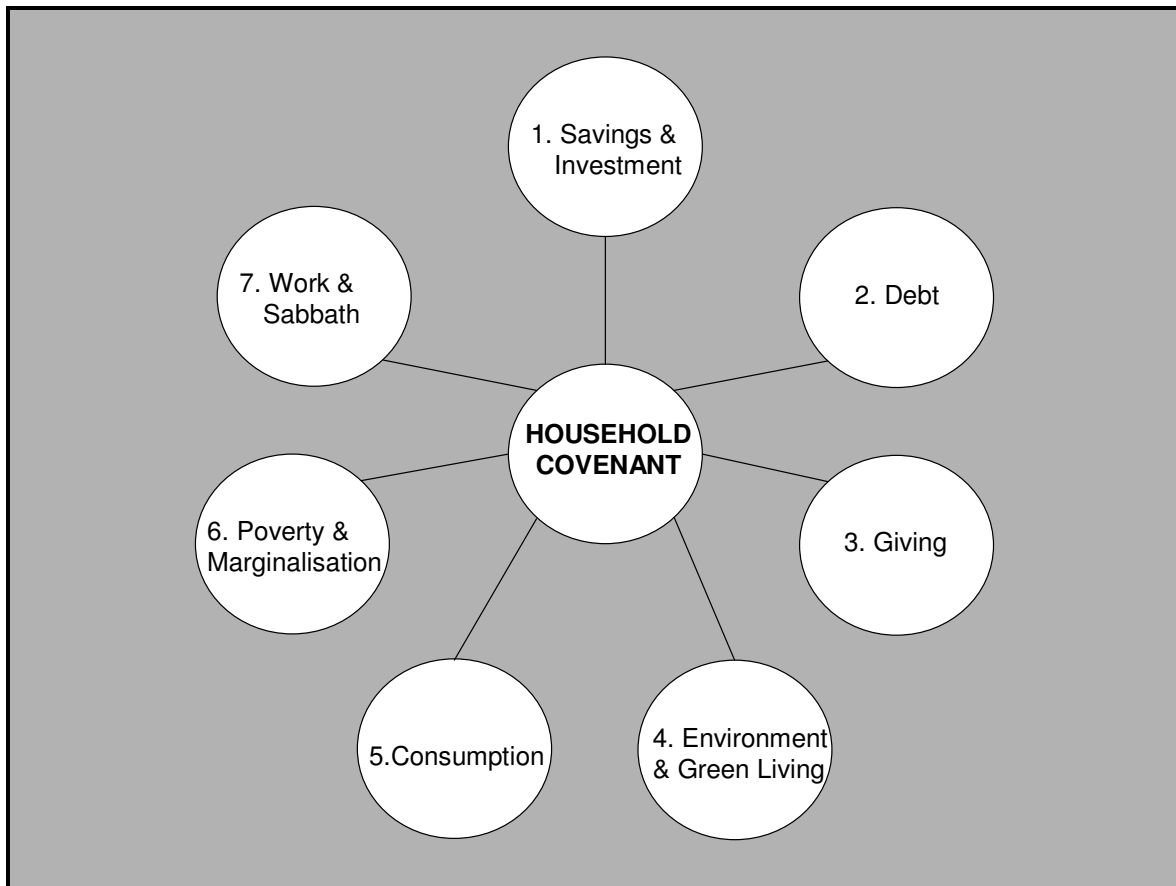


THE HOUSEHOLD COVENANT



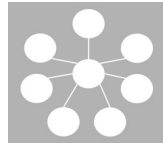
This Household Covenant is an ‘experiment in faith’. It is based upon the premise that one of the most urgent challenges for Western Christians today is to reject the destructiveness and soullessness of our consumer culture. In the words of the Apostle Paul, it is an attempt to ‘conform no longer to the present pattern of the world’ (Romans 12:2). This Covenant seeks to help those who live by it to *live more responsibly*, taking care for the impact that our lives have upon others, upon God’s creation and upon our connection to God. In this way, it is really just one reminder of what it means to *live well*.

The seven-fold covenant focuses on **household economics** — from the realm of personal and family finances to day-to-day practices. The Covenant invites you to think of at least one specific commitment you can make in each of these seven areas. Its purpose is to help you take creative, realistic and appropriate “next steps” in your household. It doesn’t matter where you are starting from – everyone can take a step. It is the direction that is important. Nevertheless, this covenant *will* challenge you.

*This covenant is based upon the Seven-fold Sabbath Economics Covenant developed by **Bartimaeus Cooperative Ministries** in the USA (www.bcm-net.org). It has been adapted and circulated by **MANNA GUM**, a ministry which promotes understanding and practice of the social, economic and political implications of the gospel of Christ. Please contact us if you would be interested in joining a network of people who use the Household Covenant. Likewise, please let us know if you have any good examples, readings or websites to share for the section below.*

Contact: Jonathan Cornford, manna-gum@optusnet.com.au, 14 Essex St, Footscray 3011.

THE HOUSEHOLD COVENANT






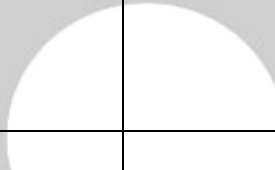

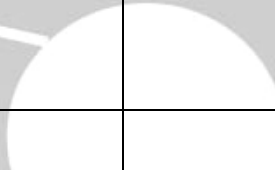

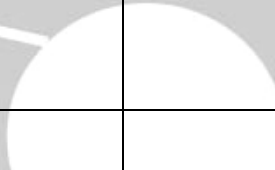
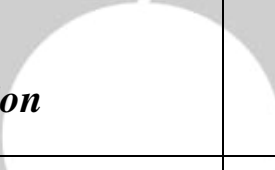

Below are some guiding questions to help you think about each of the areas of the Covenant, followed by some examples of things you can do. It should be stressed, though, that these are only *examples*. The Covenant will be most useful to you if you choose steps in each area that are realistic and achievable for you – that may mean that they are only small steps. It doesn't matter where you start from or what you attain, the purpose of the Covenant is to encourage you on a journey.

- 1. Savings & Investment:** Does your household have money saved or invested somewhere? How is your interest or dividend earned? Is it fair, ethical or environmentally sustainable? How can you make more of your capital available for community development or those in need (benefiting low-income affordable housing or small businesses)? What would you have to do to learn about and convert your investments to Socially Responsible (SRI) and/or Community Investments? *Examples:*
 - Move 100% of investment capital into SRI funds or 50% of investment capital into a community investment
 - Educate yourself/others on Socially Responsible Investing/Community Investing
 - Educate yourself about the financial institutions or companies who you have invested with. Learn about Shareholder Activism.
 - Form a small group to research community investing in your region of the country.
 - Reading:
- 2. Debt:** What is your household debt level (mortgage, car repayments, credit cards, and student loans should be calculated separately), and what is your debt-to-savings ratio? What is the impact of debt upon your life and your behaviour? How can you move toward reducing your debt load? *Examples:*
 - Begin using a “credit card condom,” (a sleeve on your credit card reminding you to think about whether you really need to use the card, whether you really need the article, etc.)
 - Limit yourself to one credit card (and its limit), or change from a credit card to a debit card.
 - Use some of your savings to pay off a percentage of your debt to reduce the amount of debt interest you service.
 - If you have no debt, educate yourself on the effect of debt on our culture and economy.
 - Reading: *Credit Card Nation: The Consequences of America's Addiction to Credit* by Robert Manning.
- 3. Giving:** Giving helps build social relations rather than private capital. How much do you give? What is the history and values around your giving? What is your relationship with those to whom you give, and how does your giving transform that relationship? *Examples:*
 - Experiment with incorporating others into your decisionmaking process (such as spouse, friend, small group, spiritual advisor, etc).
 - Find out about ‘relational tithing’.
 - Examine the balance between your giving of money, time and talent.
 - Consult a lawyer about writing a will/trust (or change beneficiaries on documents) to redistribute assets in a manner that follows your values upon your death.
 - Reading:

4. **Environment:** What concrete steps can you take to make your household and lifestyle significantly “greener”? How can you become knowledgeable about the issues in your community and advocate for change? *Examples:*
- Do a household audit on waste, including recycling, toxic products, volume, etc.
 - What further measures can you take to save on water usage?
 - Look at energy usage, including driving, and aim to reduce by 10%.
 - Commit to growing something edible on a year round basis.
 - Figure out your EcoFootprint and commit to “next steps” to reduce it. Calculate your footprint (www.myfootprint.org).
 - Learn more about green business, fair trade, green energy and educate others.
 - Reading:
5. **Consumption:** What ways can you go further in reducing your consumption and changing your patterns to conform with sustainable patterns? *Examples:*
- Do a “fearless moral inventory” regarding possible issues of consumer “addiction,” and make some concrete commitments about “recovery.”
 - Do an audit of what goods you consume that are fair-trade, anti-sweatshop, locally produced, minimum packaging, etc., and plan to increase these by 10%.
 - Commit to buying 25% of your food from sources that are organic, local/regional, Community Supported Agriculture, and/or farmer’s markets.
 - Learn about local food sources, including family farms, community-supported agriculture, farmer’s markets and shop there for an increasing percentage of your household’s food needs.
 - Visit the Sustainable Living Foundation’s Consumer Guide: <http://www.slf.org.au/directory/>
 - Reading:
6. **Poverty & Marginalisation:** Do you ever interact in a meaningful way with people from a very different social stratum than your own, particularly those who are marginalized? *Examples:*
- Volunteer at a local soup kitchen, shelter or clinic to find out what local needs are.
 - What are the needs of local refugee or migrant communities? Can you help?
 - Commit to one “exposure” type program, or sponsor a friend or family member or spiritual group member to join one, each year.
 - Reading:
7. **Work & Sabbath:** What impact does your ‘work’ (whether paid or unpaid) have on your time for family, community and service? Do you have adequate space for spiritual reflection and renewal? *Examples:*
- Try keeping a Sabbath day each week, with specific restricting parameters.
 - Commit to changing your habits with the use of technology – mobile phones, computers, internet, palm pilots, etc., restricting periods of usage.
 - Commit to a retreat once a year of at least 4 days.
 - Set aside time each day for reading the Bible, prayer, journaling, etc.
 - Cut back your work hours in some way.
 - Commit to a year off from regular work or volunteer commitments to take time to listen, reevaluate lifestyle, life purpose and/or work life.
 - Reading:

OUR HOUSEHOLD COVENANT

For the household of

AREA	OUR COMMITMENT	DATE MADE
<p><i>1. Savings & Investment</i></p>		
<p><i>2. Debt</i></p>		
<p><i>3. Giving</i></p>		
<p><i>4. Environment & Green Living</i></p>		
<p><i>5. Consumption</i></p>		
<p><i>6. Poverty & Marginalisation</i></p>		
<p><i>7. Work & Sabbath</i></p>	