. Managing Our Time
- 3. Part 3. Managing Our Money
- 4. Part 4. Managing Our Property and Possessions

Conclude your presentation with group discussions using the following questions. Give each person and household an opportunity to think about the questions and then invite people to share their responses. Tell the groups to start with the first question and have people share on that question before moving to the second and then the third question.

- 1. What did you learn about the Christian teaching on <u>managing time</u> that can be beneficial for you and your household? How were you affirmed by the biblical teaching? How were you challenged?
- 2. What did you learn about the Christian teaching on <u>managing money</u> that can be beneficial for you and your household? How were you affirmed by the biblical teaching? How were you challenged?
- 3. What did you learn about the Christian teaching on <u>managing possessions</u> that can be beneficial for you and your household? How were you affirmed by the biblical teaching? How were you challenged?

Additional Activity: Hearing God's Voice

This activity uses *Managing Household Life Scripture Verses*. Prepare the verses in advance: cutting them into strips and placing them in a bowl on each table.

Introduce this activity by saying:

In the days when the Bible was being written and the Christian church was being formed there was a common belief that a good leader was a person who knew how to manage a household. Managing household life was an important practice that prepared people to function well in society. Here is how it is said in the first letter to Timothy, "[A good leader] must be able to manage his own family well and make his children obey him with all respect. For if a man does not know how to manage his own family, how can he take care of the church of God?" (1 Timothy 3:4-5) Leadership, like faith and almost everything else, is first learned at home.



Each table has a bowl with some pieces of paper in it. There are verses from the Bible on each slip of paper. Take turns selecting a piece of paper from the bowl. Read the verse on the paper, and discuss at your table the following question:

◆ What is God trying to tell us about managing our households?

Continue this process until all eight verses have been read and discussed.

After each group has had an opportunity to discuss the eight scripture verses, invite a them to report a couple of key findings to the whole group.



Activity

The Christian Practice of Managing Household Life

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.



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

1. A Practice Panel

This would be a good time to utilize a panel of people who can share their Christian practice of managing household life. Find people who can speak to one of the three components of the Christian practice of managing household life: managing time, money, and possessions. The goal of their "witness" story is to share the specific things they do to connect their Christian faith with managing time, money, or possessions. How do they see God at work in the practice of managing household life? How do they bring their faith into these household activities?

Invite a variety a people so that you get a good mix of stories, e.g., a single adult, a married couple, a family with children, an "empty-nest" family, a family in later life.

2. Ideas for Living the Christian Practice of Managing Household Life

Organize people into three groups: managing time, managing money, and managing possessions. (If you have a large group, organize several groupings for each area: time, money, and possessions.)

During the session, children can use the Children's Managing Household Life activities.

Have each group review the strategies for their area (time, money, possessions) on the Activity pages.

Managing Time

- Re-evaluate your current use of time
- Budgeting household time
- Develop a family or household schedule
- Making room for priorities
- Time budgeting for children

Managing Money

- Re-evaluate your current use of money
- Budgeting
- Checkbook examination of conscience
- Alternative Christmas giving
- Gifts that give

Managing Property

- Sharing our stuff
- Sharing the outdoors



• Share the responsibility to care

Ask each group to work together to develop strategies and ideas that flow from the biblical teaching for living the Christian practice of managing household life in their area (time, money, possessions). The goal is to develop specific ways people can connect their Christian faith with managing time, money, or possessions, see God at work in the practice of managing household life, and bring their faith into these household activities.

Give each group a sheet of newsprint and a marker and ask them to record their ideas on the newsprint.

When the groups are doing, post the newsprint sheets and ask each group for a brief report of their ideas. Tell people that they will be able to use these ideas in developing strategies for living the Christian practice in the next section of the session.

3. An Environmental Audit

Conclude this part of the session by asking every household (individual or family) to conduct an "environmental audit" using *Managing an "Environmentally-Friendly" Household*. Have them identify what they are already doing and things they can begin doing to live in an "environmentally-friendly" household. Their new ideas can become part of their action plan.



Activity

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 doublepane 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	Will Begin	
This	Doing This	
		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.
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Activity 6. 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.
and occurrences that comound 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.



Managing Our Household

Make a list of all the things that need to get done in your household for things to go smoothly. For example, making meals, doing laundry, cleaning, taking out the garbage.

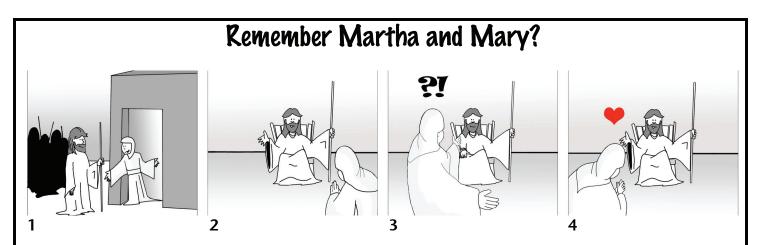
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Who does all the chores? Place the person's initials beside each action to specify who usually does that chore. Once you've assigned each chore, add up how many chores each person has. Do the chores seem equally divided? Why or why not?

Jesus Manages Households

It's hard for us to imagine Jesus doing household chores, because the Gospels really only describe his life when he left home to begin his ministry. We don't have any stories illustrating how much time he spent in the carpenter shop with Joseph or if he had regular chores to do. We can assume though that like any family in Nazareth at that time Jesus would have had chores to do.

Jesus offers us some wisdom in some of his parables and stories about what kind of choices we are called to make.



1 As Jesus and his disciples went on their way, he came to a village where a woman named Martha welcomed him in her home.

2 She had a sister named Mary, who sat down at the feet of the Lord and listened to his teaching.

3 Martha was upset over all the work she had to do, so she came and said, "Lord, don't you care that my sister has left me to do all the work by myself? Tell her to come and help me!"

4 The Lord answered her, "Martha, Martha! You are worried and troubled over so many things, but just one is needed. Mary has chosen the right thing, and it will not be taken away from her." (Luke 10:38-42)

Is this passage telling us to give up our household chores and just spend all day at Jesus' feet?

No, it's telling us that we must keep our priorities straight. We must love God, and serve others—managing our households and doing our chores needs to be rooted in God's love for us, and from that love flows our love for others by doing our chores.

Try It! - Managing Our Household

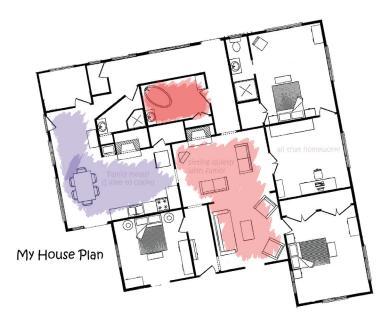
A "household efficiency" team has just arrived at your home to determine how well your family is managing your household. What do you think they would discover? Use the checklist below to determine how well your household does the following. Be as honest as you can!

1.	Each week our household makes up a schedule for the week, noting events and who does what household chores.	Yes	No	Sometimes
2.	We have time limits for how much TV we get to watch each day or week.	Yes	No	Sometimes
3.	We follow a budget, and everyone knows how much money has been assigned for rent/mortgage, food, clothes, transportation, entertainment, donations, and so on.	Yes	No	Sometimes
4.	We choose to make gifts or do special things for each other or making a donation of time or money in one another's name, rather than buying a gift.	Yes	No	Sometimes
5.	Our weekly schedule includes time for prayer and attending church.	Yes	No	Sometimes
6.	We take time each week to be with friends and family.	Yes	No	Sometimes
7.	We clean our closets and drawers on a regular basis, and give away items to people in need.	Yes	No	Sometimes



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Try It! - Your Home's Floor Plan



Draw out a floor plan of your home below. In each room or space write or draw the main activities that take place there.

- Color in **Blue** the rooms that you feel are being well used for activities that promote healthy family life.
- Color in Orange the rooms that you think could be used better for household health.
- Color in **Red** the rooms that need a good cleaning. (If there's already a color for that room, color the edges of the room red). Who can work with you to get them cleaned?