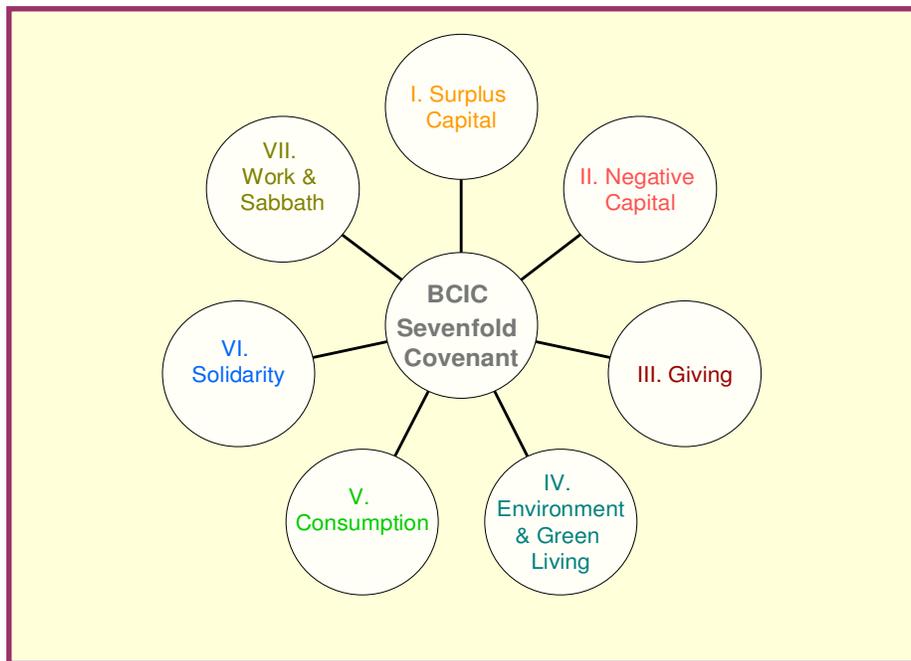


Experimenting with a Household Sabbath Economics Covenant

By Ched Myers (April, 2010)



At Bartimaeus Cooperative Ministries we have developed a working model for helping persons interested in Sabbath Economics to focus practically on their own *household economics*. It grew out of a decade of educational work concerning scripture, faith and economic justice.

Our approach is predicated on the conviction that our current lifeways in this economic system are unsustainable, that we must make changes, and that the most enduring personal changes are ones we make incrementally and deliberately. We draw on 12-step recovery traditions on one hand, and “lifestyle-audit” type work on the other.

We think the realm of personal and family household practices most intimately and concretely expresses our *actual* (as opposed to our professed or idealized) economic and spiritual values. A household focus is not intended to be a substitute for engaging wider structural and political aspects of economic and social justice, but as an important complement to organizing, education and advocacy. And though this kind of Covenant work is not by itself “sufficient” for creating a world that conforms more deeply to God’s dream, it is “necessary”

for the long haul of discipleship. We think this provides a way for slow but steady transformation into the Sabbath Economics vision of enough for all.

The Covenant invites participants to think of at least one specific commitment they can make in each of seven areas for one year. Transparency and honesty are important to the spirituality of this process. Posturing about how much one has accomplished in a given lifestyle area is counterproductive; the point is to figure out what *my* growing edge is and to work *that*. Similarly, ideological statements about what “we should all be doing” are not helpful. Each person and household is where it is, and can only begin *there*. The only relevant question is: What are the *next* steps I/we can and will take to journey deeper into Sabbath Economics here and now, in the context I live and work in?

No step is considered too small, and no step too large. The suggestions below are examples of realistic and creative steps with which participants to date have experimented.

1. **Surplus capital:** Does my household have surplus capital? How can I move toward making more of my capital available for community development? What would I have to do to convert my investments to Socially Responsible (SRI) and/or Community investment options?
Examples:
 - a. Move 100% of investment capital into SRI screened funds.
 - b. Calculate a “social mortgage” or “usury tax” on your surplus capital to tithe away.
 - c. Move 10%, 50% or 100% of investment and banking capital into a Community Development Financial Institution.
2. **Negative capital (debt):** What is my household debt level (mortgage, car notes, credit cards, and student loans should be calculated separately). What is my debt-to-savings ratio? Because debt should never be an asset or strategy, how can I move toward reducing my debt load?
Examples:
 - a. Use a “credit card condom,” and limit yourself to one credit card.
 - b. Become involved in organizing against predatory lending.
 - c. Use some of your savings to pay off a percentage of your debt to reduce the amount of debt interest you service.
3. **Giving:** Gifting helps build social relations rather than private capital. What is the history and values around my giving? What is my relationship with those to whom I give, and how does my giving contribute to transformation of that relationship? Examples:
 - a. Experiment with communitizing your decisionmaking process, in order to work on accountability issues.
 - b. Seek help in developing a strategic giving plan.
 - c. Examine the balance between giving of money, time and talent.

4. **Environment:** What concrete steps can I take to make my household and lifestyle significantly “greener”? Examples:
 - a. Do a household audit on waste, recycling, toxic products, etc.
 - b. Look at energy usage, including driving, and reduce by 10%.
 - c. Commit to growing something edible on a year round basis.

5. **Consumption:** There are two issues here. One is how much we consume, the other is how we direct our consumer dollars. How can I go further in reducing my consumption and changing my patterns to more sustainable ones? How can I direct my dollars to more relational and socially conscious commerce, and away from impersonal and predatory, profit-driven markets. Examples:
 - a. Do a “fearless moral inventory” regarding possible issues of “addiction” in your consumer habits (clothes? electronics? jewelry? etc.) and make concrete commitments about “recovery.”
 - b. Audit what goods you consume that are fair-trade, anti-sweatshop, locally produced, minimum packaging, etc., and plan to increase these by 10%.
 - c. Commit to buying 25% of your food from sources that are organic and/or local/regional. Patronize Community Supported Agriculture, farmer’s markets and/or locally owned businesses.

6. **Solidarity:** What am I doing to interact in a meaningful way with people from a very different social stratum than my own, particularly those who are marginalized? Examples:
 - a. Join a local living wage-type campaign.
 - b. Volunteer at a local soup kitchen, shelter or clinic to find out what local needs are.
 - c. Commit to one “exposure” type program, or sponsor a friend of family member to join one, each year.

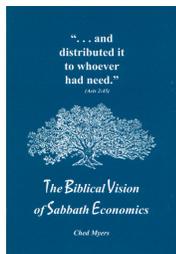
7. **Work/Sabbath:** How can I improve and expand my disciplines of assuring I have regular rest from work, and adequate space for spiritual reflection and renewal? Examples:
 - a. Try keeping some sort of Sabbath day each week, with specific restricting parameters (i.e. no driving, no computer, no telephone).
 - b. Commit to a retreat once a year of at least 4 days, and/or set aside time each day for journaling, prayer, scripture study, etc.
 - c. Cut back work hours to 4 days a week, or to 7 hours a day.

Once one engages in this work, one can see how deeply related all seven aspects are. Talking openly with others who are working this program does two things. It *de-privatizes our anxiety* about these problems. And it *communitizes our imagination* about alternatives. We find that most people experience great relief in breaking their silences and talking about their “stuck places” around these issues.

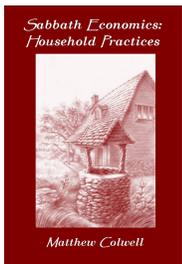
We have found this simple process to be effective. For example, between 2004 and 2009 we held 12 retreats for about 250 people. On the aspect of surplus capital alone, we saw participants move over five million dollars into socially responsible and community investments! Small accountability groups have formed around the country to “work” this Covenant, in which commitments are reviewed and assessed at the end of a year, and next steps imagined.

This Covenant model is a work in progress, and we encourage those who use it to make suggestions to us about how to clarify and improve this approach based on their experience with it. Our Cooperative board and staff all work this program, and we offer workshops or retreats on the Covenant by invitation. If you want more information about this model and groups working with it in your area, contact inquiries@bcm-net.org.

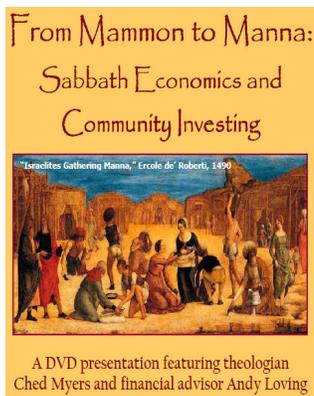
**Further BCM resources for Sabbath Economics exploration
(available from www.ChedMyers.org):**



The Biblical Vision of Sabbath Economics by Ched Myers. Offers scriptural views about jubilee justice and a vision of enough for all. This 70 page booklet helps you read the Bible economically in order to read the economy biblically. \$8.50; discounts available for bulk orders.



Sabbath Economics: Household Practices by Matthew Colwell. This sequel to *Biblical Vision* is a study guide for incorporating Sabbath Economics into daily life. This 100 page book aids individuals or groups desiring to ground their finances and lifestyle in ecological & economic sustainability and justice grappling with discipleship and the economy of Affluenza. \$9.50; discounts available for bulk orders.



From Mammon to Manna: Sabbath Economics and Community Investing. This two-disc DVD set (six 30 minute sessions) features theologian Ched Myers and investment professional Andy Loving of Just Money Advisors. The series is for adult study groups interested in exploring biblical faith and economic practice. Provides an introduction to the theological dimensions of Sabbath Economics, and a practical overview of social investing with an emphasis on moving surplus capital into community development financial institutions. A downloadable study and facilitation guide is available. \$27.50.