FOCUS ON THE FAMILY®

AVOIDING the CHORE WARS



Chore Personalities

Age-Appropriate Checklist

Family Conversation Guides

AND MORE

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"Chore Wars" Can Be Avoided

I am excited that you chose to download Focus on the Family's Free Resource of the Month—Avoiding the Chore Wars! If you're like most families, you may feel like there is an inevitable battle over household responsibilities in your home. But it doesn't have to be that way. With a little thought and some creativity, there's no reason why you can't lead your kids to get on board with chores and, dare I say it, even demonstrate enthusiasm for their assigned duties.

One of the keys to this is understanding how the unique personalities in your family impact the way you communicate about and approach the subject of chores. This resource is designed to help you understand those personality differences so that household responsibilities can be a source of harmony and cooperation—rather than conflict—for the entire family.

We've also included:

- Age-appropriate checklists for tracking household responsibilities
- Creative ideas for making your family a team that tackles chores
- Relevant thoughts from our Counseling staff

Our hope is that after using this guide and putting its principles into practice, your family will have experienced its final battle in the Chore Wars and ushered in a new era of peace and stability. God bless you!

Danny P. Huerta, MSW LCSW
Vice President, Parenting
Focus on the Family



Chores and Personality Differences

by Daniel P. Huerta

Hey, parents – do you have trouble getting your kids to do their chores? Have the battles become so frequent, so intense, and so distasteful that you're asking yourself whether it's worth the trouble? Are you thinking that maybe it's time to do away with the chore wars – and with chores – altogether? Then think again. There are a few simple facts you need to know before deciding to do anything quite so drastic.

A Training Ground for Life

There are many people in the Bible we could look to as our examples. We see Adam and Eve acting as caretakers in the Garden of Eden. David cared for sheep in the hills of Bethlehem. Unlike today, his chores as shepherd provided life for his family. The family was warm because of the wool. And then, there is Mary the mother of Jesus, whom scholars believe was around the age of 13 when she carried Jesus. Can you imagine your teen daughter being responsible for the care of a baby? We teach our children to care for their stuff. It isn't really until they are post-high school that most kids understand life responsibilities. If we want to raise healthy adults, it begins with a healthy view of what it means to work.

There are several good reasons to retain chores as a part of your household routine and your basic child-rearing strategy. Beginning in 1967, researcher Marty Rossman spent twenty-five years collecting data on the impact of chores in the home. The results? Rossman found that chores produce many benefits in family life:

Q What is the cleanest state?

A Wash-ington.

from Caleb
Las Vegas, Nevada



1) In the first place, chores teach kids responsibility. Author Charles Kingsley once said, "Thank God every morning when you get up that you have something to do which must be done whether you like it or not." Everybody, no matter what their age or station in life, needs a task. Everybody wants to know that he or she is a valuable member of the team. Kids are capable of more than we usually give them credit for. Even at two years of age they can help pick up toys around the house. Parents need to give them a chance to show what they can do.

2) Second, chores help children appreciate the value of what they have and the importance of taking care of it. This is part of what it means to be human. We all have tasks to accomplish that have nothing to do with earning money or making a living. That's why, in my opinion, kids should not be paid or given an allowance for doing their chores.

3) Third, chores help kids learn how to live and cooperate with others. Working together is the best way to start navigating the ins and outs of the different personality types we find represented in almost any family group. You may have a precocious younger child who is able to handle far more responsibility than might be expected at her age. At the same time, you may have an older child who has trouble finishing even the simplest age-appropriate tasks. There's an obvious potential for conflict here. Personality differences can have a huge impact on the frequency and intensity of chore wars. Understanding them is the first step toward resolving most of the problems surrounding this aspect of family life.

A Personal Illustration

It's this last point – the role of personality differences in the home – that I really want to focus on in this article. And I'd like to begin by telling you a story about my own family.

My daughter Lexi has a very opinionated and inflexible personality. There are both good and bad sides to this, but it can lead to some serious battles when she locks horns with my wife, who also tends to be the inflexible type. This is especially true when it comes to chores. Lexi has very firm and fixed opinions about how she wants to spend her time, so she usually complains when Mom asks her to help out around the house. That's not pleasant for anybody.

Not too long ago we had some visitors coming from out of state. The Friday before they arrived my wife called me as I was picking up Lexi after school. "I'm going to need Lexi's help cleaning the house when she gets home," she said. I understood the reason for the call. My job was to use the drive home to prepare the ground.

So I said to Lexi, "You have a very special skill. You're better at house-cleaning than just about anyone I know, and that means that you occupy an amazing role in our family and have an incredible opportunity to be of service to the rest of us. You're an irreplaceable member of our team. We want your super amazing cleaning skills for the team. So as soon as we get home, I want you to help us all as we conquer the house together."

You know what? She bought into what I was saying. I mean, really bought into it! She went

through that house like a whirlwind and cleaned it from top to bottom. She even cleaned her brother's room (which he didn't particularly appreciate!). And when she was finished, she came back to her mom and said, "What do you want me to do next?"

Lexi threw herself into her task because she felt noticed, needed, and important. Even more to the point, she felt needed and important because I had tapped into an aspect of her personality—her inflexible diligence and dedication to any project she decides to take on—to motivate her to cooperate. I helped her shift her focus from "this is unfair" and "inconvenient" to "there's work to be done." This shifted her focus from "me" to "we." That's a formula for success, and it's especially effective when the kids see that everyone—Mom and Dad included—is participating and contributing. When you separate the word "cooperation" to "co-operation" you get the feel for the meaning of the word. "Co" means together and "operation" is about functioning. We are functioning together to complete something. Help your child feel a part of the mission at hand.

Paired Personality Traits

The following six pairs of opposing personality traits can be a great tool for gaining this kind of insight into the temperaments of your children:

1. Sincere/Insincere
2. Attentive to Detail/Inattentive to Detail
3. Attentive to Relationship/ Inattentive to Relationship
4. Flexible/Inflexible
5. Traditional/Creative
6. Uninhibited/Inhibited

Every one of these pairs represents a continuum. In each case, a distinct personality falls into place somewhere along a sliding scale. For example, a child may be more introverted than extroverted, more attentive than inattentive, or more uninhibited than inhibited. You can avoid a lot of grief in family life simply by figuring out where you and your children land in terms of each one of these categories. Let's take a closer look at each pair, paying special attention to the light they shed on the problem of "chore wars."

1) Sincere vs. Insincere

Sincere personalities are honest about whether or not they've completed their chores. They usually strive to finish a task with excellence, and will readily admit it if they think they haven't measured up to their own standards. As a result, they require less supervision than other children. They also serve as an example to others that the truth is definitely better than a lie.

Insincere personalities may tell fibs. That's unfortunate since, according to recent studies, small lies can desensitize the brain to dishonesty. It's important to provide your children with opportunities to practice honesty by giving them tasks that they are fully capable of accomplishing and accomplishing well since insincere personalities, many times, don't readily give their best. You can also encourage honesty by having the whole family work together on certain projects.

2) Attentive to Detail vs. Inattentive to Detail

Kids who are attentive to detail are great at completing chores. They are task-focused and do

well with lists. They love to mark their lists and get feedback on their performance. As a result, they can be great leaders and encouragers to others.

Detail-oriented children should be given some control over the household chore system. This is their strength. You can avoid unhealthy conflict between these kids and their more "inattentive" siblings by making positive use of their leadership skills. This is a great way for detail-oriented individuals to become more attentive to relationships (the two don't usually go together).

Kids who are not attentive to detail may rush through their chores and cut corners. This doesn't mean that their personality is "bad." It just means that it doesn't mix well with chores. A kitchen timer can help them stay on task. You can also teach them to improve their skills in this area by patiently reviewing details they may have overlooked. In the meantime, acknowledge their inclination towards relationships by rewarding them for hard work with additional relational time.

3) Attentive to Relationship vs. Inattentive to Relationship

Relationally oriented kids are in the best position to come up with ideas for making chores fun. That's just the way their minds work. So encourage them to contribute their great ideas for completing chores as a team.

There's been a lot of research done in the area of "Game Theory Chores," and it all suggests that this approach can help children see the benefits of cooperation in every area of life. If you have a child of this type, he or she can play a valuable role in the family by inspiring the other kids to do their equal parts in conquering household chores.

Kids that are inattentive to relationship may be so task focused that they appear rude, angry, or cold. They may just simply be zeroed in on "The List". Help them learn to work with others and relate as they complete their list. This will be a great "life skill" for the kids that are not very attentive to relationship.

4) Flexible vs. Inflexible

Flexible children are generally easygoing. That's a good thing, because it usually means that they don't mind helping out with chores. They're easier to deal with and take less parenting energy. But be careful – it's easy to overuse flexible kids, and that can build resentment over time.

Flexibles need to be taught how to have opinions and boundaries of their own. Help them voice their resentments in a respectful way instead of "stuffing" their feelings and "taking it for the team."

Children who are inflexible tend to get stuck emotionally when they think something is unfair. They will complain to the point where your parenting energy is seriously taxed. As a matter of fact, they are usually willing to spend as much time arguing as it would take to carry out their assignment (even though they know that they will still have to do the chore anyway).

Inflexibles need to be taught and trained to become more flexible. You can facilitate the process by explaining how flexibility will benefit the whole family. Not only will this enable them to get things

done, it will also bring them greater personal peace. Have them come up with solutions rather than getting stuck on problems. Inflexibles tend to see more problems than solutions.

5) Traditional vs. Creative

Traditional personalities want structure and predictability; kids who fall into this category like to do their chores according to a routine schedule. They enjoy making daily and weekly lists and following those lists to the "T".

Creative personalities are the exact opposite. They want variation and creativity built into the chores of the home. For them, variety is the spice of life. "New and different" is the creed by which they live. Above all else, they'd like to see their list change from week to week. Given the opportunity, they could develop some amazing chore charts!

6) Uninhibited vs. Inhibited

As much as they dislike it, uninhibited types may need extra supervision when they take on household tasks. It all depends on their attention to detail and level of flexibility. Kids with uninhibited personalities can be hard to control, but they also have the potential to be bold and leader-like. You can get them moving in the right direction by allowing them to take leadership and providing structure for their work. They don't usually have a filter for their complaints, so be ready to model some healthy conflict with the uninhibited types. Channeling this personality and taking the time to teach them will pay great dividends down the road.

Inhibited personality types may ask more questions and require more feedback as they go through the process of completing their chores. The secret here is to exercise patience while gently guiding your children. Inhibited kids are generally afraid to fail or disappoint. As a result, they need help getting comfortable with the idea of imperfection and the possibility of correction. They can be passive complainers, so watch out. They may seem ok with everything, but only because they tend to people please in order to avoid conflict.

Managing Different Personalities

Your role in all of this is a great deal like that of a wise CEO or office manager: you need to get to know your "workers" and figure out how to make optimum use of each individual's temperament and skill set. This may be a long process, so take time to discuss how every member of the family is growing within the parameters of his or her unique personality type. It's all a matter of recognizing the unique contribution each person makes to the maintenance of the house and the home. So make sure you include lots of celebrations along the way!

If you have chore ideas, share those with us on **Twitter @focusparenting** or **Facebook: / MakeEveryDayCount** and skill set. This may be a long process, so take time to discuss how every member of the family is growing within the parameters of his or her unique personality type. It's all a matter of recognizing the unique contribution each person makes to the maintenance of the house and the home. So make sure you include lots of celebrations along the way! Help them catch the vision that the home belongs to everyone.

Art of Cooperation

by Daniel P. Huerta

STEP 1

Discuss as a family – how do we win?

STEP 2

What personality traits best describe you? Talk about them. Have the "creative" write them out for the refrigerator as a reminder.

STEP 3

Who does what? Why? What skills do you have that make you right for that job?

STEP 4

Does everyone understand why we do "cooperating" and how this helps our home?

STEP 5

How can we celebrate? Develop a menu of celebrations as a family.

Q **What do astronauts use to clean their kitchens?**

A **Comet.**

from Rebecca
McAllen, Texas



Chore Chart Ideas



Sample of a dry-erase chart using the included template and icons

Dry-Erase Chart

Print and customize a chore chart for each child using the chore chart pages in this booklet. When finished, place the chart in a standard 8x10 picture frame purchased from a craft store or thrift store. Use a scrap of ribbon or string to attach a dry-erase marker to the frame. Mark off daily chores—then wipe the glass clean when the next week begins.

Pocket Chart

Take a sheet of poster board and affix a week's worth of pockets for each child. Pockets can be constructed out of fabric, cardboard, or clear plastic. Keep track of daily chores with "chore cards" stored in each pocket. You can print premade cards from this booklet, or make your own using cardboard or index cards. When chore time comes around, give each child his or her day's chores and have your child return them to that day's pocket as he or she finishes.

Alternative: If a child has the same chores every day, make "chore sticks" using large Popsicle sticks and store them in a designated cup for each child.

Chalkboard Chart

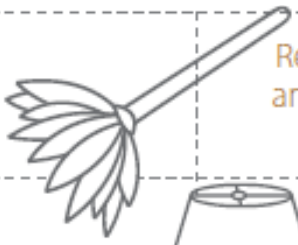
Paint a smooth sheet of wood or medium density fiberboard with chalkboard paint, found at a hobby store or home center. Create the basic lines and labels of your chart using white paint or chalk. To make these features permanent, carefully seal these areas with a latex-based polyurethane.

Chore Cards

Color then cut out cards along the dotted lines and spread them facedown on the table.

Have each child draw a card, do the chore, and return for another until chores are complete.

Dust the living room furniture



Replace dirty kitchen and bathroom towels with fresh ones

Unload dishwasher



Put away toys in yard



Turn off any lights or electronics not in use

Set the table

Fold a piece of paper in half, and make a thank-you card for someone in your family

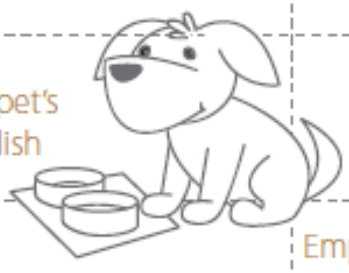
Clean mirrors

Swap chore cards with your brother or sister



Wipe down kitchen table and counters

Fill the pet's food dish



Park bicycles where they belong

Put away all jackets and shoes

Mop the floor

Empty bathroom and bedroom wastebaskets



Clean front of kitchen cabinets

Ask your parent for a hug

Ask your parent for a treat

Make your bed



Pick up the toys and clothes on your bedroom floor

Find a place to hide and call for someone to find you

Do 10 jumping jacks

Tidy the bookshelf



Sweep the floor

Straighten the sofa cushions, floor rugs and window curtains

Sort dirty laundry into dark and light colors



Find three items that need to be put away properly

Read a passage from your favorite book

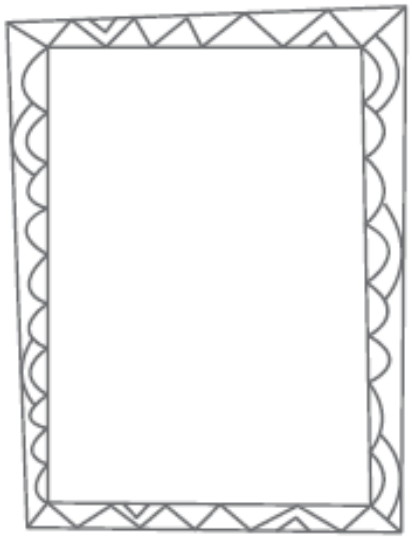
Clean toilets

Water the plants



Chore Icons





M	T	W	TH	F	S
Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1					
2					
3					
4					
5					
6					
7					

Using these suggested chores and your creativity (or your creative children), develop a chart system that allows you all to keep track of who has (or hasn't) done what, and make the chores more fun.

Dry-Erase Chart:

Make a dry-erase chart by printing and framing your list and place it in an 8x10 picture frame. Then you can use a scrap of ribbon or string to attach a dry-erase marker to the frame. Mark off daily or weekly chores and then wipe the glass clean!

Pocket Chart:

Take a sheet of poster board and affix a week's worth of pockets for each child. Pockets can be constructed out of fabric, cardboard or clear plastic. Keep track of daily chores with "chore cards" stored in each pocket. Make the "chore cards" using cardboard or index cards. When chore time comes around, give each child his or her day's chores and have your child return them to that day's pocket as he or she finishes.

Chalkboard Chart:

Paint a smooth sheet of wood or medium density fiberboard with chalkboard paint, found at a hobby store or home center. Create the basic lines and labels of your chart using white paint or chalk. To make these features permanent, carefully seal these areas with a latex-based polyurethane.

Age-Appropriate Chores: Do you know which chores your child can do?

by Sheila Seifert

What chores and lifeskills are important for your children to learn, and what are they capable of doing? This guide reflects the types of chores and skills that many children in these age ranges are capable of completing. Remember that every child matures at a different pace. Adjust this chart to what you know about your children's abilities, and realize that no child should do all of the chores listed below every day.

Ages 2 and 3

- Assist in making their beds
- Pick up playthings with your supervision
- Take their dirty laundry to the laundry basket
- Fill a pet's water and food bowls (with supervision)
- Help a parent clean up spills and dirt
- Dust

Ages 4 and 5

Note: At this age, a child can start to be trained to use a family chore chart.

- Responsible for all personal chores for ages 2 and 3
- Get dressed with minimal parental help
- Make their bed with minimal parental help
- Bring their things from the car to the house
- Set the table (with supervision)
- Clear the table (with supervision)
- Help a parent prepare food
- Help a parent carry in the light groceries
- Match socks in the laundry
- Be responsible for a pet's food and water bowl
- Hang up towels in the bathroom
- Clean floors with a dry mop or sweep them with a small broom

Ages 6 and 7

- Responsible for all personal chores for ages 4 and 5
- Make their bed every day
- Brush teeth
- Comb hair
- Choose the day's outfit and get dressed
- Write thank-you notes with supervision
- Be responsible for a pet's food, water and exercise
- Vacuum individual rooms
- Wet mop individual rooms
- Fold laundry with supervision
- Put their laundry in their drawers and closets
- Put away dishes from the dishwasher
- Help prepare food with supervision
- Empty trash cans

Ages 8 to 11

- Responsible for all personal chores for ages 6 and 7
- Take care of personal hygiene
- Keep bedroom clean
- Be responsible for homework
- Be responsible for belongings
- Write thank-you notes for gifts
- Set alarm clock before going to bed
- Wash dishes
- Wash the family car with supervision
- Prepare a few easy meals on their own
- Clean the bathroom with supervision
- Rake leaves
- Learn to use the washer and dryer
- Put all laundry away with supervision
- Take the trash can to the curb for pick up

Ages 12 and 13

- Responsible for all personal chores for ages 8 to 11
- Take care of personal hygiene, belongings and homework
- Write invitations and thank-you notes
- Set their alarm clock
- Maintain personal items, such as recharging batteries
- Change bed sheets
- Keep their rooms tidy and do a biannual deep cleaning
- Change light bulbs
- Change the vacuum bag
- Dust, vacuum, clean bathrooms and do dishes
- Clean mirrors
- Mow the lawn with supervision
- Baby-sit (in most states)
- Prepare an occasional family meal

Ages 14 and 15

- Responsible for all personal chores for ages 12 and 13
- Responsible for library card and books
- Do assigned housework without prompting
- Do yard work as needed
- Baby-sit
- Occasionally prepare food—from making a grocery list and buying the items (with supervision) to serving a meal
- Wash windows with supervision

Ages 16 to 18

- Responsible for all personal chores for ages 14 and 15
- Responsible to earn spending money
- Responsible for purchasing their own clothes
- Responsible for maintaining any car they drive (e.g., gas, oil changes, tire pressure, etc.)
- Do housework as needed
- Do yard work as needed
- Prepare family meals—from grocery list to serving it—as needed
- Deep cleaning of household appliances, such as defrosting the freezer, as needed



Q What happens when you don't clean your mirrors?

A They give you dirty looks.

from Jackie
St. Cloud, Florida

Out of Order

Are messy habits messing up your life? Take this quiz to find out!

by Megan Breedlove



1 **It's almost time for soccer practice, and you need to find your shin guards. You:**

a. look in your duffel bag—that's where you always put them.

b. tear your room apart, then finally find them under the bed.

c. get in the car and hope Coach brings an extra pair.

2 **Mom tells you to clean your room before supper. You:**

a. gather everything into a pile and throw it into the closet.

b. relax—she obviously meant supper tomorrow.

c. fold your clothes and empty the trash can.

8 **It's hard to get up early for school. In order to save time, you:**

a. sleep in the clothes you plan on wearing the next day.

b. leave your coat at school so you don't have to find it in the morning.

c. pack your backpack the night before.





5 **Where did that question go? It was here somewhere . . . um, you know what, just skip to No. 6.**

6 **Every week, your grandma takes you to the library. You:**

a. check out two or three books from your favorite authors.

b. grab as many books as you can carry.

c. wish you could take books home, but you still have overdue books from last month.

10 **There's a new video game on sale, but you don't have enough money. You:**

a. beg Mom to buy it for you.

b. convince your brother to pay half and let him take the first turn.

c. save up your allowance until you can afford it.



11 **Dad asks you to get ready for church. You:**

a. take a shower, comb your hair and brush your teeth.

b. smell yourself and decide you're OK.

c. splash water on your face and change into a clean shirt.

7 **Your whole family is cleaning the garage . . . on a Saturday. You:**

a. "conveniently" get sick and spend the morning watching cartoons.

b. make a game out of who can sort piles the fastest.

c. move slowly and grumble the whole time.



3 **Your teacher gives you a homework assignment on Friday that's due Monday. You:**

a. finish it (OK, start it) on the bus Monday morning.

b. do it as soon as you get home on Friday.

c. put it off until Sunday night and have to skip youth group.

9 **Your friend's dance recital is two months away. You:**

a. write it on your calendar.

b. forget and accidentally make plans with someone else.

c. ask her every week if the recital is this Thursday.

4 **You're baking a birthday cake for a friend. You:**

a. forget to preheat the oven until the last minute.

b. carefully follow the directions on the box.

c. leave out the eggs, because eggs are gross.



© ILLUSTRATION & DESIGN BY JOHN GIBBY

1.	a=2	b=1	c=0
2.	a=1	b=0	c=2
3.	a=0	b=2	c=1
4.	a=1	b=2	c=0
5.	a=0	b=1	c=2
6.	a=2	b=1	c=0
7.	a=0	b=2	c=1
8.	a=1	b=0	c=2
9.	a=2	b=0	c=1
10.	a=0	b=1	c=2
11.	a=2	b=0	c=1

Add Up Your Score!

Yikes! (0 to 7 points)

Your disorganization causes you to miss out on a lot of fun because you spend too much time trying to fix your own messes. Why not spend some of that time doing things *right* in the first place?

"No discipline seems enjoyable at the time, but painful. Later on, however, it yields the fruit of peace and righteousness."
—Hebrews 12:11, HCSB

Oops! (8 to 14 points)

You try to be organized and plan ahead, but sometimes, it just doesn't happen. Keep trying, and don't get discouraged. Remember, God can help you!

"May you be strengthened with all power, according to His glorious might, for all endurance and patience, with joy." —Colossians 1:11, HCSB

Yay! (15 to 20 points)

You're so organized that day-to-day life runs smoothly. Great job! Try using your gift of tidiness to help others (as long as they want your help).

"Whoever tends a fig tree will eat its fruit, and whoever looks after his master will be honored." —Proverbs 27:18, HCSB

Chores and Responsibilities in Family Life

Q&A with Focus on the Family's Counseling staff

Q: I'm often too tired to make my children do their homework or chores, and my children have gotten a lot of lazy habits. What can I do?

A: This may sound like a simplistic answer, but there's no way around it: You must establish clear rules on chores and homework, and then follow through. Be consistent and firm, even when you're tired. Without clear boundaries and consequences, your children are heading toward a difficult future. Responsibility and self-discipline are critical traits for success in college and future jobs. To get started, hold a family meeting with your kids. Tell them you love them and that you are responsible to prepare them for life. Admit that you haven't been doing a very good job and that you're going to try to fix that by establishing some new household rules. For example, you might decide that homework and chores must be done before kids can do "fun" activities such as playing video games or going out with friends. You can also build in some incentives using a simple point system. When your kids complete a chore to your satisfaction or receive a good grade at school, they earn points. These points can be cashed in for privileges or enjoyable activities like going to a family friendly movie on the weekend or a trip to the mall.

It's critical to remember that everything depends on your willingness to follow through, especially when you don't feel like being tough. Don't allow yourself to get sucked into arguments about the finer points of the new standards. To avoid this, we'd suggest that you put everything in writing—the rules, the rewards, the consequences. Each of you should sign the contract and post it on the refrigerator. If you stick to the plan faithfully for a few weeks, you should start to see some positive changes in behavior.



Q: Is it appropriate to pay children for doing household chores? Growing up, I received an allowance, but my husband says that kids need to work without being paid because that's part of being a family.

A: There's no right answer here. Some parents believe in paying an allowance; others pay kids for individual chores. Still others don't pay anything at all, but give their children money for purchases based on their overall attitude and helpfulness. Whatever system you adopt, it's important to remember the goal of preparing your children to live in the real world—the world of work, taxes, tithing and investments. In that world nobody is going to pay them for making their beds or taking out the trash. On the other hand, they will be paid for things like managing a group of employees, tuning up somebody's car, or selling a pair of shoes to a very demanding customer.

With that in mind, we suggest that kids should perform certain household tasks simply because they are part of the family. This could include jobs like keeping their room clean, helping prepare meals, washing clothes and taking out the trash.

On the other hand, it's fine to pay children for chores that demand more time and energy—contributions to the life of the household that "go beyond the call of duty." This might include activities like mowing the lawn, washing the car, or, in the case of a responsible teenager, babysitting a younger sibling for an afternoon.

Danny has more to say about this in the Chores and Personality section (starting back on page 4).

Q: Whenever we've paid kids for doing chores, it seems they just want to waste their earnings on candy and cheap toys. How can we teach our kids about responsible use of money?

A: Whether you give an allowance or pay for specific chores, you can show children how to practice good stewardship with what we call the "10-10-10-70" plan.

First, they should set aside 10 percent of their money for a tithe. Explain that the Bible tells us that everything we have really belongs to God. Because we love God, we give Him the "first fruits" of our earnings. Long ago, this meant that a farmer would give the best fruit from his orchard as an offering. Today we dedicate the first 10th of our earnings to God's work and the needs of our church.

Next, your kids should be encouraged to set aside a second 10 percent of their money for savings and investment. Take them to a neighborhood bank and open a savings account. Then pick up a kid-friendly book on saving and investing—one that explains in simple language how interest compounds over time. When they're

a bit older, you might want to help them open a brokerage account, helping them understand the concepts of investment and building a diversified portfolio.

The third "10" in the "10-10-10-70" plan should be dedicated to giving. From a biblical perspective, "giving" is different from "tithing." In "giving" we use another portion of our resources to help those in need. God clearly tells us that Christians have a responsibility to help the poor, and we should begin instilling this principle in our children's minds from a very early age. There's no shortage of excellent charities and Christian ministries to which your kids can direct this portion of their income. Your children could also reserve some of their "giving" money for the needs of their own community such as a local rescue mission or a family at church who is experiencing financial difficulties.

The remaining money can be used at their own discretion. Naturally, you will want to teach them to spend wisely by purchasing items that have lasting value rather than cheap toys that will end up in the trash after a few weeks. You should also help them learn the critical concept of "delayed gratification." Explain that by resisting the temptation to immediately spend their money, they can save up enough to buy something they really want, like a quality baseball glove or a new bicycle.

Q: How can parents handle their own division of household chores, especially in light of masculine and feminine roles in marriage?

A: Christian couples sometimes think that such male/female distinctions are biblical rather than traditional. But the Bible doesn't specifically support the notion that only women must cook and only men should calculate the budget and finances. Yes, God designed a fundamental uniqueness between male and female, but when it comes to simple household chores, many couples simply take their cues from their parents' example. This can cause problems if unspoken assumptions are allowed to explode into anger over household responsibilities.

As we see it, there is no "right" solution to the problem of dividing up the household chores. But we do suggest some general guidelines:

Communication. First and most importantly, talk about this part of your marriage. Even the simple act of discussing and divvying up the workload can lessen stress and conflict. Discuss assumptions, expectations and personal preferences. Approach the situation as equal partners and work out an arrangement that's acceptable to both of you.

Think positively. Remind yourselves that this is not an impossible problem. Once you've made up your minds to share the load, you'll likely find the rest of the process unfolding in a smooth and natural way.

Consider the rewards. Tackling chores together eases the burden. This is especially true when both husband and wife work outside the home. A workable system will leave you with more time for togetherness and leisure activities. Focus on strengths. Rather than emphasizing "male" and "female" chores, talk about which jobs you enjoy or don't mind doing. Is there anything for which you have a certain knack? Anything you'd really prefer not to do? Let natural tendencies guide choices.

Allow for exceptions. Helping each other out with chores during times of busyness or illness is always appreciated, and is usually reciprocated.

Stay flexible. No matter how fair and equal things seem at the start, you may have to make adjustments along the way. One spouse who was at home may begin a new job. Another may experience an illness or injury.

Don't go strictly by the numbers. Fair and equal doesn't necessarily mean "one for you, one for me." Remember that some chores are more difficult and time-consuming than others.

Write it down. Making a list of what needs to be done is essential. It's too easy to forget who's supposed to do what. Be sure to include a chart that clearly communicates the division of labor in terms of "yours, mine, and ours."

A key to meeting the challenge of marriage is striving to understand each other and seeking to meet each other's needs. Household chores are a great area to put these principles into practice.

Have a question about your marriage or your parenting? Visit the Focus on the Family Help Center to find answers:

Help@FocusOnTheFamily.com

or call 1-800-A-FAMILY

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