

Taking It Home: Families and Faith

Tools for Deepening Your Faith at Home

Let's Talk About Time/Money Balance

by Jacqueline Clement

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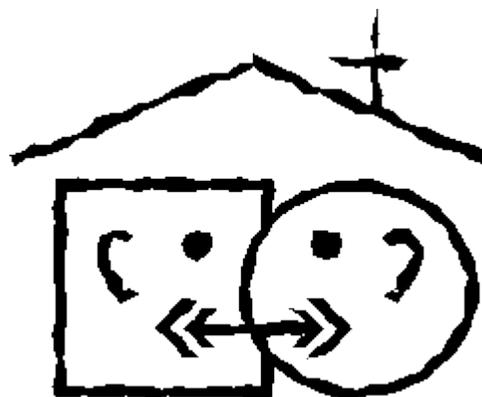
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Time is money

Our enormously productive economy demands that we make consumption a way of life, that we convert the buying and use of goods into rituals, that we seek our spiritual satisfaction, our ego satisfaction, in consumption... We need things consumed, burned up, worn out, replaced and discarded at an ever-increasing rate.

—Marketing Analyst Victor Lebow, 1950

Hate it or love it, rail against it or lust for it, accuse it of evil or praise it for all the good it can do, money itself is a fact of life.

—Joe Dominguez

Money is simply the coinage of our relationship to the community and the environment in which we live.

—Thomas Moore

*If I knew then, what I know now
I'd take my time, and I'd learn how
To live each day, and make it count*

If I knew then, what I know now —H. Tashian & P. Brown, *If I Knew Then*

*That money talks I'll not deny, I heard it once; it said,
"Goodbye."*

—Richard Armour

We hurry through our meals to go to work and hurry through our work in order to "recreate" ourselves in the evenings and on weekends and vacations and then we hurry, with greatest possible speed and noise and violence, through our recreation—for what?

—Wendell Berry

Our perception that we have "no time" is one of the distinctive marks of modern Western culture.

—Margaret Visser

We can tell our values by looking at our checkbook stubs.

—Gloria Steinem



How to Use This Guide

- The average North American works 20% more today than in 1973 and has 32% less free time.
- The average American works nine more weeks per year than his or her European counterpart.
- In the last three decades productivity has risen 80%.
- 80% of American men and 62% of American women work more than 40 hours per week.
- In the last 25 years there has been a 25% drop in children's play and a 50% drop in unstructured outdoor activities.
- In the last three decades the average American has added 200 hours to his or her annual work schedule—that's five extra workweeks.
- Since the 1970s there has been a one-third decrease in the number of families who eat dinner together regularly.
- Dual-income couples spend an average of 12 minutes per day talking to each other.

This booklet is designed to help us explore how we live our lives as religious people in a busy and complex world. It will help us to think about and discuss the concept of balance and how the choices we make with our resources of time and money affect our spirit. The booklet begins with a discussion of how the resources of time, money, and spirit are linked in our lives and how we prioritize one over the others, intentionally or unintentionally. It then suggests ways to consider

how we accumulate and spend resources based on the everyday and extraordinary events of life.

Time and money can be difficult issues for people to discuss. We carry value judgments, past history, and cultural assumptions of which we may not even be aware. What's more, families have different preferred styles of dealing with important topics such as these. Some find that *casual conversations* offer surprising insights into their family members' deepest thoughts. Others enjoy creating a family ritual one evening a week, when they can focus together on important events in their lives and share in a *structured activity*. Still others may want to *gather with a group of families in their congregation*, building a sense of community as they explore this topic together. You will find throughout this booklet questions titled ***What Do You Think?*** These questions can be used to spark fresh thoughts on this topic and to launch conversations at mealtimes, bath times, or bedtimes; in the car or on a walk; or even while shopping or watching television. In your conversations, or as you ponder your own answers, listen for statements of personal values around work, leisure, spiritual practice, and family time. Anecdotes of choices made, whether perceived as good or bad choices, will offer insight, as will "should" statements. The phrase ***Try This*** accompanies many of these questions and introduces an activity that will help make the concepts more concrete. For structured activities that build on each other from week to week, turn to the section titled [Activities](#). These suggestions can be used at home or with intergenerational groups in your congregation.

How to Begin

Read through the two essays that follow—[Time, Money, Spirit: Balance](#) and [Time, Money, and Unitarian Universalist Faith](#)—and note what thoughts, images, and experiences they bring to mind. [Time and Money Across the Lifespan](#) then looks at aspects of life balance relevant to each age group, from infants to elders. The information and practical suggestions offered here will help you focus on elements that are most appropriate for your family. The [Activities](#) section provides exercises for scheduled times together as a family or with an intergenerational group in your congregation. [Resources](#) lists books and web sites, keyed to different ages, which will take your family's exploration of time and money resources even deeper. At the end of the booklet, you will find the [Unitarian Universalist Principles and Purposes](#) and the [Principles in Language for Children](#). The concluding paragraphs offer additional information about the [Taking It Home](#) series.

Time, Money, Spirit: Balance

When we reduce our life resources to their most basic components we find that there are two: our time and our energy. Both come in decidedly limited quantities, and it is part of our search as people of faith to decide how we wish to spend each—in the service of our lives, in the service of those we love, in the service of the world, and in the service of what we hold to be ultimate.

Why Time?

There are many ways we can choose to spend our time—in solitude or in company, at work or at play, creating connections or sundering them, healing the world or harming it. More and more society is telling us that we must spend our time, in whatever pursuit, at a frantic, nerve-wracking pace. We live in a competitive, consumer-driven society where bigger is better and more is not enough. But in the end, we are the engineers of our lives and must decide, in concert with society

or against its dictates, how we will spend our precious resources.

We do not have to look far to see how the frantic pace of modern society is eroding family closeness. Increasingly, families are identifying time pressures as their greatest stressors. In 2000, a national poll found that over one-fifth of teens say that their primary concern is not having enough time with their parents.¹ Other surveys have shown that one-third fewer families share mealtimes.

And it hits close to home: an overwhelming majority of the respondents to our Family Matters Task Force (FMTF) survey named "time" as the greatest stress on their family. Issues around time included overwork and over-scheduling of both parents and children as well as a lack of recreational time together. Where once children's activities were scheduled around family time, it is now the opposite—family time is squeezed to fit around the schedules of individual members.

Yet for decades national polls have shown that Americans place family above all other concerns.² Again, the result was no different for our FMTF survey, in which 87% of respondents indicated that the time families spend together is a strength of congregational life.³ Simply put, family time is important.

What Do You Think? Are you or your children stressed out at school and after? Are you driving them to too many activities and yourself crazy? Are your life, work, play, and relationships too fragmented? Are you sleep-deprived?

Try This: Think about one day in your life. How did you spend your day? Are you satisfied with the way you lived it or are you dissatisfied? Are you and your family happy or unhappy? When we talk about "time" we are talking about your deep satisfaction and/or your children's happiness.

We do not yet fully understand the impact of declining family time, but we do know some of the benefits that shared time offers our children. In addition to learning healthy eating habits, children of families that regularly sit down to dinner together show both increased academic performance and psychological adjustment, as well as lower rates of alcohol and drug use, early sexual behavior, and risk for suicide.⁴ Time together as a family, whether spent watching a TV program or playing a game or lying in the grass finding shapes in the clouds, allows you to discuss your values with your children and to find out what their concerns and their joys are.

What Do You Think? What are your core values? How close do you hope your family will be? How important to you is time together as a family? Why is it important? How much time a week do you spend as a family?

Try This: Keep a diary for two weeks of time spent together and apart. At the end of the two weeks total up how much time was spent doing things together, how much time spent in the same location in individual pursuits (time when you are available to other family members and aware of what they are doing but engaged in your own activity) and how much time apart. Did the time balance seem comfortable to you? Unevenly distributed? How well did it match what you identified as your core values? If you are in a two-parent household compare answers. Is there agreement or a gap?

Why Money?

Money is most often defined as a medium of exchange, a measure of value, or as stored value. Through this medium of exchange we express our personal values based on what it is we choose to exchange our "stored value" for. But if we refer back to the proposition that we are naturally endowed with only time and energy, then consider that "money is something we choose to trade our life energy for."⁵ Money is about more than earning and owing, spending and saving. It also encompasses the time we spend dealing with it and worrying over it—do I have enough, will I get a job, what if I lose my job, is this a sound investment? It also encompasses the toll this all takes on our spirit. In the trading we consume time. In the trading we consume energy, no matter how fulfilling we find our jobs.

We have come, more and more, to let our work lives dominate and define our whole lives. We are working more but enjoying life less. In a 1990 Harris Poll, 54% of Americans said they had less free time than they did five years previously. At the same time an Opinion Research Corporation survey showed dramatic drops in job satisfaction without regard to age, occupation, geographic location, or social class.⁶

We tend to identify ourselves and measure our status by our jobs. Yet numerous studies have clearly shown that there is no correlation between income and happiness. The wisdom literature from the ages is abundantly clear that spiritual maturity, a meaningful life, and personal wholeness arise from intangible sources. Still, how often when encountering a friend you have not seen for several years do you inquire whether she is living a fulfilling existence rather than what job she now holds?

What Do You Think? *What are some ways to measure authentic self-worth? Is money on the list? If so, how significant a role does it play in determining worth? When asked about your work or earnings how do you feel—proud? ashamed? superior? defensive? Are you meeting your expectations for yourself?*

The motto of our modern consumerist society has become "more is better." It is a concept that many have embraced, but it does not take much examination to see that it is a philosophy that is not sustainable, or even achievable. If more is better, then no matter how much we have, even more would be better, leaving us in an endless cycle of acquisition, consumption, and disappointment.

Try This: *Reserve some time to ask, "How much is enough?" Don't do this just in a rhetorical sense, but come up with an actual figure of income per month or year for yourself or your family.*

No one can completely escape the use and effects of money. It is part of today's global reality. Yet it remains an area that is little understood, often mismanaged, and frequently stressful. Financial intelligence means being able to step back from our assumptions, fears, and habits about money, see it for what it is, and make conscious financial decisions in the context of what is truly important to our lives.

Why Spirit?

Life energy, one of our two natural resources, means the physical energy that animates and

controls our bodies, but life energy also has components of intellectual, emotional, and spiritual energies. The activities of our lives expend energy, but they may also increase it. Just as adequate sleep and exercise enhance our physical power, so too may the activities of our lives increase our intellectual, emotional, and spiritual resources, at least within the finite limits of our living. Equally, the way we choose to spend our time and money may drain our resources of physical, intellectual, emotional, and spiritual energies.

When we speak of "spirit" in this booklet we mean a combination of emotional and spiritual energies. It is that life force that we tend to associate with qualities like happiness, peace of mind, contentment, satisfaction, and joy.

There is little correlation between the expenditure of physical energy and spirit. Consider the amount of physical energy used in meditation or silent prayer, practices many people find restore their spiritual and emotional reserves. Likewise, many people find the same regeneration of spirit in walking, running, or playing basketball. Meanwhile, sitting mindlessly in front of the TV can be as spiritually draining as a loud argument.

What Do You Think? *What words do you associate with "spirit"? What feeds your spirit? What drains it?*

Our consumer-oriented marketing culture tells us frequently what we need to feed our spirit—stuff. A recent commercial typifies this "shop to feel good" attitude. A young woman is jilted so she goes shopping for a new outfit to make herself feel better. She fails to receive a promotion, so she buys a new outfit to salve her hurt feelings. She breaks a nail, misses her stop on the subway, is served something she did not order in a restaurant—and buys a new outfit each time. From the petty annoyances of life to the serious letdowns, "shopping can cure it" is the message. This marketing culture says that no one is perfect, especially you, but there is a remedy available, and if you call right now you can have your joy back for the low, low price of ...your time and energy. In reality we do extract joy from some of the things we buy. Some material goods provide the basic necessities of life without which we might be quite miserable indeed. The risk comes once our needs have been met and we enter the realm of desires.

What is the real time cost of something? There is the time you spend working in order to earn the money that pays for it. That is understood. Then there is the time you spend shopping for the item, perhaps comparison shopping or deciding between models. The more significant the purchase, the more likely you are to spend time shopping around and deciding just which brand or model or options to get. Then there is the time of using the item; for every time you use it there is a cost associated with that. Additionally, few purchases these days don't need some sort of costly repair eventually. Add in the money that costs, along with the time you spend boxing and shipping it back to the factory or taking it in to the shop or waiting for the repairman. Of course, many things in our throw-away society aren't repairable, just replaceable, so add in the cost to the earth not only of the original item but its replacement. Is this purchase still worth it?

Of course not all purchases price themselves out when you consider the true costs. There are the necessities—food, shelter, clothing. There are certain comforts that make life better—a good bed, really comfortable shoes. There are certain luxuries that make life more pleasant—different types of food, art, things that express beauty. There are purchases that improve health, the

environment, and our knowledge of the world. And there is simply clutter. The trick is to find the right balance for your family by understanding the real cost, not only in dollars but in time and energy, and answer the question, "How much is enough?"

What Do You Think? *How happy are you? Consider how rested you feel, the closeness of your relationships, how connected or lonely you feel, how angry or calm, how fearful or secure, how spiritually empty or fulfilled.*

Try This: *Pose the question to yourself, "How fulfilled am I by the things I purchase?" List the last ten purchases you made. Did they fulfill a need or a want? Did your purchase feed your spirit? For how long? Did it prove to be an unwelcome drain on your spirit? After how long? Would you make the same purchasing decision again? Try the same exercise with the last ten activities you participated in, including going to work. Consider what qualities of the purchases or experiences added to your satisfaction or dissatisfaction.*

Balance: What's the Link?

Society tells us that giving our children more than we had as kids is being a good parent. Certainly we all want to give our children the best we can, but the implication of society's message is that we must give them more *material possessions and status*—not more attention, cuddling, or discussion of values, but electronics, clothes, and cars. And there is a cost associated with this giving, certainly financial, but also a cost to our spirit. As we trade our time and life energy to earn the money to buy more and more, we cash in our supply of emotional and spiritual resources. As we surrender time to work to pay for luxuries, not only do our children miss out on the nurture we could provide just spending time with them but we miss out as well on the nurture such time provides to us.

Money, time, spirit: they are all connected in our lives and in our world. As the twenty-first century unfolds it becomes increasingly clear that we can place consumerism in the center of a majority of the problems facing our planet and our communities today. A three-year study conducted by the United Nations World Commission on Environment and Development concluded that one of the primary forces driving global environmental decline is the North American pattern of consumption.⁷ As authors Joe Dominguez and Vicki Robin write in *Your Money or Your Life*, "Scratch the surface of almost any environmental or social justice issue, as well as many psychological ones, and you'll find a distorted relationship with money and stuff exacerbating if not driving the problem."⁸

If unguarded consumption leads us to crises of environmental destruction and unjust economic distribution, the opposite is true as well. Intelligent and thoughtful buying gives us a sense of personal satisfaction as we reduce our footprint on the earth. No matter how crushed we may feel by society's standards of working harder and buying more, ultimately, our consumer decisions are in our own hands. Frugality in and of itself, however, is not the goal. The goal is to create the opportunity for more connectedness, more joy, and more spirit in your family's life.

It is not unusual, in today's hectic rush, to become so consumed with the cycle of earning and spending that we rarely pause to reflect on our priorities, let alone discuss them openly. Only you will be able to define your family's values and needs and evaluate these in relation to your current lifestyle. If you find that you wish to make changes in the ways your family spends its time,

money, or energy, those changes can range anywhere from simple attentiveness to radical transformations. Change can be made a little at a time or in big sweeps. Change can also be difficult to institute. You will have the best chance of success if you make changes based clearly on your family's needs and values, and if you are able to communicate those needs and values.

It is easy to feel you are alone in struggling with these issues. Time poverty is rarely talked about as a problem. Indeed it is not uncommon to hear parents bragging about how overscheduled and hectic their family lives are and how the costs of their children's activities are "driving them to the poorhouse." Many people find money a difficult topic to discuss openly. It can be a loaded issue mixed up with feelings of worth and identity, frequently cast in a competitive light. It is difficult to know what makes for an appropriate and healthy relationship to money, and these realities must be acknowledged in our own inner explorations and in our relationships with others. The point is that we are not alone in our concerns, and we need not be alone in addressing them.

Time, Money, and Unitarian Universalist Faith

In our Unitarian Universalist faith we do not gather based on adherence to a particular set of beliefs but by covenant, by mutual promise to walk together in the ways of truth as best we know them. This covenant respects the individual choices we make in our lives, but it also means that the way we live our lives is evidence of our values. We therefore strive to put our religious principles into practice each day, in small ways and in large acts. Perhaps nothing is more telling in regard to our religious values than the ways in which we choose to accumulate and spend money and the ways in which we choose to spend our time. And perhaps nothing has a greater impact on our spirit.

The seven Principles of the Unitarian Universalist Association are guiding words for people in our congregations. Every one of the seven Principles touches, in some way, on the use of time and money and on the development of spirit. Our first Principle speaks to the worth and dignity of each person; it affirms our individuality. The seventh Principle speaks of our respect for the interconnected web of all existence; it affirms our connection. The Principles in between consider the ways in which we covenant to act as individuals of worth and dignity within the web of existence. In each instance we are called to use our resources of time and energy (and those resources as expressed through money) to the best causes of justice, freedom, and love.

Justice

The Unitarian Universalist faith places a high value on right relationships between and among people. In our families and in our communal lives we believe in equality, justice, and fairness. On a personal level, we value integrity, compassion, and a free and responsible search for truth and meaning. These words articulate ideals that for Unitarian Universalists are the discipline and the measure of a faithful and religious life. Yet talking about money in this context raises some interesting and complex questions. What does it mean to value compassion and justice in an economic system that is inherently competitive? What does it mean to value equality and fairness in a world where some people have much more money (and some much less) than others? Exactly how do we go about balancing net worth vs. inherent worth?

Money is associated with profoundly conflicting messages in popular culture, yet money is not the root of all evil. Even the desire for money is not the root of all evil. Evil is more subtle than that and finds its way into human actions and relationships through those areas where fear, ignorance, or denial closes off connection and wholeness. This can occur when we fail to see and acknowledge the power that money represents, its destructive tendencies, *and* its potential for health and healing.

Experts tell us that rushing through the world, without time to just be together, also damages our connections and our wholeness. The equality, justice, and fairness we strive for in our relationships is challenged when we fail to take time to feed our spirits and our connectedness.

The organization Unitarian Universalists for a Just Economic Community envisions a world that sustains all living beings, where all people share in the riches of the planet, where all voices are heard, and where the inherent worth and dignity of every person are recognized and affirmed. By informing individual and congregational members of global issues of economic justice, the UUJEC hopes to ignite a passion for justice that will be transformed into strategic action. For additional information visit the UUJEC web site at www.uujec.org.

Those of us who prosper are morally obliged not to further feather our nests, not just to dole out charity, but to work for public policies that will lead to a society in which resources are more equitably shared, in which everyone has a stake in the success of the enterprise.

—Richard S. Gilbert, *How Much Do We Deserve?*

The Environment

Our respect for the interdependent web acknowledges that we hold responsibilities not only to other humans but to the earth and its other creatures as well. As Unitarian Universalists we acknowledge that the ways in which we choose to live our lives have an impact on our planet and its well-being, and we seek to minimize that impact.

- Environmental scientists tell us that in order to be ecologically sustainable, our personal ecological footprint should be less than five acres. The average American footprint is twenty-four acres. ⁹
- To make a single product requires an average of twenty times its weight in raw materials.
- Factoring in the raw materials needed to produce what we consume, each American uses up 120 pounds of goods per day.
- It would take the earth 10,000 days to replace the amount of fossil fuel the world burns each and every day. ¹⁰

It is our individual and collective responsibility to reverse the devastating effects of these statistics. We can make changes in our daily lives to buy less, to buy things made from renewable resources, and to reduce, reuse, and recycle. A study of Americans from forty- eight states showed a correlation between number of hours worked and ecologically sustainable behavior.¹¹ While the study cannot show direct causation, it doesn't take much analysis to see that when we are less time crunched it is easier to act in environmentally friendly ways—to prepare meals using less preprocessed foods, to recycle more diligently, to drive less and walk more, and so on. We can each probably name half a dozen ways that we could reduce our ecological footprint ... if we but had the time!

Unitarian Universalists are also coming together to work for a better environment through the Seventh Principle Project, an affiliate organization of the UUA, which sponsors a Green Sanctuary program for study and reflection. The Seventh Principle Project also encourages and supports individual action toward environmental wholeness. See the [Resources](#) section below for additional information.

Peace

Peace is created not only through economic justice and a fair distribution of resources but through strong connections. Each human life is connected to other lives, and these connections begin in our families. Perhaps no other bonds are as strong for within our families we are first shaped and formed by all the interactions of thought, affection, act, and word. Family life is where we first learn of our own worth and the worth of others, where we learn right from wrong, where we learn who we are and where we belong.

As Unitarian Universalist families, we know that we need more time to be a family. We know that the time we spend together enriches our lives and strengthens our family life. How can we find the time? How can we confront the economic, cultural, community, and social forces that are shaping the way we spend our days?

Let us listen to our own lives and each other and then choose how we want to spend the time of our lives wisely. By talking about "time," we can become more intentional about spending our time well. Let us also listen to our lives, to each other, and to our values and choose how we want to spend our money, becoming more intentional with that for which we have traded our time.

Money is a practical medium, a reality of today's economic system, but it has deeply spiritual implications. Since it is easy for our sense of worth and status to be tied to economic factors, money touches our deepest longings and self-image. Personal issues of security and sustenance are linked to money, but so too are social issues like connection, love, and acceptance. Therefore, we must deal carefully, honestly, and responsibly with money if we are to truly reflect what is of real importance to us. The same money that can be used to heal can likewise be used to harm. Money itself is neither good nor evil; it is our intention and use of it that imposes such values. We can use it to reflect the best of ourselves ...or less than the best.

Again, part of our covenant as Unitarian Universalists is respect for the worth of each individual and community. This means respecting the differences among us. Not all of us will hold the same

values around time, money, spirit, and family. We come from different families, communities, and cultures, which have shaped our values. We have had different experiences. But we do covenant together to respect those differences, even while remaining true to our own values. It is our hope as Unitarian Universalists to remain connected, to learn from one another, and to work together, each in our way, for a just, healthy, and peaceful world.

What Do You Think? How do you connect the use of your resources to your faith? In what ways do your religious values and beliefs affect your choices? Unitarian Universalists are interested in a wide range of local and global issues, including justice and the environment. What issues are you passionate about, and how do they relate to spending your resources?

Try This: Make a list of the ways in which you might support a particular ideal or goal. Your list might include things like becoming educated on the issue, educating others, giving money to organizations that work for that cause, buying products that support the goal and refraining from buying others that work against it, taking political action, prayer, etc. Your list may contain both active and passive items. There are no "right" or "wrong" approaches. Now list the ideals and goals most important to you. You may use the list you made earlier of your most dearly held values. How might these two lists overlap? How do they currently overlap, i.e., what actions do you currently take (or refrain from) in living out your most closely held values, ideals, and goals? What additional ways might you adopt in the future?

Time and Money across the Lifespan

Since we are born with the resources of time and energy, resources of limited capacity, there is never a time in our lives when these are not an issue. While money may come into play only as we begin to venture into a wider world and our relationship with it may be dependent on individual life circumstances, there is never a phase of life when spiritual life energy is not inherently part of our being.

Infants Experts, from educator Maria Montessori to child psychologist Robert Coles, have written about the spiritual intuition of even the youngest children. As infants we begin to form our notions of connectedness and trust with those who care for us. Nothing is more critical for an infant's development than time with caring, loving adults—not strapped into a car seat racing to big brother's soccer practice but intimate cuddling, playing, nurturing time. Certainly money helps us to provide necessary care for an infant, but infants need our time and our energy most.

Toddlers and Children Ages 3–7

Toddlers and young children are beginning to build awareness of themselves as distinct beings as they separate from their parents, but they still very much need a sense of safety provided by the proximity of the people they know and trust. As children begin to learn to balance the inclusion in the family they have known with the personal distinctness they are learning, they will need the support of family time. As they develop motor skills they can become more active participants in family rituals, helping to set the table for dinner or wrapping Grandma's birthday present.

They are also becoming aware of money and its role in buying the things they want. Begin to

share with them a sense of monetary value by starting a piggy bank, counting out the coins and relating them to what a desired toy costs. Begin to share your decision-making process about the things you buy.

Try This: *Because children at this age have a rich fantasy life, it is a wonderful time for storytelling. Spend time reading and discussing stories, such as "Jack and the Beanstalk," that have themes related to making choices about how to spend resources. As you read other favorite stories look for themes of family time, whether used well or squandered, and ask your children what they think about them. What trade-offs do the characters in the story make around spending their time, money, and energy? How do their decisions make them feel? Of course, you can always make up your own stories and have the children join in, with each person "writing" the next scene to build a whole tale. What values do you want to communicate? What do you hear your children offering or asking for in their stories?*

Try This: *This is also a wonderful time to model behavior for your children since they are very aware of what adults do and want to mimic them. When children ask to buy things while shopping, instead of saying, "We can't afford it," try something like "We choose not to spend our money that way" and be prepared to say why! You can also model care for the earth by taking care of plants and pets and enlisting children's help. It provides not only time together but also a chance to talk about how our choices and actions affect the earth.*

Children Ages 7–12

This is a great time to build and reinforce lasting family rituals. Children in this age range love ritual and order. They are also at an age when they can take on more responsibility and play increasing roles in family rituals. Friends also play a large part in their worlds as they learn to take other people's needs and interests into account. It is a great time for group projects that may include friends as well as family.

School age is a good time to start an allowance and open a savings account. Most experts believe that regular household chores are an essential part of teaching responsibility and that allowances should be kept separate and independent of their completion. Additional chores or opportunities for earning extra money may be suggested or provided. As much as possible, help children analyze both the benefits and the consequences of their purchasing decisions and priorities. Talk openly of the value of saving, and resist the urge to bail them out after a bad decision. Making a mistake now with an allowance is much less costly than making one later with a credit card that offers a \$10,000 credit line.

Try This: *Children at this age love making things. Consider starting family rituals to make, rather than buy, some of the things you want. Family gatherings to make Christmas or birthday presents not only offer fun, creative time together but also provide the opportunity to talk about "wants" versus "needs." Starting a garden, even a window box garden, is a good way to take advantage of children's fascination with nature and to consider the environmental impact of our choices.*

Adolescents Ages 12–14

Adolescence is the age of wanting to belong. Cliques, peer pressure, and being identified by the group you hang out with are the challenges of this age. Personal struggles for this age group

include forming their own identity and competing needs for privacy and connection. Giving children of this age control over their money will provide valuable learning experiences for their financial future.

What Do You Think? Shopping with young teens is a good time to demonstrate the importance of comparison shopping for goods and services. Share your decision-making process. What are the most important factors when making a purchase: price; quality; convenience of location; supporting small, local businesses; ecological impact? Is what you buy the only consideration, or do you consider the manufacturer and the retailer parts of the buying criteria? How do you weigh all these factors? What other factors are important?

Try This: This is a great age for putting the Unitarian Universalist Principles into action. Discuss with your children how the Principles relate to issues of time and money. You can use some the ***What Do You Think?*** and ***Try This*** segments in this booklet as starting points. Together come up with some ideas about how you can put the Principles into action within your family or in the larger community. Choose an activity to do together.

Adolescents Ages 14–18

Late adolescence is a time for questioning and challenging, a time for seeking more autonomy. Children of this age often hold strong values about justice, peace, and environmental impact. While they may be idealistic they are also often willing to implement practical solutions to the problems they see. The largest challenge to family time for this age is children want to be with their peers, asserting their independence yet remaining in relationship.

Try This: Begin serious discussion of savings plans for long-term goals like college or a car. This is a good time to think about opening a checking and/or credit account. If youth are considering after-school jobs, discuss the impact this added activity will have on their schedule. It is a good time to start considering the trade-offs of experience, income, and the satisfaction of providing valuable work against over-scheduling and loss of family time that they will face throughout their careers.

Adults

Young adults take on the task of self-definition and the assumption of personal authority, especially around career. At this age they can easily become over-identified with career and begin building the habits of overwork and time poverty that will track them into raising families and later adulthood. The adult years are a time of seeking mutual reciprocity in relationships.

What Do You Think? In the book *Putting Family First*, William Doherty and Barbara Carlson (see [Resources](#)) present a pyramid of time priorities for children and families. The bottom of the pyramid, representing the largest slice of time, is family life. Next comes educational opportunities, then values-based community activities, and finally in the smallest time slot, other extracurricular activities. Do you agree with these priorities for your family? Does your current family schedule reflect these priorities? What changes would you like to make to your family's schedule in order to be more consistent with your own time priorities?

Elders

The elder years are a time of continued growth and change, offering the insight and perspective

of experience. Our elders have much to teach us if we but listen. Unfortunately the elder years may also be plagued with financial worries after working income has ceased.

Try This: Honor the wisdom and experience of elders in your family, your congregation, and your community by spending time with them. Consider what their concerns are and ask for their insight on your concerns. Ask them what they are most proud of in their lives and what offered them the most satisfaction. A study of elderly folks who started out as gifted children rates family connections as more important than any other of their accomplishments.¹² Do the seniors you know concur? How might their life experiences inform your own perspective?

Activities

The following section offers some suggestions for further exploration around time and money issues for families and congregations. There are activities for exploring your values, evaluating your current situation, and helping you start to bring about change if change is desired.

Let these suggestions inspire your own creativity and curiosity. Build on them and adapt them for your particular needs. Let the needs and dreams and values of *your* family be your guide.

At Home

Family rituals are important. They create stability and safety for younger children, a sense of belonging for older children, and connection for everyone. They come in many shapes and sizes, from Sunday night dinner to annual vacations. They can be observed every day or once a year (though if the idea is to reclaim family time, perhaps more frequently suits that need better). They need not cost a lot of money. The definition of a family ritual extends beyond simply habit, something done by rote without thoughtful intention. A family ritual involves an emotional or spiritual component as well as routine actions. It is something that feeds our spirit and connects us as a family. This emotional nourishment may not happen every time the family gathers in its ritual—some dinners may pass in stony silence, some trips to visit Great Uncle Sol may produce endless warfare in the backseat of the car—but the opportunity for connection exists, and at the best of times, it cannot be rivaled by any other activity.

Surveys have identified four times during the day when children most want to connect with their parents—when they get up in the morning, when they return home from school, at dinner time, and at bedtime.¹³ These are good times, then, for family rituals. Family dinners and being tucked into bed are perhaps the rituals many of us are familiar with from childhood, but all families build up their own rituals, especially around holidays and other special occasions.



Call a family meeting to look at the rituals that already exist in your family and to consider which new rituals you might like to add. You may want to do this in two sessions over a two-week period to allow the opportunity for reflection and to keep the attention of younger family members.

Week 1. Create a sense of sacred time and space in whatever way feels right for your family. You may want to light a chalice or candle, observe a few moments of silence, or say a few words. Check the [Resources](#) list for ways to begin ritual times together.

Explain to children why it is important to you that you have time together as a family. Make a list of ways you already spend time together. It is important to acknowledge the things that your family does well. Allow each member to express what he or she likes about each ritual. With younger children you may want to walk through a specific but typical day and ask them what they liked best about that day and what they would like to do more of. Then take time to express what might improve these family times. Now ask each member what new activities they might like to add to the family calendar. Do this in the spirit of brainstorming--all ideas are welcome and no judgment is passed on anyone's idea. Capture the ideas in a list for further consideration and post it in a spot where family members can see and update it during the week. Explain that throughout the coming week family members should, according to their abilities,

- consider which ideas appeal to them and why
- consider which ones don't
- talk to friends about how they observe family rituals
- consult some of the Resources for additional ideas on enlivening family time
- add new ideas to the list

Week 2. Repeat the ritual you observed last time to create a sacred space. Bring out the list you created last time and review any additions to the list. Ask for the results of the week's reflection. Is there consensus around what works and what doesn't, about what to change or add? If not, can some part of each person's input be used, even if it is a small change to an existing activity? Can activities alternate with each family member getting to pick his or her favorite family game or movie or menu once a month?

Now look at the ideas for changing family time. Will they fit in the current family calendar? Will other activities need to be dropped? Discuss which current activities the family can cut back on or eliminate to make room for the new activity.

Listen to everyone's input, but remember that as the parent, it is your responsibility to establish a healthy family life. You may be able to incorporate multiple changes so that everyone feels that they have participated, but this may not be possible. Give yourself some time to make decisions on what to try and what to let go of. You may even want to add a third family meeting to talk about your decisions, especially if they are likely to be unpopular. Remember that not all change has to come at once, and if you feel strongly that these changes are necessary to reflect your family's values and needs, it will be easier to persevere in the face of initial resistance.

Here are some additional ideas from Rev. Mike Morran of the First Unitarian Society of Denver, Colorado, for exploring values around time and money at home. The following situations involve values, family relationships, and financial realities. Reflect, write in your journal, discuss with family members, or role-play these scenes.

A family is at a stop light on their way to church. A homeless person with a cardboard sign is standing a few feet away. The adult behind the wheel considers the \$20 bill in his/her wallet and weighs this against wanting to take the family out to lunch after the service. The other adult wants to roll down the window and offer encouragement but is stopped by uncertainty and fear. The children feel sorry for the homeless person and are troubled and confused about why no one will help.

- If your family had a discussion about giving the \$20 bill away and going home for lunch instead, what would your collective decision be? How would you feel about this as you were eating the resulting lunch?
- Would the decision be easier or harder if it was over a spare winter coat or a bag of groceries instead of a \$20 bill?
- What responsibility does this family have toward the homeless person, if any? Do those who have resources "owe" anything to those less fortunate?

After a Sunday school lesson on fairness, a child is asking her parent why a friend's family just got new bicycles and a new car. "Why can't we afford those things too?" she asks. The child is clearly feeling the inequality of the situation, and the parent is stumbling for a meaningful answer.

- What are some things your family has that other families do not have?
- Would everyone having the same amount of money make things truly fair?
- Are cars, bicycles, and other objects necessary for happiness and satisfaction? Identify some things that do lead to happiness and satisfaction.

A job opportunity has developed. It will mean both a substantial raise in income and a very substantial increase in working hours away from home.

- How do you proceed in making this decision? What factors would you consider? Who would be affected, and who would you include in your deliberations?
- How would your feelings change if the opportunity arose for your partner, spouse, parent, or child?



In Your Congregation

A Story for All Ages. This is a story about time in your life. It is a story about your values and the place you have given them in your life. We hope that this story will help you talk about and listen to each other as you find ways to discern and affirm who and what you value most in your life and encourage you to use your life's time more intentionally, so that at the end of each day you can know the "satisfaction of time well spent."

Begin with an empty jar and a pile of large stones, smaller stones, pebbles, and sand in many colors. First take a few of the largest stones and fit as many as you can into the jar. Next take the smaller stones and let them slip into the spaces between the large stones. Next the pebbles. Finally, take the sand into your hands and let it find its way between the stones and the pebbles. Fill the jar to the brim.

The empty jar is your life's time. Each large stone is a symbol of someone or something that you value most. It takes up the greatest space in the jar because without it your life would lose its meaning, its happiness. The smaller stones represent other important and valued activities and people in your life. Pebbles make life varied and interesting. Sand does too.

What Do You Think? Think about your life and about what your biggest stones are, the things that matter most to you, **right now**. Make a list of them or draw a picture of them. Now think about **how you spend your time**. Be realistic. What activities fill your days and nights? Make a list or a drawing. Compare your lists. Look at both pictures. How are they the same? How are they different? Are there stones you want to enlarge or add to or remove from your jar?

Some people say that their biggest stones, what matters most to them, are their family, job, education, friends. Some say art, making music, playtime, contemplation, or sports. Others say unstructured free time makes them happiest. Others could not live without their volunteer time

working for racial or environmental justice. What about sleep?

Some people realize that what they say they value most is not always what they spend time on. Others realize that one or two big stones are taking up all the space in their life, and while the work or person is important, the stone has grown so large they can not do it all alone and need help.

What are your smaller stones and pebbles? Some say they are their hobbies, like baking, making model airplanes, gardening, snow boarding, reading books, or bird watching. Some name the time they take for contemplation and exercise. What about the sand? Any one grain of sand is something you can easily live without. Is it shopping, watching TV, surfing the net, buying makeup? If you put in the sand first, it could fill up the whole jar, leaving no room for the really big stones.

Questions for discussion: It is difficult to avoid the messages from the culture, media, and peer group about what our values should be. Are your choices in life making you happy? Are your choices reflecting your values or those of someone else? Are you enjoying the satisfaction of years well spent? Is your family? When we take time to clarify what and who really matters to us and we get our life values in balance, we find that we are happier and healthier.

Here are some times of our life and some questions that can begin a conversation about the choices we are making.

Work Time: How much time do you spend working? Do you bring work home? If you work at home, do you let work go? Do you have time for your family and for yourself?

School Time: How much time do you spend at school and on your homework? Are you stressed and need more time to do your work? Is there time left in your day for friends and family? Are you sleeping enough?

After-school Time: How many activities are scheduled? How much time do you spend on structured activities during the week? How many hours are left unstructured?

Weekend Time: What activities are scheduled? Is there free time? Family time? Congregational time? How do you decide what to do? How often do you review your choices?

Dinner Time: If you live in a household with others, how often do you eat dinner together? How much time do you spend at the table in conversation with each other? Does everybody help to prepare and clean up after the meal?

Relaxation and Recreation: How much time a day do you set aside for relaxation and recreation? How do you use that time? How much time do you spend watching TV? Playing solitary games? Playing group games? Visiting with friends? Relaxing inside? Outdoors?

Bed Time: Do you have individual or family rituals for bedtime? Talking about your day or reading stories? Silent meditation or prayer? What would help you make bedtime a more peaceful and happy time?

Family Time: How much of your time is spent as a family versus alone in individual pursuits? How does this feel to you? Does it reflect how close you want your family to be? What about your family time do you celebrate? What might you consider changing? How do you connect with family members who do not live with you? Do you have set times and rituals for this connection?

The Game of Balance

The following board game can be played at home or in a congregational setting. It was designed for teens and adults and from two to ten players. The game may be played in an open-ended format or a time limit may be set. Questions for discussion are included for use afterwards.

Equipment:

- Game board
- Place markers
- Spirit point tokens
- Dollar tokens
- Hour tokens
- One die

Preparation:

- Photocopy one token sheet for each player and a sufficient reserve for the bank. Cut out Spirit, Dollar, and Hour tokens. To make tokens more durable, you can glue them to a sheet of cardboard before cutting them apart.
- Cut out Balance Cards.
- Cut out place markers. To make them easier to move, backed them with cardboard or tape them onto coins.

To begin play:

Place Balance Cards face down in the center of the board. Each player is provided with one place marker to represent that player on the board as well as 100 Spirit points, 100 Dollars, and 100 Hours. One player is designated Treasurer. The Treasurer will receive and distribute all Spirit Points, Dollars, and Hours throughout play.

Roll for who goes first. All players place their markers on the Day of Reckoning square but take no action on that square. The first player rolls the die and moves clockwise the designated number

Footnotes

1. William J. Doherty and Barbara Carlson, *Putting Family First* (New York: Henry Holt and Company, 2002), 5.
2. *Ibid.*, 14.
3. Family Matters Task Force Survey, Report to Congregations, June 2003, 5.
4. Doherty, *Putting Family First*, 5.
5. Joe Dominguez and Vicki Robin, *Your Money or Your Life: Transforming Your Relationship with Money and Achieving Financial Independence*. NY: Penguin Books, 1992), 54.
6. Dominguez, *Your Money or Your Life*, 6.
7. Dominguez, *Your Money or Your Life*, 10.
8. Dominguez, *Your Money or Your Life*, xvi.
9. John de Graaf, ed., *Take Back Your Time* (San Francisco: Berrett-Koehler Publishers, 2003), 109.
10. de Graaf, ed., *Take Back Your Time*, 95.
11. de Graaf, ed., *Take Back Your Time*, 109.
12. Doherty, *Putting Family First*, 14.
13. Doherty, *Putting Family First*, 17.

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- *Teaching Your Children about Money: Information from Your Credit Union*, Available free from: National Credit Union Youth Program, 5910 Mineral Point Road, P.O. Box 391, Madison, WI 53701
- *You and Money*, Investment Kit for Fourth to Sixth Graders, Available free from: Fidelity Investments, (800) 544-6666
- *All-Consuming Passion: Waking Up from the American Dream*, Available for \$1 from: the Simple Living Network, P.O. Box 233, Trout Lake, WA 98650, 1-800- 318-5725, www.simpleliving.net
- *How Earth Friendly Are You? A Lifestyle Assessment Questionnaire*, Available for \$1 from: the Simple Living Network, P.O. Box 233, Trout Lake, WA 98650, 1-800-318-5725, www.simpleliving.net

Internet:

- Unitarian Universalists for a Just Economic Community. <http://www.uujec.org>
- Seventh Principle Project. <http://www.uuaspp.org>
- Kids' Money. <http://pages.prodigy.com/kidsmoney/index.htm>
- National Center for Financial Education, Children and Money. <http://www.ncfe.org/index.htm>
- Take Back Your Time. <http://www.simpleliving.net/timeday/>
- The Simple Living Network. <http://www.simpleliving.net/>

- The Simplicity Forum. <http://www.simpleliving.net/simplicityforum/default.asp>
- Free Our Time. <http://www.shalomctr.org/freourtime/>
- Time for a Four Hour Day. <http://www.iww.org/projects/4-Hours/>
- Work to Live. <http://www.worktolive.info/>

Unitarian Universalist Principles and Purposes

We, the member congregations of the UUA, covenant to affirm and promote:

- The inherent worth and dignity of every person
- Justice, equity, and compassion in human relations
- Acceptance of one another and encouragement to spiritual growth in our congregations
- A free and responsible search for truth and meaning
- The right of conscience and the use of the democratic process within our congregations and in society at large
- The goal of world community with peace, liberty, and justice for all
- Respect for the interdependent web of all existence of which we are a part

The living tradition we share draws from many sources:

- Direct experience of that transcending mystery and wonder, affirmed in all cultures, which moves us to a renewal of spirit and an openness to the forces that create and uphold life
- Words and deeds of prophetic women and men that challenge us to confront powers and structures of evil with justice, compassion, and the transforming power of love

- Wisdom from the world's religions, which inspires us in our ethical and spiritual life
- Jewish and Christian teachings that call us to respond to God's love by loving our neighbors as ourselves
- Humanist teachings that counsel us to heed the guidance of reason and the results of science, and warn us against the idolatries of the mind and spirit
- Spiritual teachings of earth-centered traditions that celebrate the sacred circle of life and instruct us to live in harmony with the rhythms of nature

Grateful for the religious pluralism that enriches and ennobles our faith, we are inspired to deepen our understanding and expand our vision. As free congregations, we enter into this covenant, promising to one another our mutual trust and support.

From the Bylaws of the Unitarian Universalist Association

Principles in Language for Children

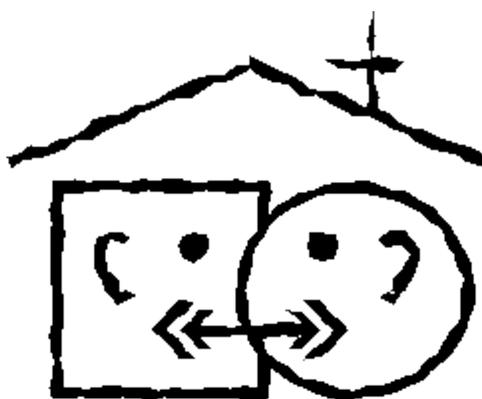
- Every person is important and valuable.
- All people should be treated fairly.
- Our churches are places where we should accept one another and learn together.
- Each person should be free to search for what is true and right.
- All people have the right to speak out and vote on things that matter to them.
- We should help build a peaceful, fair, and free world.
- We need to take care of the earth, the home we share with all living things.

About the Author

Rev. Jackie Clement is a Unitarian Universalist parish minister. Jackie entered the ministry after a twenty-year career as an engineer and marketing manager in the computer industry. This mid-life career change called for close evaluation of financial and time resources, as well as spiritual calling, in order to create a healthy life balance. It remains an ongoing challenge.

About the Family Matters Task Force

The mission of the UUA Family Matters Task Force is to transform Unitarian Universalism into a community of families empowered through faith, celebration, support, education, advocacy, and service. Visit their web site at www.uua.org/families for more information about their endeavors, programs, and resources in the service of ministry with Unitarian Universalist families.



About the Series: Taking It Home--Families and Faith

The booklets in this series provide the Unitarian Universalist community with resources to support families in deepening their faith, expanding their future, and supporting their love. The other booklets in this series are *Let's Talk About Respect*, *Let's Talk About Interfaith Families*, *Let's Talk About Marriage and Committed Relationships*, *Let's Talk About Divorce and Broken Relationships*, *Let's Talk About Families and Loss*.

This booklet series is sponsored by the UUA Family Matters Task Force.

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www.uua.org/families