

NEW PILGRIM MARRIAGE PREPARATION PROGRAM

Compiled by
Rev. Dr. James H., Brooks
Senior Pastor



The two shall become one. . . Mark 10:8

Table of Contents

Topics and Readings	Page
<u>Me and Marriage</u>	
Premarital Counseling Survey	4
<u>God and Marriage</u>	
Marriage: God's Idea	7
The Divine Order of Marriage	7
Reflecting Our Relationship With God	8
God's Design for Marriage	10
Why Marriage Matters for Adults	12
Reclaiming the Heart of Marriage	15
<u>Sex and Marriage</u>	
Why Wait for Sex?	17
Three Lies About Premarital Sex	17
Risk Factors for Premarital Sex	20
Sex Is Not About Waiting	21
Sex Is About Vision	23
Dealing With a Spouse's Previous Sexual Relationship	25
<u>Communication and Marriage</u>	
It's Unfair Not to Fight	25
Not Going to Extremes	27
When Your Spouse Won't Talk	28
When Your Anger Gets the Best of You	29
<u>Family and Marriage</u>	
Preparing to Start a Family	31
Why Have Kids?	31
Timing Matters When Having Kids	33
Can We Afford a Baby?	35
Getting on the Same Page About Kids	35
Kids Can Be Good For Marriage, Really	36
<u>Money and Marriage</u>	
Money Management in Marriage	38
God's Minimum Financial Standards for Couples	39
His, Hers, Ours?	41
Cash Clash: What's Below the Surface?	42
Tithing When Your Spouse Objects	43
Why Does My Spouse Spend So Much?	45
Big Dreams on a Small Budget	47
Battling the Monthly Budget	49
Budget Busters, Part I	50
Budget Busters, Part II	52
Attitudes That Lead to Budget Struggles	53
<u>Vision and Marriage</u>	
Blessing Your Spouse	54
Meaningful Touch in Marriage	56
A Spoken Message/Attaching High Value to Your Spouse	57
Picturing a Special Future for Your Spouse	59
An Active Commitment to Your Mate	60

–Premarital Counseling Survey–

This survey is designed to help the pastor understand who you are, where you're at in your current relationship, and how you view love and marriage. You may find some of the questions a bit threatening. Please be assured that your answers will be held in strict confidence and will be used to help you establish a solid foundation for your marriage. The survey will only be useful to the extent that you answer the questions honestly and thoughtfully. **Please answer the questions by yourself, without discussing your answers with your partner.**

Date: _____
Name: _____
Address: _____ Phone: _____
Email: _____ Cell Phone: _____
Sex: Male _____ Female _____ Age: _____
High school graduate? Yes No College degree? Yes No Major _____
Graduate degree(s)? Yes No Field of study _____
Current job/career: _____
Career goals: _____

When did you first start dating each other? _____
When did you become engaged? _____
Have you ever called off your engagement? Yes No
When do you plan to be married? _____
Using a scale of 1 = uncertain, 10 = completely certain, how certain are you that your fiancé is God's best choice for your life-partner? **1 2 3 4 5 6 7 8 9 10**

SPIRITUAL HISTORY:

Were you raised in a Christian family? Yes No
As a child, did your family attend church:
____ Not at all ____ Less than once a month ____ About once a month ____ Usually every week
What was your father's religious faith? _____
How strong was his faith? ____ Very ____ Moderate ____ Not very
What was your mother's religious faith? _____
How strong was her faith? ____ Very ____ Moderate ____ Not very
How important are spiritual things to you? ____ Very ____ Moderately ____ Not very
In a normal week, how many days do you spend at least 15 minutes reading the Bible and praying?

In your opinion, how important are spiritual things to your fiancé?
____ Very ____ Moderately ____ Not very
How closely do the two of you agree on spiritual matters?
____ Very much ____ Generally ____ Not very much ____ Don't know (haven't discussed it)
What changes would you like to make in your own spiritual life?

What changes would you like your partner to make in his/her spiritual life

Have you come to a place in your spiritual life where you can say for certain that if you were to die today, you would have eternal life? ____ Yes ____ Not sure ____ No
If you were to die today and stand before God, and He should ask you, "Why should I let you into My heaven?" what would you say?

FAMILY BACKGROUND:

Were your parents ever: Divorced Separated Widowed

If so, how old were you? _____

Please list all brothers and sisters (first names) and their current ages.

How would you rate your parents' marriage? (Circle one)

*Very happy *Usually happy *Troubled at times *Very troubled

What were your parents' occupations?

Father _____ Mother _____

How would you rate your childhood? (Circle one)

*Very happy *Usually happy *Troubled at times *Very troubled

How old were you when you left home permanently, or do you still live at home?

How do your parents view your proposed marriage and fiancé?

Very positive Generally positive Hesitant Opposed

If opposed, briefly explain; _____

PAST MARITAL HISTORY:

If you have never been married, lived with a person of the opposite sex as if you were married, or widowed, please go on to the next section. If any of the above apply to you, please answer each of the following questions as it pertains to your situation.

For each marriage or living arrangement with a person of the opposite sex, please list your age and your partner's age when the marriage or living arrangement began, and how long it lasted. Please indicate the type of arrangement and how it ended. For example, "Marriage, I was 21, my partner was 20, 4 years, divorce."

Did you have (or are you expecting) any children by any of these relationships? If so, give their sex and year of birth. Circle any who are now living with you.

In your opinion, what were the major factors which led to the breakup of these relationships?

HISTORY OF YOUR PRESENT RELATIONSHIP:

List five specific qualities in your partner which attracted you to him/her.

1. _____ 2. _____ 3. _____
4. _____ 5. _____

Realizing that no one is perfect, list five things about your partner which you view as weaknesses.

1. _____ 2. _____ 3. _____
4. _____ 5. _____

If you could change your partner in one way, what would it be?

If you could change yourself in one way, what would it be?

What are the three things you and your partner most enjoy doing together?

1. _____ 2. _____ 3. _____

Realizing that every couple in love wishes to express their feelings, please answer the following:

1. We see each other:

Daily ___ 5-6 days/week ___ 3-4 days/week ___ 1-2 days/week ___ Less than once/week ___

2. We kiss each other: Often ___ Once or twice when we're together ___ Rarely ___ Never ___

3. We sexually touch each other: Often ___ Occasionally ___ Rarely ___ Never ___

4. We have sexual intercourse: Often ___ Occasionally ___ Rarely ___ Never ___

5. How do you feel about your level of physical involvement?

Good ___ Concerned ___ Guilty ___ Trapped ___

CONCEPTS THAT WILL AFFECT YOUR MARRIAGE:

Please give a one sentence definition of love:

Please give a one sentence definition of marriage:

What fears do you have about marriage?

List 3-5 factors you think are most important in a successful marriage:

Who and/or what has most influenced your attitudes toward marriage?

What problems, if any, need to be overcome before you feel completely comfortable about marrying?

Marriage: God's Idea

Where there is anything that's designed, there is a designer. Whether it's a truck, building or train — or even marriage — there is always a mastermind behind the masterpiece. God, the mastermind of marriage, also has a plan for how marriage works best.

It can be overwhelming to try and understand God's design and plan for marital love because contradicting and varying messages are everywhere: in books, magazines, movies and music. As a result, many couples fall into the trap of looking everywhere but to the Designer to find out what God intended for marriage. If you've tried understanding marriage through the world, there's a better way.

With help, you can tap into the design that God has for marriage here in this series of articles. We can show you how marriage is created out of divine order, is based on a covenant relationship, reflects our relationship with God and truly has a greater impact in our lives than many have assumed.

Hopefully, these realizations can help you to experience a greater sense of fulfillment and a lifelong perspective for your marriage relationship.

[The Divine Order to Marriage](#)

Marriage is the full expression and design of God's image in human beings.

by [Dr. David Kyle Foster](#)

In Genesis we read:

And the Lord God said, "It is not good for the man to be alone. I will make a helper suitable for him." . . . So the Lord God caused the man to fall into a deep sleep; and while he was sleeping, He took one of the man's ribs and closed up the place with flesh. Then the Lord God made a woman from the rib (side) he had taken out of the man, and he brought her to the man. (Gen 2:18, 21 22)

Why did God do it that way? Why create one being and then take a part of that being and create a second, differentiated yet complementary being who is "bone of his bones and flesh of his flesh," a being who is sexually, emotionally and in other ways different, yet of his own substance? Upon seeing her, Adam could have observed, "It's me . . . but not me." Well, if you think about it, it does sound like the kind of thing you might expect a Trinity to do.

The Trinity (Father, Son, Holy Spirit) is a family, and thus man in God's image must be made a family as well. Therefore, a man cannot completely realize the essence of his existence until he learns to exist with someone and for someone. Both relationship and communion are crucial to this process.

And so we see from Genesis 1 and 2 that God created woman from the side of man so that the man would not be alone. From the teaching of the New Testament, saints have since discovered that He also created the Church from the side of the second Adam—Christ—for the same reason—for intimate fellowship.

Back in the Genesis account, we note that the newly created Eve was Adam — his very flesh and bone, and for that reason, the Bible says, Adam called her woman, and, for that reason a man is to leave mother and father and be united to his wife to become one flesh (v24).

For what reason is man to marry a wife? Because woman was originally a constituent part of man, she must return to become one with him again, so that the full expression and design of God's image in human beings can be revealed.

Here we have another parallel between the Old Testament type and the New Testament fulfillment. Eve was to reunite with her source and become one with him—just as we are with Christ, as He prayed in John 17. Sexuality, therefore, is a prefigurement of the intimate relationship that God desires to have with man. In fact, the marital union and covenant, in all its dimensions, is meant to gloriously reveal the very image of God in ways that we can only begin to understand.

Ah, but there's more to this mystery than can be seen on the surface. The union of a man and a woman in Holy Matrimony is not literally the permanent recombining of two bodies into one. This is mystery that reaches depths of meaning beyond what our present intellectual capacity can grasp.

Clearly however, what woman is as a part of man is not tied to individuated pieces of flesh and bone, but is far broader and more profound than that. She is the necessary compliment to him that together reveals the glory of the image of God in humanity. Her parts and his parts each have their own order and function. Together and rightly ordered, their united differences ignite the power and glory of creation itself, which is the consummate activity of God from the beginning.

So God does a two stage creation of man. First he makes the full orb'd being (Adam, which in the Hebrew means, mankind). Then in phase two, God removes woman from Adam's side and makes Eve a separate being, though of Adam's substance, designed to ultimately reunite to her source through the mystery of Holy Matrimony.

And the spark, the power of that union is meant to gloriously reveal the very image of God to angels and archangels and all the company of heaven and earth. That is why Satan fights tooth and nail to pervert and distort rightly ordered human sexuality, holy matrimony, the family, and fatherhood in particular.

In fact, the amount of time and effort that Satan expends to destroy the image of God reflected in marriage, fatherhood and human sexuality is a barometer of just how incredibly important it is to God's plan and the expression of His glory.

Beloved, there is a profound and awesome reason for the way God ordered the creation of man—one that is commented on throughout Scripture, and one that we must observe if we are to find the fulfillment of our very being as humans. It is ordered as the union of a man and a woman in marriage—heterosexual and monogamous—an order that Jesus unambiguously reaffirmed in Matthew.

From *The Divine Marriage* by David Kyle Foster. Available in booklet form at www.MasteringLife.org. Reprinted with permission.

Reflecting Our Relationship With God

We need to live our lives knowing that we have been created for intimate union with God.

by [Dr. David Kyle Foster](#)

We, as born again believers, need to live our lives in the knowledge of the fact that God has married us, both corporately, as the Body of Christ, and individually, as sons and daughters who He loves with such intensity that He was willing to let evil men torture Him on a Cross in order to win our hearts.

We need to live our lives in the knowledge that, in fact, the end for which we have been created is just such an intimate union with God—that our marriage with God is designed to kick in with all cylinders when we give our lives in covenant commitment to Him at the point of our new birth – and that what God hath joined to Himself, no man can put asunder. This is one of the great mysteries of God. It is for this that we were born and that Christ died and rose again.

The final text for our study is the primary one from which such a claim is derived – Eph 5:21-32:

Submit to one another out of reverence for Christ.

Wives, submit to your husbands as to the Lord. For the husband is the head of the wife as Christ is the head of the church, his body, of which he is the Savior. Now as the church submits to Christ, so also wives should submit to their husbands in everything.

Husbands, love your wives, just as Christ loved the church and gave himself up for her to make her holy, cleansing her by the washing with water through the word, and to present her to himself as a radiant church, without stain or wrinkle or any other blemish, but holy and blameless. In this same way, husbands ought to love their wives as their own bodies. He who loves his wife loves himself. After all, no one ever hated his own body, but he feeds and cares for it, just as Christ does the church — for we are members of his body.

For this reason a man will leave his father and mother and be united to his wife, and the two will become one flesh.

This is a profound mystery — but I am talking about Christ and the church.

Three observations can be made in regard to our text:

1. It is a logical conclusion that what is true of the whole (Christ the Bridegroom marrying His Bride, the Church) can legitimately be seen as true for the parts of that whole (that each individual member of the Bride can be seen as marrying the Bridegroom).
2. In the Eph 5 passage, Paul uses Gen 2:24 as his proof text, which uses the idiom "two becoming one flesh" for which *The MacArthur Study Bible* footnote reads: "One flesh speaks of a complete unity of parts making a whole."
3. It is common to find multiple levels of meaning in biblical texts, especially metaphorical ones.

There has been a tradition throughout the Christian era, especially in the Catholic and Orthodox traditions, of seeing an individual "mystical marriage" as part of the greater corporate marriage between God and man. I am not suggesting, as pagan religions have done, that we are to unite sexually with God. God is a spirit and the realms of heaven transcend earthly sexual need or behavior. What I am suggesting is that the metaphor of Christ marrying the Church can be taken individually by believers as well as the more common understanding of it being a corporate union.

This explains why in heaven we are no longer married or given in marriage. The final and eternal wedding has occurred and there is only one Bridegroom—Christ Himself. My contention is that what is true of the whole body of Christ (we are His bride) is also true of the individuals that make up that body—that we can individually experience a oneness with Him that is only dimly prefigured in human sexuality and which transcends it.

In Eph 5:32, in speaking of a man and woman becoming one flesh, Paul says:

This is a profound mystery—but I am talking about Christ and the Church.

In this verse, Paul delivers the coup de grâce, the final brilliant stroke and focal point of the epistle, whose thematic roots go all the way back to the first chapter. Like a swordsman making a final flourish before dispatching his foe, Paul shockingly and brilliantly rips the veil that had hidden the answer to the mystery of the supreme purpose and end for God having saved us, as well as the mysteries behind God having made us male and female, sexual beings, called into faithful, monogamous, heterosexual relationships that were to personify the virtue of sacrificial love.

This is the overarching theme and teaching of the Book of Ephesians—the great and high calling of the believer, the primary reason for creating and redeeming mankind.

He wants to marry us!

He wants us to be His lawfully wedded wife, to have and to hold, from this day forward and forever more. And in the Upper Room, with a towel wrapped around Him and a basin of water in front of Him, God incarnate knelt down to propose marriage. And what God hath brought together, let no one put asunder!

Throughout the ages, many Christian leaders have understood from Genesis and Ephesians that there is both a corporate and individual "mystical marriage" between Christ and believers. In fact, many believers have claimed to have had a direct experience of just such a reality through dreams and visions.

And so we see why Satan is so intent in defacing and destroying human sexuality and marriage. He is trying to mock God. He is trying to mar the very image of God expressed on this earth through the marital bond, sexual and otherwise. He is trying to rob God of His deepest and most passionate intention—that of marital union with man—because if he can destroy the beauty of the earthly bond, he can destroy in us any desire for the heavenly bond.

You and I, and every believer, were created to live in marital union with God, both now and in the age to come. Everything about a healthy marital union on this earthly plane has been designed by God to be a reflection of the interaction that we are meant to have with God Himself:

- the covenant that is struck to bind us together eternally;
- the signs and symbols of that covenant that are a public declaration of that bond;
- the keeping pure of oneself for the other;
- the wedding party, with a host of invited guests looking on, rejoicing in the display of our mutual love and affection;
- intimate moments of sharing our deepest self with the other, resulting in new life being born and a oneness of body, soul and spirit;
- over time, the development of a oneness of heart that produces a unity of thinking, and even, appearance (cf Rom 8:29; 2 Cor 3:18; 1 Jn 3:2—"when He appears, we shall be like Him").
- The parallels are endless.

From *The Divine Marriage* by David Kyle Foster. Available in booklet form at www.MasteringLife.org. Reprinted with permission.

God's Design for Marriage

Find the key to making your marriage flourish — just as God designed.

by Carol Heffernan

It's easy to think that only "other people" get divorced. That your own marriage is somehow immune to heartache, infidelity and fights over who gets the house, the car, the dog. After all, how many of us would walk down the aisle if we believed our relationships would end up in divorce court?

Truth is, no relationship comes with a lifetime guarantee. Even men and women who grew up in stable homes, who attend church and consider themselves Christians, who promise "until death do us part," can have it all fall apart.

As Christians, we know that applying biblical principles to marriage will give us a stronger foundation than those of our unbelieving friends and neighbors. We know this, but what are we doing about it? In other words, what makes a marriage "Christian"?

According to author Gary Thomas, we're not asking the right questions. What if your relationship isn't as much about you and your spouse as it is about you and God?

Instead of asking why we have struggles in the first place, the more important issue is how we deal with them.

In *Sacred Marriage*, Thomas has not written your typical "how to have a happier relationship" book. Rather, he asks: How can we use the challenges, joys, struggles and celebrations of marriage to draw closer to God? What if God designed marriage to make us both happy *and* holy?

Viewing Marriage Realistically

"We have to stop asking of marriage what God never designed it to give — perfect happiness, conflict-free living, and idolatrous obsession," Thomas explains.

Instead, he says, we can appreciate what God designed marriage to provide: partnership, spiritual intimacy and the ability to pursue God — together. So, what does Thomas think is the most common misconception Christians have about marriage?

"Finding a 'soul mate' — someone who will complete us," he says. "The problem with looking to another human to complete us is that, spiritually speaking, it's idolatry. We are to find our fulfillment and purpose in God . . . and if we expect our spouse to be 'God' to us, he or she will fail every day. No person can live up to such expectations."

Everyone has bad days, yells at his or her spouse, or is downright selfish. Despite these imperfections, God created the husband and wife to steer each other in His direction.

Thomas offers an example: "When my wife forgives me . . . and accepts me, I learn to receive God's forgiveness and acceptance as well. In that moment, she is modeling God to me, revealing God's mercy to me, and helping me to see with my own eyes a very real spiritual reality."

While it's easy to see why God designed an other-centered union for a me-centered world, living that way is a challenge. So when bills pile up, communication breaks down and you're just plain irritated with your husband or wife, Thomas offers these reminders to help ease the tension:

- God created marriage as a loyal partnership between one man and one woman.
- Marriage is the firmest foundation for building a family.
- God designed sexual expression to help married couples build intimacy.
- Marriage mirrors God's covenant relationship with His people.

We see this last parallel throughout the Bible. For instance, Jesus refers to Himself as the "bridegroom" and to the kingdom of heaven as a "wedding banquet."

These points demonstrate that God's purposes for marriage extend far beyond personal happiness. Thomas is quick to clarify that God isn't *against* happiness per se, but that marriage promotes even higher values.

"God did not create marriage just to give us a pleasant means of repopulating the world and providing a steady societal institution to raise children. He planted marriage among humans as yet another signpost pointing to His own eternal, spiritual existence."

Serving Our Spouse

He spends the entire evening at the office — again. She spends money without entering it in the checkbook. He goes golfing instead of spending time with the kids. From irritating habits to weighty issues that seem impossible to resolve, loving one's spouse through the tough times isn't easy. But the same struggles that drive us apart also shed light on what we value in marriage.

"If happiness is our primary goal, we'll get a divorce as soon as happiness seems to wane," Thomas says. "If receiving love is our primary goal, we'll dump our spouse as soon as they seem to be less attentive. But if we marry for the glory of God, to model His love and commitment to our children, and to reveal His witness to the world, divorce makes no sense."

Couples who've survived a potentially marriage-ending situation, such as infidelity or a life-threatening disease, may continue to battle years of built-up resentment, anger or bitterness. So, what are some ways to strengthen a floundering relationship — or even encourage a healthy one? Thomas offers these practical tips:

- Focus on your spouse's strengths rather than their weaknesses.
- Encourage rather than criticize.
- Pray for your spouse instead of gossiping about them.
- Learn and live what Christ teaches about relating to and loving others.

Young couples in particular can benefit from this advice. After all, many newlyweds aren't adequately prepared to make the transition from seeing one another several times a week to suddenly sharing *everything*. Odds are, annoying habits and less-than-appealing behaviors will surface. Yet as Christians, we are called to respect everyone — including our spouse.

Thomas adds, "The image I use in *Sacred Marriage* is that we need to learn how to 'fall forward.' That is, when we are frustrated or angry, instead of pulling back, we must still pursue our partner under God's mercy and grace."

Lastly, Thomas suggests praying this helpful prayer: *Lord, how can I love my spouse today like (s)he's never been loved and never will be loved?*

"I can't tell you how many times God has given me very practical advice — from taking over some driving trips to doing a few loads of laundry," Thomas says. "It's one prayer that I find gets answered just about every time."

While other marriage books may leave us feeling overwhelmed, spotlighting our shortcomings and providing pages of "relationship homework," *Sacred Marriage* makes it clear that any couple can have a successful, happy and holy marriage.

With a Christ-centered relationship, an other-centered attitude and an unwavering commitment to making it work, your marriage can flourish — just as God designed.

Scripture teaches that marriage is ordained by God and part of His original design for us as well as a foreshadowing of our eternal relationship with Him. Helping families thrive with the support of friends like you.

Copyright © 2002, Carol Heffernan. All rights reserved.

Why Marriage Matters for Adults

Is marriage an old-fashioned, outmoded institution? Is it merely a piece of paper, having no real impact on our lives?

by [Glenn Stanton](#)

Researchers are finding that marriage has a much greater impact in our lives than many have assumed. This is especially true in the area of adult health and well-being. Sociologist Linda Waite and researcher Maggie Gallagher explain, "The evidence from four decades of research is surprisingly clear: a good marriage is both men's and women's best bet for living a long and healthy life."¹ Men and women who are in their first marriages, on average, enjoy significantly higher levels of physical and mental health than those who are either single, divorced or living together. The research on this is very strong.

Leading social scientist, James Q. Wilson, explains:

"Married people are happier than unmarried ones of the same age, not only in the United States, but in at least seventeen other countries where similar inquiries have been made. And there seems to be good reasons for that happiness. People who are married not only have higher incomes and enjoy greater emotional support, they tend to be healthier. Married people live longer than unmarried ones, not only in the United States but abroad."²

Research conducted at the University of Massachusetts concludes,

"One of the most consistent observations in health research is that the married enjoy better health than those of other [relational] statuses."³

Dr. Robert Coombs of UCLA reviewed more than 130 empirical studies published in this century on how marriage impacts well-being. He found that these studies indicate "an intimate link between marital status and personal well-being."⁴

Alcoholism

Coombs, in his review, found that 70 percent of chronic problem drinkers were either divorced or separated, and only 15 percent were married. Single men are more than three times as likely to die of cirrhosis of the liver.⁵

Long and Healthy Life

Unmarried people spend twice as much time as patients in hospitals as their married peers and have lower activity levels.⁶

Research conducted at Erasmus University in Rotterdam reports that "married people have the lowest morbidity [illness] rates, while the divorced show the highest." Professor Linda Waite of the University of Chicago finds that the "relationship between marriage and death rates has now reached the status of a truism, having been observed across numerous societies and among various social and demographic groups."⁷

In Waite's 1995 presidential address to the Population Association of America, she explained that the health benefits of marriage are so strong that a married man with heart disease can be expected to live, on average, 1400 days longer (nearly four years!) than an unmarried man with a healthy heart. This longer life expectancy is even greater for a married man who has cancer or is 20 pounds overweight compared to his healthy, but unmarried, counterpart. The advantages for women are similar.⁸

Additional research from Yale University indicates that a married man who smokes more than a pack a day can be expected to live as long as a divorced man who does not smoke. This researcher explains with a

touch of humor, "If a man's marriage is driving him to heavy smoking, he has a delicate statistical decision to make."⁹

Dr. Coombs' research agrees with these findings: "Virtually every study of mortality and marital status shows the unmarried of both sexes have higher death rates, whether by accident, disease, or self-inflicted wounds, and this is found in every country that maintains accurate health statistics."¹⁰

Research published in *JAMA* finds that cures for cancer are significantly more successful (eight to 17 percent) when a patient is married and being married was comparable to being in an age category 10 years younger.¹¹

Mental Health

Research dating back to 1936 shows that first-time psychiatric admission rates for males suffering from schizophrenia were 5.4 times greater for unmarried men than for married men. Dr. Benjamin Malzberg, the author of this study, concludes, "The evidence seems clear that the married population had, in general, much lower rates of mental disease than any of the other marital groups."¹²

More recent research conducted jointly at Yale University and UCLA reports:

One of the most consistent findings in psychiatric epidemiology is that married persons enjoy better health than the unmarried. Researchers have consistently found the highest rates of mental disorder among the divorced and separated, the lowest rates among the married and intermediate rates among the single and widowed. They also found that a cohabiting partner could not replicate these benefits of marriage.¹³

General Happiness

A study published in the *Journal of Marriage and the Family* examined the link between personal happiness and marital status in 17 industrialized nations that had "diverse social and institutional frameworks." This study found:

"married persons have a significantly higher level of happiness than persons who are not married. This effect was independent of financial and health-oriented protections offered by marriage and was also independent of other control variables including ones for sociodemographic conditions and national character."¹⁴

Increased levels of happiness among the married was found in other studies as well.¹⁵

Miscellaneous

Additional research shows that marriage:

- Provides the highest levels of sexual pleasure and fulfillment for men and women¹⁶
- Protects against feelings of loneliness¹⁷
- Protects women from domestic and general violence¹⁸
- Enhances a parent's ability to parent¹⁹
- Helps create better, more reliable employees²⁰
- Increases individual earnings and savings²¹

Research conducted at the University of Colorado indicates why marriage is so beneficial to adults:

Generally, compared with those who are not married, married individuals eat better, take better care of themselves, and live a more stable, secure and scheduled lifestyle.²²

Clearly, married men and women provide better things for society than their unmarried peers. Husbands and wives are not as likely to be a burden to the health care system or be a drain on a company's health insurance benefits because of their better health and increased ability to recover from illness quicker and more successfully. They are less likely to miss work because of illness. They are not likely to jump from job to job. They are less likely to suffer from alcoholism and other substance abuse and less likely to engage in other risk behaviors. Married women are significantly less likely to be victims of any kind of violence, either by her spouse or by a stranger. They are less lonely and happier. Happier people make better citizens, employees and neighbors. Married people earn and invest more money. They report enjoying the job of parenting better and they are more successful at it. This mountain of social science research tells us marriage is a serious and valuable community treasure.

Copyright © 1996, Focus on the Family. All rights reserved.

-
- ¹Linda J. Waite and Maggie Gallagher, *The Case for Marriage: Why Married People are Happier, Healthier, and Better Off Financially*, (New York Doubleday, 2000), p. 64.
- ²James Q. Wilson, *The Marriage Problem: How Our Culture Has Weakened Families* (New York: Harper Collins, 2002), p. 16.
- ³Katherine Reissman and Naomi Gerstel, "Marital Dissolution and Health: Do Males or Females Have Greater Risk?" *Social Science and Medicine* 20 (1985): 627-635.
- ⁴Robert Coombs, "Marital Status and Personal Well-Being: A Literature Review," *Family Relations* 40 (1991) 97-102.
- ⁵Coombs, 1991, p. 97.
- ⁶Lois Verbrugge and Donald Balaban, "Patterns of Change, Disability and Well-Being," *Medical Care* 27 (1989): S128-S147.
- ⁷I.M. Joung, et al., "Differences in Self-Reported Morbidity by Marital Status and by Living Arrangement," *International Journal of Epidemiology* 23 (1994): 91-97.
- ⁸Linda J. Waite, "Does Marriage Matter?" Presidential Address to the American Population Association of America, April 8, 1995; Linda Waite, "Does Marriage Matter?" *Demography* 32 (1995): 483-507.
- ⁹Harold Morowitz, "Hiding in the Hammond Report," *Hospital Practice* (August 1975), p. 39.
- ¹⁰Coombs, 1991, p. 98.
- ¹¹James Goodwin, et al., "The Effect of Marital Status on Stage, Treatment, and Survival of Cancer Patients," *Journal of the American Medical Association*, 258 (1987): 3152-3130.
- ¹²Benjamin Malzberg, "Marital Status in Relation to the Prevalence of Mental Disease," *Psychiatric Quarterly* 10 (1936): 245-261.
- ¹³David Williams, et al., "Marital Status and Psychiatric Disorders Among Blacks and Whites," *Journal of Health and Social Behavior* 33 (1992): 140-157.
- ¹⁴Steven Stack and J. Ross Eshleman, "Marital Status and Happiness: A 17-Nation Study," *Journal of Marriage and the Family*, 60 (1998): 527-536.
- ¹⁵Coombs, 1991, p. 100.
- ¹⁶Robert T. Michael, et al., *Sex in America: A Definitive Survey*, (Boston: Little, Brown, and Company, 1994), p. 124-129; Edward O. Laumann, et al., *The Social Organization of Sexuality: Sexual Practices in the United States* (Chicago: University of Chicago Press, 1994), p. 364, table 10.5; Andrew Greeley, *Faithful Attraction: Discovering Intimacy, Love and Fidelity in American Marriage*, (New York: Tom Doherty Association, 1991), see chapter 6.
- ¹⁷Randy Page and Galen Cole, "Demographic Predictors of Self-Reported Loneliness in Adults," *Psychological Reports* 68 (1991): 939-945.
- ¹⁸Jan Stets, "Cohabiting and Marital Aggression: The Role of Social Isolation," *Journal of Marriage and the Family* 53 (1991): 669-680; Criminal Victimization in the United States, 1992," U.S. Department of Justice, Office of Justice Programs, Bureau of Justice Statistics, (March 1994), p. 31, NCJ-145125.
- ¹⁹Ronald Angel and Jacqueline Angel, *Painful Inheritance: Health and the New Generation of Fatherless Families* (Madison: The University of Wisconsin Press, 1993), pp. 139, 148.
- ²⁰Janet Wilmoth and Gregor Koso, "Does Marital History Matter? Marital Status and Wealth Outcomes Among Pre-retirement Adults," *Journal of Marriage and Family*, 64 (2002): 743-754.
- ²¹Waite, 1995, p. 483-507; Waite and Gallagher, 2000, see chapter 8; Wilmoth and Koso, 2002, p. 743-754.
- ²²Richard Rogers, "Marriage, Sex, and Mortality," *Journal of Marriage and the Family* 57 (1995): 515-526.

Reclaiming the Heart of Marriage

God calls us to a renewed life, but it still takes patience, sacrifice, discipline and compassion.

by [Daniel L. Weiss](#)

"In the beginning God created the heavens and the earth..."

These words are as familiar to us as "Once upon a time ..."— and, unfortunately, sometimes as insignificant. Many—including some Christians—consider the Bible's creation to be a children's story or a

fairly tale. We rush past the foundation and go straight to the punch line—the Gospel of Jesus Christ. Yet, the beginning of human history holds far more significance for our lives today than many realize.

Jesus thought it important. When grilled about the relations between husbands and wives—specifically divorce—Christ subverted the petty selfishness and encrusted legalism that had sprung up around marriage by returning to this ancient truth:

"Haven't you read ... that at the beginning the Creator 'made them male and female' and said, 'For this reason a man will leave his father and mother and be united to his wife, and the two will become one flesh'? So they are no longer two, but one. Therefore what God has joined together let man not separate" (Matthew 19:4-6, NIV).

But Jesus' questioners persisted:

"Why then," they asked, "did Moses command that a man give his wife a certificate of divorce and send her away?" (Matthew 19:7, NIV)

His reply illuminates that old creation story with a power and life. He said:

"Moses permitted you to divorce your wives because your hearts were hard. But it was not this way in the beginning" (Matthew 19:8, NIV)

Jesus wasn't making a casual statement about the fallen world. He was directing us to meditate on God's design for humanity in the beginning—the design that was twisted and shattered when Adam and Eve sinned in the Garden.

God said:

Let us make man in our image, in our likeness ...

So God created man in his own image,

in the image of God he created him;

Male and female he created them (Genesis 1:26,27, NIV)

How often have husbands and wives considered the truth that each bears the image and likeness of God? More important, how many realize they reflect God's image and likeness at least as much, if not more in their one-flesh union than each does separately?

By pointing us back to the beginning, Jesus wanted us to understand this vital revelation: God created humans for intimate unions that model the intimate union shared by members of the Triune God. He said, "Let US make man in OUR image and likeness." God's great gift to His children was the ability to share in the divine love existing before time.

Perhaps this is not the character of your marriage. Your one-flesh union may have been ravaged by infidelity, pornography use, illness, bitterness, selfishness, neglect, or abuse. You may love your spouse but also feel, at times, like strangling him. Separation may seem like the only available option. Or, maybe the kids are gone and you find an empty marriage to match your empty house.

Life is hard. Some have called it a "vale of tears." When Adam and Eve sinned, they endured "painful toil" working the cursed ground of "thorns and thistles" (Genesis 3:17-19, NIV). Our hearts have also suffered

the devastation of the Fall. We daily battle the thorns and thistles—pride, bitterness, lust, greed, envy—that threaten to choke our fragile stirrings of love.

This makes marriage difficult. We often see our spouse as the enemy, rather than an extension of ourselves. Our one-flesh union may be lacking all emotional, mental, and spiritual aspects and be relegated to quick couplings born of frustration or desperation. And we wonder where God is in all of this.

After directing us back to the beginning, Jesus provided a way for us to return to God's design for our lives and marriages. He finished His atonement for our sins on the cross and promised a new life in Him. The Bible teaches that if we have been baptized into His death, we are also baptized into His new life (Romans 6:3-4, NIV). This is our hope and His promise. The life God gives is one restored, redeemed, and transformed.

This is not some hyper-spiritualized pipe dream. God calls us to a renewed life, but it still takes patience, sacrifice, discipline, and compassion. But God is with us every step of the way, working through His Spirit to restore everything that has been damaged. Listen for God's call to this transformed life and hold tight to the promise of the One who said, "Behold, I am making all things new."

[Why Wait for Sex?](#) by *Focus on the Family*

Purity seems archaic; abstinence impossible. Why wait when everyone else is getting the goods now?

It's just sex — the subject of nearly every movie and primetime show, even magazine ads. What's so special about it? In a sex-saturated culture, waiting till marriage seems outdated and prudish. Pleasure is the name of the game. But that's not the whole story.

In addition to the risk of contracting STDs and AIDS or getting pregnant, premarital sex leads to emotional distress, distrust, regret and emptiness. That's because sex connects two people in body and spirit; it's impossible to separate the two.

If you're planning to give away your virginity, or are hurting from past sexual experiences, read on for a different view of sex.

[Three Lies About Premarital Sex](#)

Is Scripture becoming outdated and archaic in light of today's cultural views concerning premarital sex?

by [Shana Schutte](#)

When Cindy met Rob, she knew that even though he attended church, he didn't share her convictions about premarital sex. Rob thought it was OK—and even good for dating couples to engage in—and Cindy believed it was wrong from a Christian perspective.

As their friendship progressed, Cindy and Rob's opposing viewpoints caused some hot debates. It also forced them both to take a second look at their convictions. As a result, Cindy developed a deeper understanding of truth, and Rob was forced to face the lies he'd always believed.

If you're like Cindy or Rob, and you've taken a stand for (or against) premarital sex, but you're not sure why, here are some things to consider.

Scripture is Outdated, Right?

Like many singles, Rob thinks the Scriptures on sexual purity are outdated and archaic. "Those parts of the Bible aren't relevant to today," he told Cindy. "After all, when the Scriptures were written, the people during that time got married when they were teens; so they didn't have to struggle with sexual temptation like we do now."

In response to Rob's argument, Cindy found Scriptures about sexual purity and showed them to him. When Cindy read 1 Corinthians 6:9, 2 Corinthians 12:21, Galatians 5:19, Hebrews 13:4 and Deuteronomy 22:13-28, all which condemn sex before marriage, she asked Rob, "Are these Scriptures relevant to today?" "Nope," Rob responded.

"Do you have a pair of scissors?" Cindy asked.

"Why?"

"Because I think we should cut those Scriptures out. After all, if they're not true because people can't control their desires, why not completely eliminate them? After all, we can just pick and choose the parts of Scripture that we want to believe on sexual purity, right? Give me your scissors," she said.

"You're crazy," Rob responded.

Crazy or not, Cindy had made her point—there are holes in Rob's it's-not-true-because-people-can't-control-their-desires theology. Why? Because, if his beliefs were based on truth, they would stand up in every circumstance, but they don't.

For example, if sex before marriage is okay because people supposedly can't control themselves, then it must be okay to engage in pornography, too, right? After all, the temptation to watch and participate in porn abounds like it didn't in Bible times.

Not surprisingly, when Cindy asked Rob if it was OK to engage in pornography, his theology changed. "Pornography isn't okay because it's damaging to the people who are doing it, and it's not very Christian."

Why does Rob have a schizophrenic view of purity and of the Bible's commandments?

Additionally, if scriptures in the Bible became untrue because people can't control their desires, then we'd also have to cut out the commandments on stealing, lying, cheating and having affairs.

Sure enough, there are holes in Rob's sex-before-marriage theology, just like there would be holes in his Bible if Cindy cut it up.

Doesn't Sex Produce Intimacy?

During their discussions about premarital sex, Rob insisted that it was good to engage in sex with a dating partner because "it brings you closer."

Cindy believes that this is true, and not true. On one hand, the Bible says that sex causes "two people to become one." Therefore, it's more than just a physical act, it's also a spiritual encounter (Mark 10:6-9).

Additionally, Dr. Patricia Love, the author of *The Truth About Love*, writes that a feeling of intimacy is created by a "chemical cocktail" that is produced in the brain during sex and stays with each person for up to 24 hours after intercourse. Perhaps this physiological bonding is what Rob was referring to.

On the flip side, having sex is no guarantee that the deep emotional intimacy that everyone longs for will develop.

Alice Fryling, in an article titled, *Why Wait for Sex?* writes:

"Genital sex is an expression of intimacy, not the means to intimacy. True intimacy springs from verbal and emotional communion. True intimacy is built on a commitment to honesty, love and freedom. True intimacy is not primarily a sexual encounter. Intimacy, in fact, has almost nothing to do with our sex organs. A prostitute may expose her body, but her relationships are hardly intimate."

Some experts even report that premarital sex short circuits the emotional bonding process. Donald Joy, a writer for *Christianity Today*, cited a study of 100,000 women that linked "early sexual experience with dissatisfaction in their present marriages, unhappiness with the level of sexual intimacy and the prevalence of low self-esteem."

So what does this mean? If Rob tries to convince Cindy, or any woman, that sex will actually help their relationship, she might want to think again before consenting. While premarital sex does produce a short-lived chemical cocktail in the brain, there is no guarantee that it will produce long-term emotional closeness or relational satisfaction.

Can't Sex Help You Determine Compatibility?

Rob told Cindy he felt it was unreasonable to expect him to abstain from sex before marriage because no one would buy a car without test driving it; so he couldn't imagine committing to marriage without taking a "sex test drive."

When Cindy suggested to Rob that his "test drive" mentality could lead him to compare his wife's sexual performance with his other partners, he denied it. "No, I wouldn't," he adamantly said.

However, his logic is faulty. Here's why: If it was true that Rob wouldn't struggle with comparison, why would he need to "test drive" anything? After all, if he'd never had multiple partners, he would automatically think his wife the best. For example, the man who hasn't ever seen or driven more than one car doesn't know what other cars are like; therefore he would be satisfied with his automobile.

Partners can also feel threatened if they think their mate could be comparing them with previous partners.

When Cindy randomly asked 10 women at work if they would be worried that their husband was comparing them if he'd had intercourse with multiple women before marriage, 80 percent of them said yes.

This provides a strong argument to abstain from sex before marriage to protect the emotional safety that your spouse will need to feel in marriage.

Hope and Restoration After Premarital Sex

Perhaps you're asking, "What if, like Rob, I'm guilty of sexual sin?"

The first thing to remember is that no sexual sin is beyond God's forgiveness. Thankfully, He doesn't withhold forgiveness or grace from those who ask for it.

I John 1:9 promises that if you confess your sins, that He is faithful to forgive and to cleanse you from all unrighteousness. Note: This includes all sin, and does not exclude sexual sin. Psalm 103: 12 also promises, "As far as the east is from the west, so far has He removed our transgressions [sins] from us."

In addition to forgiveness, God wants you to embrace His grace that will help you move forward in life and embrace the promises He has for you with joy. In spite of your choices, God wants to bring you relational fulfillment.

Risk Factors for Premarital Sex

Teenagers who feel incomplete, inadequate and unappreciated are more likely to seek comfort in a sexual relationship.

by Focus on the Family

Teenagers who feel incomplete, inadequate and unappreciated are more likely to seek comfort in a sexual relationship. But those with a life rich in relationships, family traditions, activities, interests and — most of all — consistent love and affirmation are less likely to embark on a desperate search for fulfillment that could lead to unwise sexual decisions. Those who have a healthy, productive faith in God are more likely to have deeply rooted reasons to respect and preserve the gift of sex and to respect rather than exploit others.

Be aware of these specific risk factors for teen sex:

- **Alcohol and drug use.** Aside from reflecting problem attitudes (rebellion, poor self-concept, invulnerability) that make sex more likely, intoxication also clouds judgment and weakens resistance to sexual overtures.
- **A steady boyfriend or girlfriend.** Strong attachments and feelings of exclusivity invite nature to take its course, especially when physical expressions of affection begin early in the relationship. This is a particular risk in a situation where the boy is more than two or three years older than the girl is. If a teen romance appears to be getting hot and heavy and a lot of physical contact is already displayed, you will need to speak with both boy and girl diplomatically but candidly about the physical process they are setting in motion.
- **Little parental monitoring.** Leaving adolescents alone for hours at a time or not requiring accountability is a setup for sex.
- **A parental belief that adolescent sex is appropriate.** If you think premarital sex is okay, your adolescent will too and will act on that belief.
- **A parental belief that adolescent sex is inevitable.** Many parents who disapprove of teen sex have also concluded that it is as certain as death and taxes. Their approach to the subject will thus be double-edged: "Don't do it, but in case you do, use this condom." Adolescents will get the message loud and clear and are likely to act accordingly.
- **Low grade-point average/low attachment to school.** While school performance is affected by a variety of factors, a basic desire to do well in school reflects a more hopeful outlook on the future and a willingness to put off immediate gratification for long-term goals. Teen sex, on the contrary, usually reflects ignorance of or little regard for consequences.

This doesn't mean, of course, that every scholar is a bulwark of morality or that all who are not academically oriented are destined to be promiscuous. What ultimately matters is a person's commitment to basic values such as responsibility, respect for self and others and concern about the effect of today's decisions on the future.

- **A history of physical or sexual abuse.** These acts against children and adolescents violate their bodies, minds and hearts. Sexual abuse creates a grossly distorted view of sexual behavior, destroys boundaries, and drives a deep sense of worthlessness into the emotions. Whether the abuse occurred in the distant or recent past, adolescents with this history need ongoing support, counseling and prayer to help them develop healthy attitudes about sex and about themselves.
- **Frequent family relocations.** Moving generally stresses both parents and adolescents (especially if the kids resent the decision). This can erode parental authority and distract parents from

involvement with their children. Bonds to social supports such as church groups that help prevent sexual activity are severed by multiple moves. Loneliness and loss of friendships may lead some teenagers to use sexual activity to gain social acceptance. These issues should be considered by parents who are thinking about a possible relocation.

- **Only one parent in the household.** Parenting was meant to be a team effort, and some risks will naturally increase when one parent is left to do all the protecting and monitoring alone. Some studies do indicate that adolescents living with a single parent are more likely to become sexually active than those living with both parents. Work and household demands can prevent single parents from being as involved and attentive as they need and want to be. And the divorce and desertion that sometimes lead to a one-parent home can make teens uncertain about the value of marriage as the setting for sexual activity and about the role of sexuality in parental relationships.

This increased risk does not mean that adolescent sex is inevitable in single-parent families. But it does place an additional responsibility on single parents to send their teenagers clear and consistent messages about sexuality. And it is one more reason for single parents to enlist as much support as they can.

From the *Complete Book of Baby & Child Care*, published by Tyndale House Publishers, Inc. Copyright © 1999, Focus on the Family. All rights reserved. International copyright secured. Used by permission.

Sex is Not About Waiting

The point of sexual intimacy is the union of persons that it represents and is itself a part of.

by Michael Lawrence

Parents are big believers in waiting. Do you remember any of these? "Wait for your little brother!" as you ran off with your friends. "Wait a half hour before you get into the pool" just as you finished your lunch. "Wait until your father gets home!" as mom caught you pummeling your sibling for being such a nuisance.

Of course, it's not really that they saw virtue in waiting itself. It's just that waiting ensured something more important — loving your little brother, or protecting you from danger, or impressing on you the consequences of your actions.

There's one other kind of waiting that parents try to teach — the patient waiting involved in delayed gratification. From staying in school because of the better job we'd someday get, to working hard at practice every day, so we'd be ready for the competition that was weeks or months away, to saving the money we earned mowing lawns or babysitting so we could pay for college or buy an engagement ring (I can't tell you how many lawns are sitting on my wife's finger right now!), we learn to patiently wait in order to maximize our gratification in the future. It's a good lesson, as far as it goes.

But it doesn't work for everything. Some things are best when done as soon as possible — like eating an ice cream cone on a hot day. And other things can be delayed too long — like the vacation of a lifetime that comes too late in life to be really enjoyed.

And then there's sex.

At first, the argument to wait makes sense on the grounds of protecting yourself from something you're not emotionally or physically ready for. Later, it makes sense on the grounds that it will be better if it happens in the context of a committed, adult relationship. But what about now? You're in your 20s or 30s; your career is taking off, and your body and emotions are about as developed as they're ever going to be. And though you're not married, your relationships with the opposite sex are mature and adult-like in every other respect. So why keep waiting? You're not a kid anymore. And even if sex is marginally better inside of marriage than outside, what if your prospects for marriage aren't that good? Isn't sub-optimal sex now better than no sex at all, ever?

That's where we come to the limits of the "wait, because it's better in marriage" argument. And it's one of the reasons why so many of the single men and women I counsel in the local church find themselves in tears on my couch, telling me that after years of waiting, they just couldn't wait any longer.

The Biblical Command

When we turn to what the Bible has to say about sex outside of marriage, it's not hard to sum up the message. Don't do it. From the Ten Commandments in Exodus to the laws of Leviticus 18, to the instructions of Paul in 1 Corinthians 6-7 to the public embarrassment that attached to the Virgin Mary, the Bible is clear that God's standard is that sex is to be reserved for marriage, and marriage alone.

And unlike much that you'll find on the shelves of your local Christian bookstore, the Bible doesn't spend much time trying to justify that standard. You won't find a verse that says "Thou shalt wait, because it's better in marriage." There is no chapter in Scripture that touts the protection from physical disease and emotional heartache that comes from monogamy, although both of those things are true.

Instead, the Bible says things like, "You must obey my laws and be careful to follow my decrees. I am the LORD your God" (Lev. 18:4). Or, "Do you not know that your body is a temple of the Holy Spirit, who is in you, whom you have received from God? You are not your own; you were bought at a price. Therefore honor God with your body" (1 Cor. 6:19-20). The Bible teaches that we should reserve sexual intimacy for marriage for no other reason than that, if we are Christians, we belong to God. Sex outside of marriage is not only a sin against ourselves and our partner, but a fraudulent misrepresentation of God and a cruel distortion of the intimacy he created to be a picture of the eternal intimacy of the Trinity itself.

A Union of Bodies, But So Much More

What is the point of sexual intimacy? Genesis 1 tells us that one of the points is procreation. We're to be fruitful and multiply and fill the earth with the image of God, and it's through sexual intimacy that we do that.

But right away it's obvious that there's more going on than mere reproduction. For one thing, though all living creatures are created to reproduce after their kind, not all do so sexually. And among those that do reproduce sexually, simple observation tells us that humans are unique in their experience of sex. Mating in the animal world is clearly attended with much urgency and instinctual drive, but not much more. Why are we different?

Of course, as far as the world is concerned, only a nerdy biologist, or a prudish Christian would bother to ask such a question. To the world, the point of sex is pleasure, release, orgasm. What other point would anyone need? Sex results in pleasure. I want pleasure, so I have sex. I want more pleasure, I have more sex. I suppose it's a given that men in our culture tend to buy into this view — even married men; even Christian married men. What seems to be new in the last generation is the increasing extent to which women are viewing sex this way as well.

Ironically, though the first view is historically associated with Christianity, and the second view is associated with the world, both miss the main point of sexual intimacy, because both reduce sex to an instrument, a means to another end. And whenever something is reduced to a tool, a utilitarian process, it ceases to be an object of beauty in and of itself, and is only as good as what it gets you.

Why is our experience of sex so different than the rest of creation? Why did God pronounce it very good? Simply put, because the point of sexual intimacy is neither the children nor the pleasure it produces, but the union of persons that it represents and is itself a part of.

Sex is About Union

The union between a husband and wife is ultimately beautiful because it too stands as a picture of the union between Christ and the church.

by Michael Lawrence

A Unions that Displays ... A Marriage

Sexual intimacy is all about union. Physically, of course, that's obvious. But there's so much more. In sexual intimacy, we also know a union that is emotional, as our hearts are knit together even as our bodies are. We know a union that is intellectual, as we come to understand and know one another in intimate detail. We know a union that is even spiritual, for as every married couple figures out, the best sex isn't when I make sure I get what I want, but when I forget about myself, and give myself for the blessing and delight of my spouse. And at that moment, we are very close to the heart of Christ, "who loved the church and gave himself up for her" (Eph 5:25).

But there's more. This union of sexual intimacy, complete in itself, is also a sign and symbol of an even more profound union of lives in the covenant marriage, when a man leaves his father and mother, and is united to his wife, and the two become one flesh. Being "one flesh" with someone can refer in a secondary way to sex, but primarily it's just a Hebrew way of saying one family, flesh and blood. The union of marriage is not an alliance of families, with each partner representing a previous set of priorities and loyalties. No, and this was and remains quite radical, marriage is a union that dissolves the old bonds, the old loyalties, the old priorities, and creates one new family, with all that entails — one new set of priorities, one new set of fundamental loyalties.

Do you see the picture so far? The beauty of sex is that it is a profound union that stands as a sign and symbol of an even more profound union of lives in the covenant of marriage. This of course is why sex outside of marriage is ultimately unsatisfying and destructive. Without the union of marriage, the union of bodies is a parody and mockery of itself. Bereft of it's proper point and context, sexual intimacy outside of marriage does not bring us into the lover's embrace, but merely exposes us to the stranger's stare, and reduces us to the means of someone else's pleasure.

But there's even more to this union that makes sexual intimacy as God designed it so beautiful. I mentioned that many men tend to view sex as a means to the end of their pleasure. If that is the typical failure of men, then I think many women tend to view intimacy, broadly considered, as an end in itself. But women, that view is just as much idolatry as the man's worship of pleasure. There is no created thing, including the intimacy of marriage, that exists for its own sake.

The amazing thing that Paul reveals in Ephesians 5 is that the union between a husband and wife is ultimately beautiful because it too stands as a sign, a picture of something else. And that is the union between Christ and the church.

A Union that Displays ... the Gospel

The ultimate point of marriage isn't your emotional satisfaction, but to make visible the gospel reality of Christ's love for the church and the church's love for Christ. The absolutely amazing truth of the gospel is that we who were separated and alienated from God have been united by faith to the Son he loves in the New Covenant of his grace. The marriage covenant illustrates the New Covenant; the marriage union points to that even more profound union between Christ and the church.

What does this have to do with the beauty of sexual intimacy and the single who is still waiting to experience it? You can think of this like *matryoshka*, or nested Russian dolls, in which each doll's shape is determined by the shape of the next doll hidden inside. The intimacy of sexual union, as desirable as that is, is also picture of the marriage union, which in turn is a picture of our union with Christ.

As profoundly intimate the experience of sexual union is, at it's best, it is just a hint, a small taste of the joy and satisfaction and perfect intimacy we will know with Jesus, when we are united to Him as his Bride. That union won't be sexual, but there is no other union God's given us that speaks more truly of the intimate love we'll know in Christ. To rip one of these unions out of it's connection with the others is to destroy not only it's goodness and meaning, but to distort the pattern that it was designed to display.

A Union that Displays ... God

There is one more connection to draw, one more union to think about. For as profound as our union with Christ is, that union is not the ultimate and final union in the universe. Have you ever wondered why we are united to Christ? It's kind of an odd image, when you think about it. Jesus himself gives us the answer. In John 14-17, Jesus repeatedly told his disciples to abide in him, to remain in him, for in that union they had life. And then, in his high priestly prayer in John 17, he says the most remarkable thing:

"Father, just as you are in me and I am in you, may they also be in us so that the world may believe that you have sent me. I have given them the glory that you gave me, that they may be one as we are one: I in them and you in me. May they be brought to complete unity to let the world know that you sent me and have loved them even as you have loved me."

There is more there than we can possibly unpack, but at least this much is clear. The union we have with Christ in the gospel, and the transformation that union effects, is meant to be a visible sign, a proof, of the prior eternal union of Christ and the Father in the Trinity. So that when the world looked at those united to Christ, they could not help but see that Christ himself is one with the Father.

What is the point of our union with Christ? It is the glory of God. As Jesus concludes his prayer, "I have made you known to them ... that the love you have for me may be in them and that I myself may be in them." In our union with Christ we are mysteriously made signs and symbols of the Son's union with the Father. What's more, through that union we participate in and are taken up into the eternal love of the Father for the Son and the Son for the Father.

Here we have finally come to the mystery of union, the core that defines every other union in the universe, including the union of sex. That's right, you read that correctly. Sex is a foretaste, a hint of what it will mean for us to participate in the eternal union of love that exists at the very heart of the Trinity. The beauty of intimacy is that it is a taste of the glory of God.

Isn't God good that he would make something so enjoyable at the same time so noble? Isn't he good that he would make something so full of pleasure so good and pure. Isn't he gracious that he would make us in such a way that delighting in our spouse leads us to find our ultimate delight in him?

What does this mean for you if you're single? It means that the problem with sex outside of marriage isn't finally that you're breaking an arbitrary rule, or that it is emotionally destructive, or that it is more likely to expose you to an STD.

No, the problem is that sex outside of marriage is a fraud and a fake. It pretends to be true intimacy, but is nothing more than exposure. It uses the language of love and commitment, but knows nothing of either. And by suggesting that true pleasure and intimacy can be had without loving, covenantal commitment, it perpetrates a massive assault against the very character and glory of God, whose eternal, intimate, loving

relationship within the Trinity is the blueprint and pattern for every intimate pleasure that you or I will ever know.

What if you gave up waiting? Some things can't be undone in this life. But for those who repent of their sin and trust in the grace of God held out through cross of Jesus Christ, all things may be forgiven.

If you're still waiting (or waiting again) for marriage to have sex, keep waiting. Because it's not about waiting. It's about displaying the glory of God and his gospel in your life.

Copyright © 2006, Michael Lawrence. All rights reserved. International copyright secured. Used by permission.

Dealing With a Spouse's Previous Sexual Relationship

Dear Dr. Bill: When we were dating, I thought my fiancé and I had saved our virginity for each other. But after we got married, I learned my husband was sexually involved with another woman before he met me. Now my husband has apologized to me and God about this relationship – but I can't let it go. I'm angry, disappointed and feel like I can't possibly be the true love of my husband's life. Are these feelings normal?

Amalia, it's clear that you feel very hurt and angry about your husband's past relationship. Your situation clearly demonstrates that bringing sexual "baggage" into a marriage can destroy the trust and intimacy between a husband and wife. That's why God's design for human sexuality is for men and women to pursue sexual purity before marriage, and then to remain faithful and monogamous to their spouse.

That being said, there are a few things you need to consider about your particular situation. First of all, although you said that you "thought" your fiancé was a virgin before you got married, did you actually discuss this issue with him while you were dating? If you simply *assumed* he was a virgin without specifically asking him about it, it's unfair to accuse him of deceiving you. It's likely that he felt ashamed and embarrassed about his past behavior – which is why he never brought it up while you were dating.

Also, you mention that your husband has "apologized to you and God." From your description, it appears that he has repented of his past sin and feels a deep sense of remorse about his behavior.

Assuming that his repentance is genuine – and it sounds like it is – I would encourage you to put aside your resentment and jealousy and extend grace to him, just as God extends grace to you for your own sin.

You may need time to work through your shock and disappointment, and your husband should grant you that time. However, if you are unable to let go of your anger, I would suggest that the two of you see a Christian therapist or pastoral counselor. Our [counseling department](#) at Focus on the Family can provide you with a [referral in your local area](#).

Copyright © 2008, Focus on the Family. All rights reserved. International copyright secured.

It's Unfair Not to Fight

Avoiding conflict in marriage isn't fair to yourself or your spouse. Learning to embrace and resolve conflict healthily leads to a better marriage.

by Matthew D. Turvey

Remember June and Ward Cleaver – that oh-so-happy couple that chuckled through life's lessons with nary a care? The couple that never seemed to have any conflict? Never seemed to fight? Gee, Beav, weren't they happy?

June and Ward were my parents. They never seemed to disagree, to argue or to have any conflict whatsoever. I remember hearing my parents have a serious disagreement only one or two times during my formative years. If you grew up in a family where fighting was the norm and days of peace were something only the neighbors experienced, you may be jealous.

There are two sides to this coin, however. I came out of adolescence and into adulthood fearing conflict. I detested conflict. I didn't have a clue how to handle it. Conflict brought up emotions I didn't know how to handle. I had no backbone in my personal relationships – all because I didn't want any conflict. I ran scared.

Fast forward to marriage. God placed a wonderful woman in my life who was much less noticeably afflicted with conflict-aphobia. True to past form, I spent the first years of our marriage trying to avoid conflict and fighting. I hated the emotions dredged up by conflict, and I didn't know what to do when my wife brought up issues that were difficult for me to deal with. I wasted huge amounts of time avoiding conflict, hiding from it and trying to sweep it under the rug without dealing with it. I was doing all this while thinking it was best for me, best for my wife and best for our marriage.

However, instead of having less and less conflict (my inherent goal in avoiding it), my wife and I started having more frequent, more intense and more completely unsolvable conflicts. The very conflict I was running away from kept coming right back at me. I was running down a mountain away from an avalanche that wasn't slowing down.

I didn't allow my wife to have any negative emotions – or at least not to let me know about them. Through my words and actions, she understood I couldn't be bothered – or wouldn't be bothered – with conflict.

I was communicating to her, "If you have a problem with something in our relationship, don't tell me about it. It's your issue. You figure it out, and then tell me about it with a big fake smile on your face. Don't tell me about your pain. I don't want to know that you're feeling pushed out of my life because of my utter lack of willingness to deal with reality."

Our marriage arrived at a tipping point. Something had to give. The "my way or the highway" approach wasn't working. My wife couldn't go on with not being able to express herself to me. I couldn't go on hiding and avoiding the conflict gurgling right under the surface. I was destroying my marriage in my short-sighted efforts to make it my version of "better."

It was at this point of hurt that a series of events and connections with godly people led to me a life-changing revelation. I realized it was unfair *not* to fight. How selfish and arrogant of me to think that marriage had to be my way or the highway – especially when my way wasn't God's way.

For too many years I had been cheating my wife out of the chance to be heard. I was squashing vitality and life out of her and our marriage without even knowing it.

So I began to change. I began to accept that conflict done right is a wonderful thing. It's a crucible through which we take our relationship to a deeper level. We learn something about each other that lets us love deeper. When we accept our own shortcomings and the faults of our spouse and we work through them honestly, we get an incredible opportunity to extend God's grace to another person.

I soon realized I had also been cheating myself out of a huge part of marriage. I had not allowed myself to experience the emotions I was so scared of. When I paused and felt – really felt – the emotions that previously terrified me, I grew in ways I didn't imagine possible. Taking off my emotional sunglasses led me to see the world, my wife and my marriage in a full spectrum of new clarity. Life wasn't so one-sided anymore.

Maybe you find yourself in a marriage where your spouse "can't do" conflict. Or maybe it's you that can't do conflict. It's not fair to continue on this path.

Remember a few key principles to guide you through the process of fighting fair:

- Emotions are nothing to avoid or be afraid of. Emotions just are. God gave them to us. Let's celebrate them in all their messiness, complexity, joy and pain.
- Emotions are signposts that help you navigate the journey of marriage. Embrace the emotional expressions of your spouse and look for the message behind the words. What does your spouse's anger mean about their current experience and satisfaction in marriage? Learn from these emotions.
- You make a better marriage when you work through conflict and honestly confront emotions. It may not sound macho, but my ability to cry with my wife and to better understand her pain led to increased intimacy in other areas of our relationship.

I'm not trying to be Ward Cleaver in marriage anymore. My wife and I no longer avoid conflict in our marriage. We see conflict as a chance to find the deep and rich rewards that come from living examined lives. We've learned to fight for our marriage – which is only fair.

. Copyright © 2008, Matthew D. Turvey. All rights reserved. International copyright secured. Used by permission.

Not Going to Extremes

Being stubbornly silent or verbally explosive during marital conflict doesn't honor God. Finding balance in marital conflict resolution expresses honor and love for God.

by Matthew D. Turvey

A husband and wife were fighting. They refused to talk. Getting ready for a business trip the next day, and not willing to be the first one to cave in and actually speak, the husband wrote his wife a note, "Please make sure I'm up by 5:30 a.m. I must catch a flight."

At 9:00 a.m. the next morning, the husband awakens and realizes he's missed his flight. Furious, he was about to go and see why his wife hadn't awakened him, when he noticed a note by the bed. It read, "It's 5:30 a.m. Wake up."

Who wins in a situation like this? Have you ever felt like you and your spouse are spinning your wheels in an argument you both know will never go anywhere?

My wife has always been better at keeping her mouth shut than I have. I mean this as a compliment. I tend to open my mouth too early, too often or too much (note to self: never again ask a woman if she's pregnant or just took the gray out of her hair).

The downside of my wife's verbal reticence was that early in our marital conflicts she could leave me talking to a blank stare for days on end. She could shut down the lines of communication with a flip of some mental and/or emotional switch.

It wasn't healthy, because the silent partner in marriage holds all the cards. The silent partner controls the emotional tenor of the marriage. The one who chooses obstinate quiet over talking through conflict stunts the growth of the marriage.

It's the same with our relationship with God. If I choose to hold back in my prayer life, to be stingy in those things I share with God, then I'm stunting my spiritual growth. And who does that hurt? God? I think his omnipotence can handle my freeze tactics. The silent treatment hurts my relationship with God and with my spouse. Obstinate silence changes the balance of power in any relationship for the worse.

Lest you think I have it in for quiet people, consider the other side of the coin. I know those whose verbal tirades have left their spouse literally quivering in fear of what comes next. I know husbands and wives who, in the name of "being real" or being "honest" in their marriage, let loose with biting, stinging words that wound their spouses to the core.

Instead of hurting the marriage by holding back verbally, these folks hurt the marriage by lashing out. These couples sell the same damage in a different wrapper.

To find the balance between these extremes, recognize that marriage, like our relationship with Christ, takes communication. Just as you won't grow spiritually without some form of consistent prayer life, you won't grow in your marriage without some form of consistent communication. If you're the spouse that likes to hold back verbally when you're mad, and you don't take the initiative to come back to truly resolve whatever conflict you're facing, you cheat yourself and your marriage out of God's best. If you're trying to keep the balance of power in your favor by holding back verbally, you're probably succeeding – but at what price?

Maybe you're the spouse using words to tip the balance of power in your favor. You trample on your spouse's feelings, self-esteem and dignity with every hurtful verbal exchange. Maybe you find yourself rationalizing your communication style by saying, "She needed to hear that," or, "I know the truth hurts, but somebody has to tell him." If this is you, I'd caution that there are very rare, limited cases when a married individual should take this stance of being marital judge and jury.

Instead, in humility, we would do better to take whatever "she *needed* to hear" or the "truth that you *had* to tell him" before the throne of grace. Earnestly ask God if your heart and attitude are right before ever going back to your spouse for the kind of conversation that could once again trample your spouse's spirit.

Find balance in your style of managing marital conflict. Silence hurts. So does verbally lashing out. Neither is a healthy way to resolve conflict in your marriage. In extremes, both styles of resolving conflict are futile relational power-grabs. If you're the quiet one, learn from your blabber-mouth spouse. If you're the talker that shoots verbal darts non-stop, learn from your tight-lipped spouse. Stop doing things the way you've always done them, and begin looking for different results.

Most importantly, though, don't focus solely on the balance of power in your marriage. Focus on the balance of power between you and your Maker. Balance this scale, and the rest tends to take care of itself. Are you talking with God? Or are you the silent partner?

When Your Spouse Won't Talk

Relating to each other is not a technique we're born with. It's like a muscle that needs to be developed over time.

by Romie Hurley

Relating to each other is not a technique we're born with. It's like a muscle that needs to be developed over time—and massaged when it hurts.

If you have a spouse who doesn't want to talk as much as you do, the following suggestions may help:

1. **Read about the differences between men and women, especially as they relate to communication.** These differences are a mystery to almost everyone except God, but they may help to explain why your spouse tends to be the silent type.
2. **Learn to not take things too personally.**
3. **Don't overanalyze your partner.** You may think you know what's behind your spouse's unwillingness to talk, but you can't read his or her mind.
4. **Talk about your feelings in a non-accusatory, non-blaming way.** To do otherwise will only drive a reluctant talker further away, especially when it comes to discussing emotions.
5. **Ask your spouse what would make him feel less overwhelmed when it comes to communication.** Would it help if you set aside a regular time for talking? If you waited until he decompressed after work?
6. **Ask your spouse for a specific, short commitment of time.** Most reluctant talkers can handle a conversation if they know it won't last forever. Let your mate set the limit. You may find that it increases as he or she grows more comfortable.
7. **Learn each other's personality type, and how it shapes communication style.** Make the process fun—a discovery of your uniqueness, not an opportunity to stereotype each other.

One of the hardest things for couples to learn is to lay down their lives for each other (see John 15:13) in the mundane world of daily living (see Romans 12:1). Learning to understand the needs of a spouse who talks less or more than you do requires sacrifice. It means not demanding your rights, and loving another as you love yourself. But these are things we can do because God promises to help us by His Holy Spirit if we ask.

It's easy to get discouraged when all you hear from your spouse is silence. It may seem that things are hopeless, but you can gain new perspective through prayer, reading the Bible, or seeking counsel from a pastor or therapist.

When Your Anger Gets the Best of You

Instead of ignoring our tendencies to show anger, honestly examine your priorities, repent of it, reject it and walk away.

by Ed Chinn

My Dad was a fine Christian man. He was a wonderful husband, father, grandfather, brother and friend. Dad was widely respected and loved by his family, within our town, on his job, in the church and throughout all the circles of his life. Everyone liked Jack Chinn.

But, one day in 1956, he exploded in anger and severely punished me and my brother, Vernon. We did nothing wrong; he just became strangely furious and abusive. To this day, more than half a century later, Vernon, my mother, and I remain perplexed about what happened that day.

What caused such a fine man to explode? Although we will never know the reasons, we do have some clues. He had recently made a real estate investment which appeared to be bad. So, as a young husband and father of two little boys, he probably felt threatened with the prospect of losing everything. Like others of his generation, the Great Depression damaged him, and it was still (just twenty years afterwards) a powerful presence in the collective national memory.

Also, in a classic "dark night of the soul," Dad struggled spiritually. The issue seemed to be about where he would place the boundaries of his service and devotion to the Lord. Another issue was his fairly recent military service; the crucible of war and the loss of so many friends haunted him.

Of course, I forgave him for his outburst before he passed away, but, as I've aged and come to a greater understanding of his emotional context at the time, I have a deeper reservoir of forgiveness and grace about the whole episode.

Ignoring the warning lights

Anger always reveals other mitigating factors going on down in the "springs of life." In that sense, anger is a very helpful warning light on the "dashboard" of life.

We shouldn't be paranoid or unduly sensitive about anger. Everyone has a capacity for it. Most of us have very normal (even healthy) flashes of anger when we witness cruelty, injustice, betrayal and other transgressions of people. God created our emotions. Anger certainly has a righteous role.

But burning or prolonged anger is a warning light that something is out of balance in life. Anger is closely tied to feeling threatened. A sense of threat, real or imagined, usually arises out of a perception of oppression, humiliation, injustice, physical danger or just a lack of control over our environment and circumstances.

Guilt can also trigger anger. For example, if we know or feel that we've violated the law (biblical, moral, or civic), we may live under a cloud that God or the IRS or the sheriff is about to get us. That lack of control over our circumstances can make us angry.

Of course, this territory of human psychology is not a recent discovery. People have always struggled with these issues. Rage exploded into murder in the very first family. So it may be useful to step out of 21st century thinking and literature and seek the more classic wisdom of the Bible on anger.

A biblical view of anger

The Bible is more real than it is religious. It portrays real people and speaks to real life situations. It is only the centuries of stained-glass culture which has turned it into religion.

What, then, does this very real book tell us about anger?

James wrote (1:19), ". . . let everyone be quick to hear, slow to speak and slow to anger." He isn't saying that anger is wrong. Of course, we're going to get angry; that's just part of our creation package. Essentially, James just said, "Don't be quick-tempered."

The Apostle Paul told the Ephesians almost the same thing: "Be angry, and yet do not sin; do not let the sun go down on your anger . . ." (Ephesians 4:26).

Like James, he was realistic. After all, anger is part of life; just don't let it carry you into sin. In these passages and many others, the Bible is basically saying to lead a balanced life.

Solomon wrote in Proverbs 19:11: "A man's discretion makes him slow to anger, and it is his glory to overlook a transgression." In other words, balance gives a sense of discretion in life. And, it is the mark of wisdom to be able to overlook perceived transgressions.

A few verses earlier, Solomon wrote one of the great principles of balanced living: "He who is slow to anger is better than the mighty, And he who rules his spirit, than he who captures a city." (Proverbs 16:32)

As in many other scriptures, the issue is not anger, but how much it controls us. Being slow to anger is a mark of strength, mastery, and leadership. Self control (ruling your spirit) brings more leadership and success than being able to capture a city.

Finally, Paul told the Christians in Ephesus: "Let all bitterness and wrath and anger and clamor and slander be put away from you, along with all malice. And be kind to one another, tender-hearted, forgiving each other, just as God in Christ also has forgiven you" (Ephesians 4:31-32).

When we see the warning light of anger flashing on our dashboard, we don't have to react in despair or recoil into guilt. Just repent of it, reject it, and walk away from it. Seek wise counsel in dealing with the issues below the hood. You will find that most of them are resolved through forgiveness.

Ed Chinn is an organizational consultant and freelance writer from Fort Worth, Texas

Preparing to Start a Family

by [Steve Watters](#), [Candice Z. Watters](#)

There are roughly 4 million married couples in the United States between the ages of 20 and 35 who don't have children. Many of them want to have children – at some point. Unfortunately, there's a growing gap between the desire couples have for future children and how things actually turn out. While only 3 percent of couples reported in a World Values survey that they don't want children, the reality is that about 20 percent of couples end up childless.

For some of them, the gap between desire and reality exists because they don't know the limits of their fertility. Couples who marry after the average age of 27 sometimes try to spend a few years enjoying life without kids, yet when they finally decide to start a family, they're surprised to find they are already past the peak of their fertility. Many of these couples end up having to work a lot harder to have children than their parents or grandparents did. (Many of these couples – as well as many couples who aren't infertile – have discovered the redemptive possibilities of adoption).

Other couples must deal with this gap between desire and reality because starting a family has become a wedge issue in their marriage. Often, one spouse is more ready to have children than the other. Even couples that are on the same page about kids tend to worry how becoming parents will affect their marriage, so they decide to just wait a little longer.

In the meantime, a third of all pregnancies in marriage are unplanned. That means a lot of couples who weren't sure how they felt about kids are sent headlong into parenting without a lot of vision or preparation. These parents often end up like people who are "taught" to swim by being thrown into the water; fear and desperation can work wonders. But learning to swim that way is all about survival – there's little, if any, enjoyment. Not surprisingly, we see a lot more flailing among parents today and a lot less visionary parenting.

The purpose of these articles is to help couples become more intentional about their path to parenthood. Couples who arrive at a shared vision and a purposeful approach to starting a family are able to experience greater joy in their marriages and in their future roles as parents.

From *Start Your Family: Inspiration for Having Babies*, published by Moody Publishers. Copyright © 2009, Steve and Candice Watters. All rights reserved. International copyright secured. Used by permission.

Why Have Kids?

"Why have kids?" That's a question couples are increasingly prone to ask.

by [Steve Watters](#), [Candice Z. Watters](#)

"Why have kids?" That's a question couples are increasingly prone to ask. If you were to ask your grandparents or great-grandparents why they had children, they would probably give you a baffled look and say, "That's just what married couples did." Today's couples, however, stop to ask, "Why?"

We don't just do things out of tradition or expectation. We don't just have kids because that's what's expected or because it's what our parents did. We are more likely to have kids as a statement, as a lifestyle choice. But the choice to have children now sits on a shelf in a growing supermarket of options, prompting couples to ask why that particular choice is better than any other.

Couples weighing the decision to start a family are increasingly surrounded by books, articles and Web sites spotlighting the costs and sacrifices ahead of them. Those messages encourage couples to think long and hard about the world they'd be bringing children into, and remind them to count all the costs before making such a monumental decision.

Caution and preparation are helpful, but sometimes it seems that's all couples can find on the topic of having kids these days. Churches, as well as some pro-family organizations, often have little to offer on this subject. Even friends with strong families and children of their own seem unable to articulate why young couples should pursue what they have.

Plenty of people have started their families without some sort of great vision. Increasingly, though, it takes vision for "why" to overcome the growing – and often compelling – arguments for "why not."

To that end, here are four positive reasons why when it comes to starting a family:

Babies Are Wealth

Babies require a great investment from parents. The expense of their care, as well as the opportunity costs resulting from lost income, can be daunting even for marriages in a strong financial position. Those costs can seem more overwhelming for couples struggling through an economic downturn. Starting a family requires couples to show good economic stewardship, but raising a child need not be out of reach even in tight times.

Unlike many of the depreciating assets people take on, babies are a source of wealth, delivering a return on investment that is beyond measure. No cost/benefit analysis can capture the true value of a new little person. Children are truly priceless.

Babies Add Meaning and Goodness

One of the few welcome side effects of the economic crunch that hit in late 2008 was that people became more likely to look beyond their wallets in order to experience the truly good things in life. After getting the message for so long that children stand in the way of exotic vacations and a catalog house filled with cool gadgets, many couples discovered that it's those (often disappointing) pursuits that stand in the way of experiencing the joys of parenthood.

The Bible tells us that children are a blessing, but that message seems at odds with the headaches our culture insists children bring. Yet new life continues to offer the wonder and goodness that often eludes us. It gives us a chance to see the world through fresh eyes – restoring the magic and innocence that tend to fade with age. It teaches us more about the "life of love" that God calls us to as His "dearly loved children" (Ephesians 5:1-2). And it gives mere mortals an opportunity to touch the divine – to participate with God in making a new creation in His image.

Babies Shape Our Souls

Babies require great care – especially as they transition from toddlers to teenagers. Parenting is not for the faint of heart. It is grueling at many levels, and this can be intimidating for many couples who don't feel particularly mature. But it's when committing to the needs of a new life that couples are stretched into greater maturity. Children shape our souls like few other things in life, conditioning us to be more other-centered and to take a longer view of life. The demands of children that frighten so many would-be parents are in fact a crucible that can bring out the person God designed them to be.

Babies Are a Continuous Source of Hope

Many couples reading today's headlines are convinced that this world is too unstable – how can you subject children to such a place? And you can hardly blame them. Trying to raise a child in our current culture can feel like trying to raise a flower in the crack of a New York City sidewalk. But while fear and anxiety are natural emotions for would-be parents, the choice to be fruitful is an enduring and courageous encounter with hope.

In his book *The Mystery of Children*, Mike Mason describes babies as "renewers, groundbreakers and world-shakers, bearers of new seed, heralds of a new age." Instead of letting the problems around us frighten us away from having children, we should recognize God's pattern of using new life to fix those problems, to bring renewal and fresh hope.

From *Start Your Family: Inspiration for Having Babies*, published by Moody Publishers. Copyright © 2009, Steve and Candice Watters. All rights reserved. International copyright secured. Used by permission.

Timing Matters When Having Kids

Your timeline for having kids is important. It is worthy of careful prayer, but not hypercare.

by [Steve Watters](#), [Candice Z. Watters](#)

Most couples have some kind of timeline in mind for when it feels right to start their family. Maybe it's vague, maybe you haven't talked it through thoroughly enough to land on a precise target, but you likely have a sense of how much "child-free" time you'd like to have in your early marriage, what you think needs to happen first, and what conditions you think would be optimal before starting a family.

Conventional wisdom says timing is everything – that it's essential when preparing to welcome a child. It seems that more and more couples believe that if they get going too soon they'll get themselves and their babies off to a bad start. Admittedly, there are few things in life more daunting than launching a new life into the world.

Anyone who soberly reflects on the magnitude of the venture and of all the things that could go wrong can be motivated to think more cautiously about their timing. But for today's couples, the factors guiding timing have grown more complex. Couples have always worried about being able to provide for a new family – economic challenges, employment concerns and debt issues have always been considerations. Today couples are more likely to go into marriage with much greater consumer and educational debt than their parents did, leading many to put off having children.

Unfortunately, the intention to have children *someday* – at the best possible time – often gives way to what one woman called "a creeping non-choice."¹ The passage of time can lead couples to choices that are far afield of what they planned.

Reflecting on the brevity of life, Moses prayed, "Teach us to number our days aright" (Psalm 90:12a, NIV). Couples can apply that prayer to their timeline for starting a family in the areas of their fertility and energy level.

Be aware of your fertility

Extended life spans and fertility technology give couples the sense that they have quite a bit of control over the timing of starting their family. Surveys, however, reveal a growing gap between desire and reality when it comes to having children. While only 2 percent of couples say they don't want children, 20 percent actually end up childless. And while just 3 percent of couples say one child would be enough for them, 16 percent find themselves limited to one.² Even though couples today tend to marry later and need more time to finish their education and kick off their careers, the window of natural fertility remains fixed. Women today are often surprised to find that their fertility begins to decline when they're in their late 20s, accelerates its drop when they're in their mid-30s and plummets when they're in their 40s.

Assisted reproductive technology can extend this natural window of fertility to some degree, but not without a cost. In addition to the thousands of dollars assisted reproduction can cost, many worry about the unintended consequences it can create. "Assisted reproduction is like so many technologies," writes Liz Mundy in her book *Everything Conceivable*, "in that it makes certain situations possible that never were possible before and it suffers from unforeseen glitches; it sometimes delivers the desired outcome faster, and in greater number than a person can handle. It solves problems, and creates them."

A clear pattern in the Bible is that God opens and closes the womb. Regardless of age and technology, He is able to work out His sovereign will. It's our job to be good stewards of the fertility He gives us and then trust Him with the rest.

Consider your energy level

A couple's age also affects their ability to keep up with children. As life expectancy lengthens, it's easy to forget that age matters. It's tempting to enjoy as many adventures and experiences as we can during the same years that our parents and grandparents were already diapers-deep into the parenting enterprise. Unfortunately it's much easier to achieve a lifestyle of endless youth than it is to keep our bodies from aging. In her article "How About Having Babies Earlier?" columnist Pamela Bone wrote: "Adolescence may now linger through the 20s, and 50 may be the new 40, but biology tends not to take notice of cultural change."³

Regardless of our perceptions of our potential – and the steady stream of technological breakthroughs – our bodies stubbornly grow less conducive to conceiving, gestating and caring for babies the older we get. But it's not just the wind-down of our biological clocks that we must consider. We should also consider those other factors that tend to coincide with when we're most able to conceive: energy, physical stamina and flexibility, and the ability to recover quickly from illness and injury.

While couples that put off having children are more likely to have more money in their bank account, they're more likely to find themselves exhausted by parenting much quicker than younger parents are. This is also true for grandparents. Children need grandparents who can get down on the floor to play with them ... and still be able to get back up.

Your timeline, your launch, is important. It is worthy of careful prayer, but not hypercare. Think about your timeline. Are you being overly cautious? Are you being realistic about your fertility and about the capacity you have in the years ahead of you?

From *Start Your Family: Inspiration for Having Babies*, published by Moody Publishers. Copyright © 2009, Steve and Candice Watters. All rights reserved. International copyright secured. Used by permission.

¹Sylvia Ann Hewlett, *Creating a Life*, p. 3

²World Values Survey

Can We Afford a Baby?

Many couples would like to start their family, but worry they can't pull it off financially.

by [Steve Watters](#)

Many couples would like to start their family, but worry they can't pull it off financially.

I remember when my wife and I first started thinking about having a baby, one of the first questions I asked was, "How can we afford this?" Our combined income was manageable, but we had a lot of education debt and my wife really wanted to stay home with our baby – which meant potentially cutting our budget in half.

In the midst of our anxiety about affording a child, however, a mentor couple said something we'll never forget: "budget for everything except children – children are wealth."

On its face, this sounded totally irresponsible. Budgets are good things and children can be expensive. But we've found wisdom in this countercultural idea that might be helpful to you.

First, it's reminded us over the years that the costs and financial sacrifices associated with children really are different from the other ways we spend our money. Few expenditures provide as much return on investment or have the same eternal value. Seeing children as wealth can help you rethink which things in your budget really are must-haves and which things are worth exchanging for the gift of new life.

Secondly, this phrase has helped us realize that as important as it is to count the costs, our checkbook shouldn't be the final word. God is the creator of new life and He's also the one who sustains that life by providing for us as we follow His call to be fruitful. As you objectively look at your expenses and income, don't rule out God's desire to bless you. We've traded stories with our friends over the years about raises, gifts and other unexpected provisions that followed after trusting God to provide for our new families.

For some couples, a dedicated period of fiscal stewardship can help them knock out debts and build up savings that make starting a family more affordable. But as couples get married later, they also have to be good stewards of their fertility and energy.

If God has given you the desire to start a family, you can trust that He's also able to multiply your efforts as good stewards of what He gives you – including the possible wealth of children.

Looking at your personal circumstances, you might see challenges that could make the next year a tough time to start a family. Psalm 139 reminds us, however, that God ordains the days for each person before any of them come to be. If God has ordained this year as the time for a new child to join your family, you can believe that He is also able to "meet all your needs according to His riches in Christ Jesus" (Philippians 4:19). Whatever your circumstances, you can trust the Creator of life to help you start a family.

From *Start Your Family: Inspiration for Having Babies*, published by Moody Publishers. Copyright © 2009, Steve and Candice Watters. All rights reserved. International copyright secured. Used by permission.

Getting On the Same Page About Kids

Do you and your spouse have different beliefs about starting your family – about when to get started or whether to have children at all?

by [Steve Watters](#), [Candice Z. Watters](#)

Do you and your spouse have different beliefs about starting your family – about when to get started or whether to have children at all? Often wives are ready for a baby before their husbands, but sometimes it's the other way around. What do you do when you're not on the same page about starting a family?

What you don't want to do is nag and drag – to cajole your spouse and drag them into the parenting enterprise. You both need to be committed to the mission. A spouse who is dragged into it is more likely to shirk the responsibilities ahead – and to justify their passivity by saying, "Don't look at me, this was your idea."

Contemporary marriages are often battlegrounds where two individuals with strong opinions clash over whose preferences will win out. As Christians we are called to the challenging task of becoming one in marriage. If you are on different pages when it comes to having children, God wants you to pray for unity.

A spirit of oneness and unity is a distinct concern of Christ. It was one of the most pressing messages in His prayer for the disciples during the Last Supper: "My prayer is not for them alone. I pray also for those who will believe in me through their message, that all of them may be one, Father, just as you are in me and I am in you" (John 17:20).

Oneness in marriage communicates even more about God. In the Genesis story of Creation, we read that when a man and woman are joined together they become "one flesh" (2:24). This concept from the first book of the Bible is reiterated in the last book of the Old Testament where the prophet Malachi writes: "Has not the Lord made them one? In flesh and spirit they are his. And why one? Because he was seeking godly offspring. So guard yourself in your spirit, and do not break faith with the wife of your youth" (Malachi 2:15).

Because children symbolically represent the oneness of marriage, couples should be unified with regard to having them. But Paul's letter to the Ephesians takes it further: " 'For this reason a man will leave his father and mother and be united to his wife, and the two will become one flesh.' This is a profound mystery – but I am talking about Christ and the church" (Ephesians 5:31–32).

From the marriage of Adam and Eve in Genesis, to the marriage of Christ and the church in Revelation, the marital union is intended to model a selfless exchange of love for those who participate in it as well as for a watching world. How might God use the decision about children in your marriage to demonstrate oneness to you and those around you?

Two valuable steps you can take as you pray for oneness about children include fasting and spending time with mentor couples. Too often, our prayer life suffers from distractions. Fasting from a meal (or two or three) can help you focus with greater intensity on your prayers to God, giving you an opportunity to better seek His purposes and to trust the timing of His plans for your marriage. Additionally, mentor couples can support you in your prayers for oneness, while also sharing their stories about the challenges and joys of children and becoming one in marriage.

From *Start Your Family: Inspiration for Having Babies*, published by Moody Publishers. Copyright © 2009, Steve and Candice Watters. All rights reserved. International copyright secured. Used by permission.

[Kids Can Be Good for Marriage, Really](#)

Yes, having children will change your marriage, but you can trust that God designed your marriage to grow and deepen through that change.

by [Steve Watters](#), [Candice Z. Watters](#)

Starting and raising a family is certainly a soul-shaping, world-altering experience – but first it's a marriage-shaping and relationship-altering experience. No marriage is ever the same once children come into the picture.

"When a baby arrives, everything changes," says family researcher John Gottman. "Parents must adapt to the 24/7 care of a new, vulnerable infant – an enormous task. Not surprisingly, 40 to 70 percent of couples experience stress, profound conflict and drops in marital satisfaction during this time."

Children can bring significant challenges for couples who married with the hope of spending their lives enjoying a soulmate connection. "Most Americans today don't marry in order to have children," writes author and researcher Barbara Dafoe Whitehead. "They marry in order to have an enduring relationship of love, friendship and emotional intimacy." But therein lies the rub. Whitehead explains:

Achieving this new marital ideal takes high levels of time, attention and vigilance. Like new babies, contemporary marriages have to be nurtured and coddled in order to thrive. The problem is that once a real baby comes along, the time, the effort and energy that goes into nurturing the relationship goes into nurturing the infant. As a result, marriages can become less happy and satisfying during the child-rearing years.¹

Contrary to popular thought, however, your marriage can survive and even thrive as you take on the mission of a family. In fact, having children has the potential to deepen and mature a marriage.

Marriage therapists today often seek to correct the myth that having a baby will make a couple happier. They point out correctly that infants can add tremendous new stress to a marriage and aren't a good prescription for turning a bad marriage into a good one. What couples don't hear enough, however, is that letting their love spill over into a new life can give them a fresh sense of purpose in their marriage. Parenting requires couples to adjust expectations about their sex life, their sleep patterns and their ability to embark on last minute dates, but the parenting mission can mature and sweeten a marriage over the years when a couple commits to do it "as unto the Lord."

"[T]here is no substitute for the contribution that the shared work of raising children makes to the singular friendship and love of husband and wife," write Leon and Amy Kass in their book *Wing to Wing, Oar to Oar*. They go on to explain the unique distinction of that shared work: "Precisely because of its central procreative mission, and even more, because children are yours for a lifetime, this is a friendship that cannot be had with any other person."

A very old book about marriage and family offers a vision for how couples can grow through the process of starting a family. The book *Home-Making*, written by J. R. Miller in the late 1800s, uses some language we don't hear much anymore, but provides a vision that is timeless:

It is a new marriage when the first-born enters the home. It draws the wedded lives together in a closeness they have never known before. It touches chords in their hearts that have lain silent until now. It calls out powers that have never been exercised before. Hitherto unsuspected beauties of character appear. The laughing heedless girl of a year ago is transformed into a thoughtful woman. The careless, unsettled youth leaps into manly strength and into fixedness of character when he looks into the face of his own child and takes it in his bosom.

Yes, having children *will* change your marriage, but you can trust that God designed your marriage to grow and deepen through that change. The marriage ceremony in older versions of the Book of Common Prayer explain that marriage was ordained for "mutual society, help, and comfort," but it also says that marriage was ordained "for the procreation of children." God didn't design those reasons for marriage to contradict each other. With His grace and wisdom, you can have both kids and a great marriage.

From *Start Your Family: Inspiration for Having Babies*, published by Moody Publishers. Copyright © 2009, Steve and Candice Watters. All rights reserved. International copyright secured. Used by permission.

¹"Life Without Children": <http://www.virginia.edu/marriageproject/pdfs/2008LifeWithoutChildren.pdf>

Money Management in Marriage

by Focus on the Family

Barbara was tired. She had no idea that merging wants, needs and desires in marriage would be such a challenge. She and her husband had overcome many challenges, but their greatest ongoing problems surrounded money. Her spouse was a spender, she was a saver; she liked to balance the checkbook to the last penny, her husband hadn't entered anything in the register in years.

The result was numerous volatile eruptions and conflict that both she and her spouse wanted to avoid. It shouldn't have been a surprise. Experts agree that finances can be the number one cause of marital strain.

It's understandable that financial struggles can cause strain because how people spend money is never just about the money—it reveals attitudes about what you value most; it reveals deeper character issues. These are some of the reasons blending financial habits can be very challenging.

But there is hope!

In this series of articles, we've provided great ideas to help you and your spouse make your marriage stronger by tackling the issue of money management in marriage.

Money and Marriage

Money is a common cause of friction for married couples, and it's no wonder.

from Crown Financial Ministries

For this reason a man shall leave his father and his mother, and be joined to his wife; and they shall become one flesh (Genesis 2:24). So they are no longer two, but one flesh. What therefore God has joined together, let no man separate (Matthew 19:6).

Money is one of the major causes of friction in a marriage, and it's no wonder. Living in a world in which we are constantly worried about taking care of ourselves, it's easy to forget that marriage is a commitment to forge a new life with another person. The lack of trust emerging from society has created prenuptial agreements and separate bank accounts. These undermine the commitment to a shared life with a spouse and are contrary to biblical teachings.

Whenever financial issues begin to get out of hand in a marriage, the first thing to do is to pray about them. There is no substitute for God's answer. Second, you might try using a marriage counselor who is trained to help couples resolve issues diplomatically.

Ours, Not Mine

A husband's and wife's incomes in marriage should be merged and shared. Someone should be in charge of keeping a budget for the household, and whatever funds there are should be held mutually. This will require a lot of faith in the Lord, as well as in your spouse.

Conclusion

Don't forget to ask God what He wants you to do with your money. He made you stewards over your finances for a purpose, so you should always remember to ask what His plans are. Many blessings can come from appropriate money management in marriage.

Copyright © 2008, Crown Financial Ministries. All rights reserved. International copyright secured. Used by permission.

God's Minimum Financial Standards for Couples

God's Word contains basic principles to govern every aspect of marriage, including finances.
from Crown Financial Ministries

The Word of God has basic principles that govern every aspect of marriage, including His minimum financial standards.

Although often these biblical principles are in marked contrast with the world's ideas concerning money, if couples will dedicate themselves to living by God's principles they will avoid many potential financial problems.

The OPM Principle

The primary financial principle taught to married couples by the world's financial institutions is called *OPM*, or *Other People's Money*.

However, this principle is nothing more than a credit mentality and a credit standard – the ability to borrow that allows couples to buy things they really cannot afford to buy.

This principle works great during the early years of marriage, because it allows couples to accumulate a lot of things they otherwise cannot afford to buy.

Unfortunately, there always comes a day of reconciliation, when the bills for all those things comes due.

Before they realize it, because they built too much too quickly, using too much debt, married couples find themselves in debt far beyond their ability to repay.

God's Minimum Standards

God requires minimum financial standards of finance in marriage for His people.

If couples establish these minimum standards and determine to make them an essential part of their financial management, they will, without a doubt, lay a strong foundation for a healthy and balanced marriage.

The following are four primary minimum standards of finance found in God's Word that all couples are encouraged to adopt.

1. **God owns everything.** *"We have brought nothing into the world, so we cannot take anything out of it either"* (1 Timothy 6:7). Once couples accept the fact that God owns everything and that they have been chosen to be stewards or managers of God's property, it's important for them to manage according to His principles and standards.

It's how we faithfully manage what He has given us that will determine whether He will give us greater things to manage. *"Well done, good and faithful slave. You were faithful with a few things, I will put you in charge of many things"* (Matthew 25:23).

So, since in a marriage a husband and wife are one, the financial assets and incomes of both husband and wife should be merged and they should operate from a unified financial management base, rather than from a separate and independent management base.

2. **Think ahead and avoid problems.** *"Which one of you, when he wants to build a tower, does not first sit down and calculate the cost to see if he has enough to complete it?"* (Luke 14:28) Too often couples put off planning until they are so deeply in debt that it seems impossible to get out. By then it is too late to plan, except for crisis planning. Couples need to begin planning by writing down their goals and objectives, which should include a yearly balanced budget.

These goals and objectives need to be reviewed yearly. Obviously one of the first goals is to avoid financial bondage by staying out of additional debt and committing to pay off existing debt.

This doesn't necessarily mean that they shouldn't borrow, but borrowing to buy consumables, such as gifts, vacations, and clothes, should be avoided. This type of credit debt will put a couple back into insurmountable debt faster than they can pay themselves out of it.

3. **Keep good records.** *"By wisdom a house is built, and by understanding it is established; and by knowledge the rooms are filled with all precious and pleasant riches"* (Proverbs 24:3-4). It is impossible for couples to have their finances under control unless they understand the basics of good bookkeeping.

Recently it was discovered that less than two out of 10 couples know how to actually balance their checkbooks. This means that many married couples seldom know how much money they have to spend or how much they are spending.

Couples should develop their financial plans together and work together, but there should be only one bookkeeper in the home who pays the bills. Two bookkeepers invite bookkeeping disaster.

4. **Get educated.** *"The naive believes everything, but the sensible man considers his steps"* (Proverbs 14:15). Most financially naive couples are not stupid regarding money; they are just ignorant and do not understand how borrowing and interest rates work. As a result, their primary concern becomes "How much are the monthly payments?" rather than "How much is this going to cost ultimately?"

In addition, many times the naive people borrow more money than they can repay because they have no budget. In essence, they have no idea where their money goes each month or how much credit their income can support.

Couples need to learn financial management and budgeting and use that information to avoid debt or financial problems.

Conclusion

God's Word provides standards for managing money that are essential for marital unity. If couples study these biblical principles, learn them and put them into practice in their marriages, and adhere to those standards no matter how tempted they are to adopt the world's standards, their marriages will be strong and will remain sound.

His, Hers or Ours?

When God said in Gen. 2:24, 'They shall become one flesh,' He wasn't talking only in the physical sense.
from Crown Financial Ministries

Ours, Not Mine

In a marriage, there is no "my money" and "your money" or "my debts" and "your debts." There is only *our money* and *our debts*.

A couple cannot be *one* if they separate their lives by separating their finances.

God will bring a couple closer if, from the very beginning, they establish God's Word as their financial guide and then follow those principles.

A marriage is not a 50/50 relationship, as many people think. It is a 95/5 relationship on both sides.

Each must be willing to yield 95 percent of their rights to their spouses. If they are not willing to do that, it will not work.

No viable marriage can survive a "his or her" relationship for long, because it is totally contrary to God's plan.

Couples should avoid having separate financial anything, including checking accounts, because when they develop a his money/her money philosophy, it usually leads to a him-versus-her mentality.

Unwillingness to join all assets and bank accounts after marriage is perhaps a danger signal that unresolved trust issues could still be lingering or developing in the relationship.

Budgeting

Budgeting can be difficult, if not impossible, when spouses do not agree on basic money management principles. Therefore, they should make all budgeting decisions together.

They also need to agree to hold each other accountable for meeting their financial goals, and devise a plan for regular evaluation of how well they are succeeding.

The couple should come to an agreement on the amount of money that can be spent without first checking with each other. The specific amount will depend on the budget category and the couple's particular circumstances. *"Two are better than one because they have a good return for their labor. For if either of them falls, the one will lift up his companion. But woe to the one who falls when there is not another to lift him up"* (Ecclesiastes 4:9-10).

Bookkeeping

Practically speaking, only one person should keep the books.

Even though one person primarily handles balancing the checkbook, both should be fully trained and able to do it.

There is nothing wrong with the wife handling the finances in the family if she is the better administrator, but God still holds the husband accountable for the ultimate decisions.

When there is an impasse, the wife must yield to her husband and allow the Lord to work it out. As they work together, encouraging one another, God will show them His favor and grace.

Nevertheless, being responsible as the leader does not mean the husband is a dictator; the couple should discuss and agree on financial management.

Both spouses should be involved in paying the monthly bills. Doing so will keep both fully aware of their financial status.

Conclusion

Within a marriage relationship the husband and wife are partners who are dedicated to one another.

A bond of uncompromising devotion creates a healthy atmosphere for togetherness: studying God's Word, praying, and even managing money.

Just as it takes two to make a marriage successful, it takes two to establish a clear line of communication in financial planning.

Cash Clash: What's Below the Surface?

If you and your spouse argue about the same money issues over and over, it may be time to look below the surface.

by [Mitch Temple](#)

Fifth grade science taught me that appearances can be deceiving. I learned that when looking at an iceberg, we only see the small portion that sticks out of the water. The largest part of an iceberg — typically 80-90% — remains unseen, hidden below the water's surface.

Financial conflict is like the tip of an iceberg. Many couples cite money problems as the reason for marital strife when the true source of their conflict is a larger issue lurking below the surface. In my years of working with couples in crisis, I've found that financial issues are usually a surface problem driven by deeper issues.

It's easy to mistake finances for the real issue if you argue about it on a regular basis. However, the fact that the same financial arguments happen over and over without being resolved indicates that the real problem is something deeper. That "something deeper" is what we call a *core issue*. If core issues are not dealt with, surface issues — like finances — will keep popping up. It's kind of like trying to keep a balloon below the surface in a pool of water. You keep pushing it down, but it keeps right on coming up.

If you've tried to resolve arguments related to finances, but they keep popping up, it may be time for you to look below the surface. Here are a few questions to ask:

1. **Do we have a breakdown in communication?** If you fail to communicate your thoughts, desires, preferences and so on, your spouse is left to guess what they are. Guessing often leads to misunderstanding, which can lead to hurt feelings and even resentment.

If the only time you try to communicate about finances is when you're already upset or angry, your emotions will get in the way and the conversation will most likely lead to harsh exchanges of words and end up going nowhere. It's important to talk about sensitive issues in a way that is comfortable for both of you.

Try writing down your concerns or desires versus trying to explain them when you're feeling emotional. Be clear about what you need from the other person regarding spending, budgeting, help with balancing the check book and how to get out of financial holes. Don't begin your conversations in a negative tone and expect something positive to come out of it.

Be kind and compassionate to one another...—Eph. 4:32(KJV)

2. **Am I harboring unresolved hurt or resentment?** Sometimes it's easier to argue about money than to admit when we have hurt feelings. If your spouse has hurt you and you're still harboring that hurt — or maybe even resentment — you're going to see everything through that filter of hurt. When your spouse tries to discuss financial issues, you'll be more likely to overreact.

Instead of letting hurt and resentment hinder your relationship, gather the courage to deal with the hurt. Bring it out in the open in a healthy way. Do it before tackling financial issues. That way you'll be able to discuss your financial issues without the extra burden of emotional baggage.

Do not let the sun go down while you are still angry. — Eph. 4:26 (NIV)

3. **Am I afraid to face the truth?** Are you afraid to talk about money for fear that your spouse will discover you made an unwise decision, spent money you shouldn't have, didn't pay the bill when you were supposed to, or have kept other financial secrets?

Dishonesty always reaps a negative outcome. If you make a significant financial decision without talking to your spouse, your actions will almost never be well received. If you've been hiding something you did or did not do, the real issue is not about finances, it's about being honest. Dishonesty destroys trust. When trust is destroyed, your spouse will not trust you to make future decisions, which can leave you open to feelings of resentment, and the cycle repeats itself. Trust has to be rebuilt in a marriage before sensitive and important issues like finances can be addressed properly.

Speak the truth to each other. — Zec. 8:16 (NIV)

By communicating in a clear and loving manner, getting rid of emotional baggage and embracing honesty, you and your spouse can lay a smooth foundation on which to build your financial future.

Copyright © 2008, Focus on the Family. All rights reserved. International copyright secured.

Tithing When Your Spouse Objects

Because tithing involves money, it is a prime candidate for controversy and marital conflict.
from Crown Financial Ministries

Tithing in the Bible

God's Word describes the tithe as a testimony to God's ownership. It was through the tithe that Abraham acknowledged God's ownership. Thus, God was able to direct and prosper him (Genesis 14:20).

God's freedom cannot be experienced in the area of finances unless:

1. God's ownership is acknowledged over everything and our role of stewards who have been placed over His possessions is accepted.
2. The first part is surrendered back to God.

3. There is an understanding that God supplies a surplus above basic needs in order to help those in need.

In the Old Testament the Hebrew people brought approximately 23 percent of their increase to the Lord's storehouse — a physical storehouse. The keepers of the storehouse, the Levites, in turn used what was given to care for the widows, needy foreigners in the area, orphans, and themselves. In the New Testament, the people no longer brought their tithes and offerings to a physical storehouse; instead, they gave of their increase in tithes, offerings, and alms to the church body. The church then used the tithe for spreading the Gospel. The offerings were used for the general and administrative support of the church, and alms were used to care for the poor, widows, orphans, and needy.

Conflict Over Tithing

Because tithing involves money, it is a prime candidate for controversy between a husband and wife. However, if both spouses are Christians, they should have a desire to please the Lord.

It's important for both spouses to be trained in God's principles of finance. That way, they'll understand that tithing is God-ordained, not just a personal desire that one spouse is trying to impose on the other. Giving should come from the heart. As such, tithing is not a law but, rather, an indicator of obedience to all of God's laws. Because the tithe's purpose is to be an individual or family testimony of God's ownership, it was never intended that everyone should give the same amount or in the same way but that each should give bountifully and cheerfully (see 2 Corinthians 9:6-7).

If One Spouse is an Unbeliever

The problem becomes more complicated when one spouse is an unbeliever. Since it is the responsibility of the husband to be the leader in his home, if the wife is an unbeliever, husbands must obey the Lord's direction. Husbands need to realize, however, that the Lord is more concerned about the wife's soul than about money. If tithing becomes an obstacle to the wife, husbands should consider not tithing temporarily in order to win their wives to the Lord. Husbands need to counsel their wives, pray with them, and seek their opinion and direction but according to God's Word the decision is ultimately the husband's. Because most wives in America today are looking for the strong leadership that seems to be lacking in many marriages, husbands need to take the lead regarding tithing.

If the unbelieving spouse is the husband, the believing wife should submit to his wishes and trust that her submissive attitude will win him to the Lord (see 1 Peter 3:1-6). Remember it is not the money but the attitude of the heart about which the Lord is most concerned. If wives have made commitments to give and their husbands object to giving, God sees the desire of the wives' hearts to tithe and He will honor that commitment, even though wives honor their husbands' wishes. God will bless because of the wife's *attitude*, not because of giving.

However, a wife might still ask her husband to let her give an amount smaller than the tithe for at least a year. If, at the end of the year, the family is worse off financially *as a result of giving*, she will agree to stop giving. If the family is better off, the husband may agree to give more. In Malachi 3:10, the Lord says to test Him in this thing (tithing). Often this is just the opportunity for God to prove Himself real to a doubting spouse.

Conclusion

Giving the tithe is the outward expression of inner commitment — or lack of it. It is material and financial surrender prompted by spiritual surrender. However, if couples do not tithe because one spouse objects to

tithing, the subject should be placed "on the back burner," until they are able to discuss and study the principles of tithing together.

Copyright © 2003, Crown Financial Ministries. All rights reserved. International copyright secured. Used by permission.

Why Does My Spouse Spend So Much?

Like many young couples, Graham and Anna had very different ideas about spending and how much things should cost.

by Sandra Lundberg

Making no effort to be quiet, Graham comes to bed. It's about 1:00 a.m. Anna has been asleep for three hours, but she's wide awake now.

"Anna," says Graham, "we're never going to make it if you keep spending so much money."

Stress squeezes Anna's stomach. She knows Graham has been working on their finances. She'd like to pretend she didn't hear him, but figures she can't.

She turns toward him. "Honey, what can I do? I try not to spend too much. There are things that we need."

Graham sighs. "We need \$50 worth of makeup from Dillard's? We need \$120 worth of groceries a week? We need to buy new furniture for the living room and put up new curtains? These are not needs, Hon."

Anna stares at the ceiling. "Okay, the furniture and the curtains may not be needs, but my makeup and—"

Graham interrupts, "Honey, you're beautiful. You don't need to spend that kind of money on makeup."

"But that's what it costs. And I don't buy it that often." She tries to snuggle next to Graham, but he pulls away.

"Are you kidding?" he says. "I'm so stressed out, and you think you can just cuddle up and be cute and it'll all be okay. You've got to take some responsibility here, Anna. Things are not okay."

As Graham and Anna have found, it can be a huge problem between husband and wife when one of them spends—or seems to spend—too much. But it's a problem the two of you can face and conquer together, especially if you keep the following principles in mind.

1. **Understand that you're on the same team when it comes to finances.** Chances are that neither of you wants to be told by your spouse exactly how much you can spend or where you can spend it. This doesn't communicate respect or trust for one another.

You can start by agreeing that you both want the same things concerning money — a certain amount of security and a certain amount of freedom. Those amounts may not be the same, but the general goals are. More importantly, you both want to emphasize the health of your relationship over the details of accounting.

When you're on the same team, it's easier to come up with creative solutions to spending disagreements. For instance, Graham and Anna might decide that each spouse will have a certain number of dollars set aside for grooming supplies each month or each quarter — rather than spending "as needed" on a "need" that hasn't been agreed upon.

- 2. Understand the underlying reasons why your spouse overspends.** Let's say a husband and wife go to the mall. The wife buys face powder and the man buys a computer program. Neither accuses the other of overspending.

But what if these people feel compelled to go back to the mall the next day or week? What if the wife buys the newest trend in eye makeup and lipstick? What if the man buys another piece of software he doesn't really require and a memory expansion card that allows him to use it? They may be trying to meet needs that purchases can't satisfy.

You've probably heard a variety of reasons for overspending: deprived childhood, privileged childhood, depression, anxiety, the thrill of the hunt. All of these have one thing in common: a search for security. Consciously or not, the spender thinks something like, "If I have this, I'll be in style." Or, "I'll be accepted." Or, "I'll be safe." Or, "I'll be okay."

Buying things doesn't provide real security. It does nothing to change God's love for us. Due to the consumerism so prevalent in our culture, it's an ongoing battle for many people to let go of the fleeting gratification of things for the long-term security of a relationship with God through Christ.

Before making a purchase, husbands and wives need to ask themselves, "What am I trying to do?" If the answer has anything to do with finding fulfillment or escaping stress or pain, don't buy the item. It will never meet that need. Instead, take your quest for security to your heavenly Father and find it in Him.

If your spouse struggles in this area, support him or her in seeking security from God instead of goods. A pastor or counselor can help.

- 3. Understand what things cost and how often they must be purchased.** People often enter marriage with very different experiences of spending, saving, and tithing — and preconceived ideas about what things should cost.

Take that husband and wife at the mall, for example. He buys a piece of computer software; she buys makeup from a department store. Each experiences "sticker shock" over the other's purchase.

"How can you spend that much for a little eyebrow pencil?" the husband protests. "You can get a whole box of Magic Markers for the same price!"

"Look who's talking," says the wife. "You just spent more on that computer tax program than it cost to hire that guy to do our taxes last year."

Both partners end up on the defensive.

Marriage counselors sometimes have couples go through lists of purchases, mark down what they think the prices of those items would be, and compare notes. Something like this may be worthwhile if the two of you struggle with the costs of each other's purchases. You may also want to divide the same list into wants and needs, indicate how often you think each item should be purchased, and compare results.

Knowing a certain computer program is purchased once, with upgrades bought every year, for example, will help spouses agree on the real cost. So will learning that \$20 worth of powder could last three months for some women and six months for others.

4. **Understand that you must live on less than you earn.** Living from one paycheck to the next isn't comfortable for anyone. It can lead each of you to feel taken for granted, used, and insecure about the future of your marriage and finances. That insecurity is heightened when you ask the question, "What if I lost my job?"

The real problem may not be your spouse's spending or earning, but a failure to budget. That was true of Graham and Anna.

Let's look in on them three months later.

They've been working on their finances, reviewing their spending and goals once a week. They've disciplined themselves to take from one area to cover another so that they don't bust their new budget.

Over a cup of coffee Graham says, "Okay, Anna. I've finished looking at our finances for this month."

"I think we did better," Anna says. "I spent more on groceries than we planned, though. Like detergent and fabric softener and stuff."

"So," Graham replies, "that explains the \$150 bill at Sam's instead of the usual \$100."

"Yeah," Anna says.

"How long do fabric softener and detergent usually last us?"

"At least six months."

"So it's not something we have to buy every 30 days," says Graham.

Anna shakes her head. "No, no."

Graham sighs, relieved.

From *Focus on the Family's Complete Guide to the First Five Years of Marriage*, published by Tyndale. Copyright © 2006, Focus on the Family. All rights reserved. International copyright secured.

Big Dreams on a Small Budget

By understanding the three Cs of financial contentment, you can live large — regardless of the size of your budget.

by Carolyn MacInnes

You know those newlyweds who sip iced lattes in the spa outside their five-bedroom Tudor while planning their next trip to Italy?

Neither do I.

Most people I know started out eating mac and cheese in a cramped apartment while sorting stacks of bills.

Weren't your first years of marriage supposed to be magical? Weren't you supposed to take weekend getaways, buy spontaneous gifts and paint the town? So why does it seem that every dime is paying off the past or accruing for the future?

Enjoying the "just married" moments and still saving money is challenging — but you *can* live well when you prioritize your spending based on the three C's of financial contentment:

Choose what matters most.

If you can't have it all, discover the most important aspects of your activities. What's the *best* thing about going to the movies? If you think it's the atmosphere, attend an earlier (cheaper) show. If it's discussing films with friends, rent one at home and invite the gang. Figure out what brings you the greatest enjoyment. Then look for ways to have fun without breaking the bank.

Cherish what you have.

When the Joneses are buying hot tubs and big screen TVs, it's tempting to pull out the credit card and keep in step. It's the American way, right? How quickly we forget to thank God for the simplest things. Even hot showers, comfortable homes and cupboards full of food represent luxury to people in most other nations. Challenge yourself to take your eyes off of your neighbor's toys and to reflect upon everyday blessings.

Commit to God what's His.

God commanded the Israelites in the Old Testament to give Him the first 10 percent of everything they harvested. This showed they trusted Him to provide the rest. New Testament writers don't play with percentages; they remind us that *all* we have is God's. The lessons: Give generously and spend wisely. When we invest our time and money in Him, we reveal our hearts. And if you think faithful giving only leads to *eternal* rewards, talk to someone who consistently offers his "first fruits." He can probably amaze you with stories about God's abundant provision here on earth.

Live better — and smarter — by incorporating the three C's of financial contentment. Here are 20 money-saving tips to get you going.

1. **Dig discount stores.** Save big bucks, even on name-brand items.
2. **Play the host.** Forget going out. Cook for your friends or plan a potluck party.
3. **Keep the change.** Empty your coins into a change jar; you'll be surprised when you count them in a year.
4. **Buy and sell used items online.** Books, music and videos are often sold in great condition. (Bonus tip: Read about the seller's track record before you buy!) Take care of your items and sell them back when you're done.
5. **Buy a sprucer-upper.** While not everyone can restore a turn-of-the-century home, it's easy to find a house with ugly paint and carpet. One couple invested a few thousand dollars into renovations and upped the value of their place by \$35,000.
6. **Rent movies.** A movie night at home runs you a fourth of the price of two theater tickets. Older flicks are often cheaper than new releases – and may contain less questionable content. (Bonus tip: Don't let late fees drain your savings!)
7. **Curtail Cable.** Three hundred channels and nothing on? Save yourself \$300 to 400 a year by simply "cutting the cord."
8. **Purchase a pre-owned car.** A reliable used car with low mileage costs thousands less than a new one; insurance costs less too.
9. **Work out wisely.** Forgo gym fees. Buy a \$10 exercise video, purchase used equipment or get a walking buddy.
10. **Accelerate your equity.** With mortgage accelerator plans, you make half a house payment every two weeks rather than a whole payment once a month. You'll build equity faster, save tens of thousands of dollars and pay off your mortgage years ahead of schedule.

11. **Split a meal.** Many restaurants pile on the food. Save by sharing, or making a second meal from your leftovers. Note: Even if you split your dinner, leave a gracious tip. The waiter served you both.
12. **Scrutinize sales.** If you've collected closets and cupboards full of wrong-sized, wrong-colored, wrong-flavored items you'll never use, you've wasted money, not saved it. Shop carefully: a "sale" isn't always a "good deal."
13. **Use credit card caution.** Keep one credit card and pay it off monthly. You'll save on interest fees and avoid buying things you can't afford.
14. **Limit the liquor.** Moral considerations aside, alcohol is expensive. And in some states, insurance rates can skyrocket based on a person's alcohol intake. Read more at <http://www.insure.com/articles/lifeinsurance/alcohol.html>*
15. **Send yourself packing.** Why spend \$6 a day for lunch? Bring leftovers or a sandwich for next to nothing!
16. **Consider the lattes.** Do the math: 260 (weekdays a year) x \$3.25 for a specialty coffee drink = \$845. Instead, set up a coffee pot at work and have coworkers chip in for beans.
17. **Love your list.** Clever in-store advertising begs you to impulse buy. Your only hope is to remember what you came for. (Bonus tip: Don't shop for groceries when you're hungry!)
18. **Ponder prescriptions.** Buy the generic brand of your medication. Even better, purchase prescriptions by mail. You'll get several months' worth at once and save on co-pays.
19. **Care for your car.** Paying too much for gas and repairs? Experts provide fuel-efficient driving and maintenance tips at www.fueleconomy.gov*, <http://www.epa.gov/otaq/consumer/17-tips.htm>* and <http://www.ftc.gov/bcp/edu/pubs/consumer/alerts/alt064.shtm>*
20. **Do-it-yourself.** Save hundreds of dollars on your home by learning to landscape, redecorate or remodel.

It's great to dream about the future — and wise to plan for it — with the one you love. But ultimately, your level of financial contentment as a newlywed depends on your mindset. French poet John Petit-Senn summarized it this way: "Not what we have, but what we enjoy, constitutes our abundance."

Copyright © 2004, Carolyn MacInnes. All rights reserved. International copyright secured. Used by permission.

Battling the Monthly Budget *from Focus on the Family*

Do you remember learning about the Battle of the Little Bighorn in history class (commonly known as "Custer's Last Stand"), a battle in which Lakota-Northern Cheyenne tribes annihilated George Armstrong Custer and all his men?

Of course, the Cheyenne tribes had the superior warriors that day. But several contributing factors led to Custer's demise: a poor military strategy and communication skills, for starters. Historians even suggest Custer put a little too much stock in his own military might, while underestimating his opponent.

Every month many families wage war of a different sort. There are no rifles and arrows involved, but much like Lt. Col. Custer's last stand, they are woefully unprepared for battle.

You see, when your family operates without a financial strategy, when you don't communicate to each other about money management or when you don't trust that God will provide Sunday through Saturday, you inevitably set the stage for a financial variation of Custer's infamous defeat.

Consider this:

- Only 1 in 5 people use a monthly budget. [1](#)

- Families carry 2.1 trillion in debt, up from 351.9 billion in the late 1970s. ²
- About 50 percent the families surveyed spend \$2,500 to \$5,000 a month on debt payments. ³
- Savings are at an all-time low, according to the U.S. Bureau of Labor Analysis. We tuck away only 1.2 percent of our income. ⁴

Now let's assume for a moment that your family has a realistic budget and a sound financial strategy. You've cut out the morning latte and weekly Amazon.com purchases, and you are among the 22 percent of Americans who claims they waste no money

⁵. Still, after paying off expenses, your family is left with only pennies to spare. Despite your best efforts, saving for emergencies is out of the question.

If this sounds like your household, a change in tactics might be in order.

Perhaps it's time to reevaluate spending habits for necessities like housing, food, transportation and insurance. Even small savings can add up over a year.

Another option is to examine your attitude. Are you overconfident like Lt. Col. Custer or have you made God the centerpiece of your financial decisions? Are your budget battles all-consuming, or are you embracing Christ's instructions in Matthew 6:25: "Therefore, I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more important than food, and the body more important than clothes?"

Maybe you've never developed a solid financial strategy. If so, sticking to a monthly budget is a good start, but it's only the beginning. Wherever you place yourself on the money management scale, the following advice from Crown Financial Ministries may relieve some of the stress and help prepare you for financial battle.

Copyright © 2007 Focus on the Family. All rights reserved.

¹Fetterman, Mindy, "Financial diet tip #1: Carve up your expenses," *USA Today*, 15 April 2005.

²Fetterman, Mindy, "For many Americans, it's time to go on financial diet," *USA Today*, 15 April 2005.

³Fetterman, Mindy, "Financial diet tip #1: Carve up your expenses," *USA Today*, 15 April 2005.

⁴ibid.

⁵ibid.

Budget Busters, Part 1

If your family struggles with making ends meet, these budget busters may be the culprit. Here's how your family can start living in the black again.

from Crown Financial Ministries

Budget busters are the large potential problem areas that can destroy a budget. Failure to control even one of these problem areas can result in financial disaster. Below we have given suggestions on how to identify potential troublesome areas before they become budget busting problems.

- **Housing (38 percent of your monthly budget)**
- Typically this is one of the largest budget problem areas. Many families buy or rent a house they cannot afford. Housing decisions should be based on need and financial ability, not on internal or external pressure.
- **Food (12 percent of your monthly budget)**

- Many families buy too much food. Others buy too little. The reduction of a family's food bill requires quantity and quality planning.
- **Transportation (purchase and maintenance, 15 percent of your monthly budget)**
- Often consumers are unwise when it comes both to purchasing and maintaining automobiles. Many families buy cars they cannot afford and trade them in long before their usefulness has expired.

Other than salespeople who need new cars regularly, most Americans trade cars because they want to rather than need to. In addition, most Americans pay premium prices for repairs and general maintenance on their cars, which many times can be avoided.

- **Debts (5 percent of Net Spendable Income)**
- Although it would be great if family budgets restricted themselves to only 5 percent debt (credit cards, bank loans including home equity loans, and installment credit), the unfortunate norm for the typical American family far exceeds this amount.
- **Insurance (5 percent of Net Spendable Income assuming an employer provides medical insurance)**
- Few families understand how much and what kind of insurance is needed. Insurance should be used as a supplementary provision for the family, not for protection or for profit.

Insurance is not designed for saving money or for retirement. So, select insurance based on God's plan for your life, not on what someone else says you need for your life.

- **Recreation/Entertainment (5 percent of Net Spendable Income)**
- Although Americans are a recreation-oriented society, those who are in debt should not use their creditors' money to entertain themselves or their families. The normal tendency is to escape problems, if only for a short while—even if the problems then become more acute.

Although families need a certain amount of recreation and fun in order to maintain a healthy family atmosphere, they also must resist the urge to indulge excessively and control recreation and entertainment expenses.

- **Clothing (5 percent of Net Spendable Income)**
- Many families in debt sacrifice this area in their budget because of excesses in other areas. And yet, with prudent planning and buying, families can be clothed neatly without great expense.
- **Medical and dental (5 percent of Net Spendable Income)**
- Families need to anticipate these expenses in their budgets and set aside funds regularly to cover the expenses. Do not sacrifice family health due to lack of planning, but at the same time do not use doctors and dentists excessively. Prevention is much cheaper than treatment or correction.
- **Savings (5 percent of Net Spendable Income)** It is important that families establish some savings in a budget. Otherwise, the use of credit becomes a lifelong necessity and debt, a way of life. A savings plan will allow for the purchase of items with cash rather than credit, irrespective of the store.

Once you've identified these areas of your budget, how can you adjust problem areas that could become "budget busters?" Read Part 2 and find out how.

Adapted from the article "Budget Busters" by Crown Financial, Inc. Copyright © 2007 Crown Financial Ministries. Used with permission. All rights reserved.

Budget Busters, Part 2

Keep monthly expenses like housing, food and transportation from breaking the bank each month.

from Crown Financial Ministries

In Part 1 of "Budget Busters," we identified sections in our budget that keep us living in the red. Now that we know *why* we run a deficit each month, one question remains.

How can we keep our costs from breaking the bank each month? Here are some ideas.

Housing

1. Purchase a home only if total housing payments (mortgage, taxes, insurance, utilities, phone, and maintenance) do not exceed 38 percent of Net Spendable Income.
2. Do not finance a second mortgage for a down payment and do not finance closing costs.
3. If trading, make sure it is a need and not simply a desire.

Food

1. Plan a weekly family menu and stick to it.
2. When shopping always use a written grocery list and do not deviate from it, if possible.
3. Avoid shopping when hungry or in a hurry.
4. Avoid expensive prepared and frozen foods.
5. Purchase sundry items, household cleaning products, and paper products at discount retail stores or retail warehouses.
6. Shop advertised specials and use manufacturer's coupons.
7. Try generic or store brand products.
8. If at all possible, avoid shopping with small children.

Transportation

1. Automobile expenses (monthly payment, repairs and maintenance, gas and oil, tags and taxes, and insurance) should not exceed 15 percent of Net Spendable Income.
2. Evaluate the reason for trading. Is it a need or simply a desire?
3. Can a present car be repaired for less than six monthly payments on a new car?
4. Pay cash for a new car if possible. If not, make sure the current car is paid off before purchasing a new one.
5. Buy a quality used car rather than a new one.
6. Avoid car leases.
7. Perform routine maintenance and minor repairs yourself.
8. Purchase supplies at wholesale distributors.
9. Use the cheapest gasoline recommended by the owner's manual.
10. Consider dropping collision insurance if the car is four years old or older.

Debts

1. Destroy any credit card that you cannot pay in full each month.
2. Establish a payment schedule that pays all creditors regularly.
3. Buy with cash and sacrifice wants and desires until debts are current.

Medical and dental

1. Teach children to eat the right foods and clean their teeth properly.

2. Take care of the physical body through diet, rest, and exercise, and it will most likely respond with better health.
3. Question doctors and dentists in advance regarding costs.
4. Shop around for prescriptions and ask for generic drugs.

Savings

1. Use payroll deduction, if possible, for savings. This removes the money for savings before it is received as salary.
2. If payroll deduction is not available, use automatic bank withdrawal from the checking account.
3. Write a check to the savings account as if it were another creditor.
4. When an existing debt is paid off, reallocate that money to savings.

Adapted from "Budget Busters," courtesy of Crown Financial Ministries. Copyright © 2007 Crown Financial Ministries. Used with permission. All rights reserved.

Attitudes That Lead to Budget Struggles

God's will and plans are not always compatible with ours. When we turn our finances over to him, we must accept his direction.

from Crown Financial Ministries

The apostle John said that if we ask anything according to His will, the Lord hears us (1 John 5:14). But God's will is not always compatible with our will.

All too often we strike out on our own without seeking a clear direction from Him. We take control of the reins, feeling that we know what direction is best. This is especially true when we make financial decisions. True, we may get into debt by buying the latest and greatest hot-ticket item, but more often than not, we fritter away what we have on small purchases.

Regardless of how we incur debt, one notion is clear: We not only compromise our monthly finances if we have a cavalier attitude toward money management but we also jeopardize our relationship and dependence on our Creator.

Do you pray and seek the Lord's counsel before making financial decisions? Or are you quick to forge ahead because of what *you* feel are the best decisions? Consider these guiding principles to help you steer clear of attitudes often associated with money management.

1. **If a Christian is worried, frustrated, and upset about money, God is not in control.** God said that worry is not in His plan for our lives (Matthew 6:25). If we are relying on His guidance, He will supply all our needs, just as He has promised. So, believing that, we can concentrate on other things.
2. **God will never use money to build our egos.** Many times Christians become trapped by financial ego and find themselves catering to the wealthy rather than to those whom God has brought across their paths. However, in Christ we are all financially equal. When we depart from this world, we will take nothing from this world with us. All that we will have for all eternity will be the treasures we have laid up in heaven. Those treasures are not deposited by human ego, rather by humility.
3. **God will not cause Christians to hoard.** There is a distinct difference between saving and hoarding. Saving is biblically recommended in order to be prepared for inevitable emergencies or adversity. Hoarding is putting money aside to guard against any and all calamities, yet seldom using it for family emergencies or financial setbacks.

A Christian cannot be within God's will and hoard money. Hoarding prevents Christians from seeing the needs of others and prohibits them from abandoning even a small portion of their hoarded

funds to help the needy. Unfortunately, those who are guilty of hoarding usually can rationalize their behavior with so-called righteous arguments, but their arguments are contrary to the Word of God.

4. **God will not use money to satisfy every whim and desire.** It is important that we begin to adjust our lifestyles to be consistent and compatible with a Christian commitment. That commitment does not include lavishness. God does not want us to live in poverty; there is nothing inherently spiritual in poverty. Neither is there any sin in wealth. However, God does not desire for his people to live in worldly lavishness while His work needs to be funded and brothers and sisters in Christ throughout the world do not even have the basics of food and clothing.

So, although it is not wrong to live well, we should not live lavishly or extravagantly. Our lifestyles must be guided by the Holy Spirit—not determined by the lifestyles of others. Although God does not supply the money to satisfy our every whim and desire, He has promised that He would meet our needs and provide an abundance so that we can help others. It is when we accept this principle that God will multiply our abundance as well.

To achieve God's best, we must apply what He says. Information without application leads to frustration. Christians who are not experiencing peace in financial matters should reevaluate and ask themselves: Who is in control of my financial decisions? Who is directing my paths? Am I being controlled by God or by my own desires?

Blessing Your Spouse

by [John Trent](#), [Gary Smalley](#)

The elements of [the blessing](#) are not just limited to the parent/child relationship. We feel strongly that they can be found at the heart of any healthy relationship.

We've discovered just how valuable applying the five elements of the blessing can be to important relationships besides those with our children. Let's look at how the blessing can and should be given to a spouse and the relationship gains that can happen as a result.

Be a Source of Blessing

Laura was fed up with her husband and with all the upheaval in their lives. He often traveled out of town, and when he was home, he drank and made life miserable for her.

In her frustration, Laura came within an eyelash of throwing in the towel and filing for divorce, but her good friend Gayle talked her into going to see her pastor who she felt might be able to help. Even though Laura was reluctant at first, she was at the end of her rope. She made an appointment and went to see him.

For nearly 40 minutes this wise pastor simply listened to her story. After Laura had shared her nonstop description of every one of her husband's faults, she finally sat back with a loud "Humph." Smugly she waited to hear an "Amen" from the pastor, or at least a hearty confirmation that hers was the worst husband he had ever heard about.

At first the pastor didn't say a word. Deeply engrossed in thought, he literally waited several minutes before he spoke. Finally he sat up, looked her in the eye and said gently, "Laura, have you ever forgiven your husband for all his many faults?"

You could have heard a pin drop. Laura had not expected to receive this kind of advice. ("No wonder his counseling is free," she thought.) Of course she had not forgiven her husband! He had never asked her to,

and she wasn't about to bring it up. He had caused her to suffer, and she wasn't going to let him off the hook that easily.

"Laura, would you think about what I've said today, and would you promise to come back and see me next week?"

As she grabbed her purse and headed for the door, she heard herself mutter something like, "That would be fine, Pastor"; but she never thought she would be seeing him again. Yet something happened that week that began to change Laura's perspective on her marriage. Something drew her back to this man's office the next week.

In spite of telling herself repeatedly that she should simply forget what the pastor had said, Laura did get a great deal of thinking during the week. While it didn't all make sense, it began to dawn on her that it wasn't her husband who was on the hook – she was! He didn't lose any sleep about his behavior; she was the one getting the ulcers.

Laura was still confused and had a great many questions for the pastor the next time they met. However, God had already begun to do some miraculous things in Laura's life. That afternoon, in the quietness of the pastor's study, she surrendered her life to Christ. She also decided to give up her need for revenge, to forgive her husband for all he had done, and to learn to love him unconditionally.

Laura's husband was a truck driver, and almost a week went by before he returned home. When he came into the house, he could have sworn he was at the wrong address. He couldn't believe how peaceful things were. Just a week ago everything he did made his wife mad; now she was going out of her way to do things for him. When this rowdy truck driver found out Laura's change of heart had something to do with religion, he tossed her behavior aside as though it were another diet his wife had discovered. While it made things a lot nicer in the short run, soon her willpower would fade and they would be back at each other's throats.

After five months, Laura's *husband* made an appointment to see the same pastor she had seen.

"You've got to tell me about what happened to Laura," the truck driver said. "She's changed so much. It's made me realize what a rotten husband I've been these past years. Pastor, I have a drinking problem, and I need help with it."

What made all the difference for this couple was that Laura, in spite of the fact her husband didn't "deserve" it, decided to give him the blessing. For years she had made just the opposite decision. She had devalued him and even cursed him to his face. She hated his occupation that took him out of town and filled his clothes with the smell of diesel fuel.

When Laura's life was changed by the Source of blessing himself, she was able, out of the overflow of her life, to attach high value to her husband and bless him. Instead of riding him about getting another job, she found ways to build him up and encourage him. Where once she had gone days without speaking to him when she was angry, now she told him her feelings, but without anger and hate. Meaningful touching even began to come back into their relationship, something that Laura had withheld from her husband when her spirit was unforgiving and bitter.

Granted, this is a dramatic example of what can happen when one spouse decided to be a source of blessing to the other. Their problems were of the major league variety, and they needed to make a great deal of changes. However, in everyday households all across the country, with everyday problems and tensions, providing the elements of the blessing to a spouse can revive, encourage and rejuvenate a marriage.

Let's look briefly at the elements of the blessing and see just how important each is to a healthy marriage. In fact, show us a couple that is growing together and we'll show you two people practicing these principles of blessing.

Excerpted from *The Gift of The Blessing*, published by Thomas Nelson Inc. Copyright © 2004 by John Trent and Gary Smalley. All Scripture quotations are from The New King James Version. All rights reserved. Used by permission.

Meaningful Touch in Marriage

The same need for meaningful touching we see with our children is equally important in a marriage.

by [John Trent](#), [Gary Smalley](#)

The same need for meaningful touching we see with our children is equally important in a marriage. One wise husband realized the importance of this need during a difficult time his wife was experiencing, and it did more to minister to her than anything else he could have done.

When Marilyn was getting dressed one morning, she noticed something that didn't seem quite right. She found a small lump on her breast that she had not been aware of before.

Marilyn wasn't overly concerned, but she knew enough from reading magazines and watching television to know that she needed to get it checked. She told her husband, Art, what she intended to do, and then called the doctor for an appointment. Two weeks later, Marilyn went to the doctor to have a biopsy done on the lump. Three days after her appointment, she was lying in a hospital bed facing a radical mastectomy.

For Marilyn, the hardest thing she faced after the surgery wasn't her recovery, but what Art would think of her now. Would she still be attractive to him? How would he feel about touching her? Questions like these ran over and over in her mind.

The morning she was to be released from the hospital, Marilyn and Art were alone in her room. Her husband sat on her bed and took her hands in his.

"Sugar," he said, "I want you to know something. You're as beautiful to me now as you were on our wedding night. Don't you ever forget that."

Then Art looked over to make sure the door was shut, winked at her, and said, "After you get home and get rested up, we're going to have to get the lock fixed on the door."

Marilyn hugged her husband, and tears came to her eyes. She knew exactly what he meant by that last statement. Early in their marriage, when someone had forgotten to lock the door, one of their boys had walked into their room at a most inappropriate time. The result was that a new lock was installed on the door the next day. "We're going to have to get the lock fixed on the door" became their private password to an intimate evening.

What had concerned Marilyn was not only how her operation would affect their sexual relationship, but also whether it would keep Art from touching her outside the bedroom. His words and actions that morning assured her that this important element of the blessing would still be a part of their relationship.

Sexual touching is important in any growing relationship; however, it should not be the only time a couple touches. Our friend, Dr. Kevin Leman, notes this in his book [Sex Begins in the Kitchen](#). He points out that genuine intimacy is developed in the small acts of touching in the kitchen, or walking through a mall together hand in hand, or sitting close together on the sofa watching television.

Speaking of "sex beginning in the kitchen," we heard a true story from a recent participant in a seminar who tried to apply the concept of meaningful touching with his wife, and it left him in an embarrassing situation!

After hearing the concept of meaningful touch talked about over and over, it really stuck with this man. One afternoon after cutting the grass, he came in to take a shower and clean up. He had left the bedroom door open, and when he finished his shower he walked over to the rack to get a towel. From where he stood, he could see his wife standing in the kitchen preparing their dinner.

What a time for meaningful touching, he thought to himself. Without a moment's thought, he ran down the hall in his birthday suit and burst into the kitchen to give his wife a big hug. What he couldn't see from the bedroom or as he raced down the hall was his neighbor's wife who had come over to visit. That shocked neighbor saw a great deal more of this husband than she had ever expected! His timing was terrible, but no one could fault his commitment to meaningfully touch his wife!

Meaningful touch can enrich your relationships in many ways. *Psychology Today* reported that, regardless of gender, people who were comfortable with touching were also more talkative, cheerful, socially dominant and nonconforming; those uncomfortable with touch tended to be more emotionally unstable and socially withdrawn. Those more comfortable with touch were less afraid and suspicious of other people's motives and intentions, and had less anxiety and tension in their everyday lives.

Yet as powerful as it is, touch alone is not enough to sustain a growing marriage. Researchers at the University of Illinois used three measures of intimacy to assess marital satisfaction and happiness. They found that each form of intimacy made its own important contribution. However, conflict and divorce potential were most closely linked with a lack of the next two elements of the blessing – emotional and verbal intimacy.

Excerpted from *The Gift of The Blessing*, published by Thomas Nelson Inc. Copyright © 2004 by John Trent and Gary Smalley. All Scripture quotations are from The New King James Version. All rights reserved. Used by permission.

[A Spoken Message/Attaching High Value to a Spouse](#)

When we decide to place high value on our spouse, and then back that up with spoken words, it can do wonders for a relationship.

by [John Trent](#), [Gary Smalley](#)

Let's combine the next two elements of the blessing into one way of making sure your spouse receives the blessing. When we decide to place high value on our spouse, and then back that up with spoken words, it can do wonders for a relationship.

A popular bumper sticker slogan reads, "Have you hugged your kids today?" Another, equally important phrase that you can copy and paste to your refrigerator, bathroom mirror or forehead is: **Have You Praised Your Mate Today?**

An everyday dose of praise, whether in the form of a word picture or just a statement like "Great dinner, Honey" or a "You are so kind to other people" or even a "You make me so proud the way you handle the children" can do wonders in a relationship.

Spoken words that attach high value to our spouse are so powerful that they can enrich almost any marriage. Why not try a project in your home to discover just how true this statement can be?

For one month, 30 days, praise at least one thing you appreciate about your spouse each day. Be sure you point out things about his or her character (being kind, generous, thoughtful, punctual, organized and so on), as well as what they accomplish. Don't tell your husband or wife you're doing this. We give this assignment to many couples in counseling, and it in itself has caused positive changes in relationships.

The Power of a (Word) Picture

While we have talked about using word pictures to praise a husband or wife, they can also be used to help discuss an important issue or avoid a heated argument. By using a word picture to convey a concern we have, instead of lashing out with damaging words, we can often motivate our mate to change and get across a message we can't seem to get across with only words.

Don and Bee are dear friends who have attended several of our relationship seminars. As part of these seminars, couples and singles learn how to use word pictures with their spouse, their children, or in any meaningful relationship.

Bee had been struggling with something in her marriage for quite a long time; something that ate away at her self-confidence and caused her constant embarrassment over the years. She was bothered about the condition of their house. The Lord had greatly prospered Don's business, and much of their resources went into supporting their church and various ministries. They were both generous with their time as well. Don especially was always inviting a new couple from church home to dinner or offering to put up this missionary or that speaker.

Bee was every bit as hospitable, but she was the one having to struggle in an undersized kitchen to feed all the guests, or skip taking a shower because the hot water heater allowed only three hot showers, or somehow finding a place for six or even 10 people to sleep when there were only two beds in the house.

It was not a question of finances that held Don back from moving into a larger home; it was his desire not to be ostentatious and flaunt what God had given them. Bee understood her husband's motives and made do with the situation as best she could.

After learning about using word pictures to communicate a concern with her spouse, Bee decided she would share one with her husband to describe her feelings toward the home she was living in. Here is the word picture she used:

"Don, I feel like you're the game warden who takes such good care of the trout in the waterways around our house. You help keep the streams and ponds clean, and even make sure that when the trout are spawning, they have help getting upstream.

"When we were first married, I felt like I was one of those trout in the stream. I could see you standing on the bank, and I longed for you to scoop me up in a net and take me to the stream by your house. Then one day you did come for me with a net and gently picked me out of the water. It was the happiest time of my life; but instead of ending up in the little stream, you put me in an old, rusty barrel filled with fresh water.

"For 22 years you've made sure I had plenty of food and you've kept the water clean, but I long for the day when you will pick me up in your net and put me in that little stream by your house. Don, that's the way I feel about living in this house. I feel like we're living in a rusty barrel, and it makes it hard on me and the people we have over to the house."

Bee's years of longing came to an end that night. She had talked to her husband numerous times about this subject and had even tried to share her feelings with him about their living situation. Yet Don had never seemed to understand how important it was to her, until she shared this word picture with him.

Don loved his wife deeply and had attached high value to her throughout their marriage. He did not want to devalue her in any way, so when he finally understood through this story how she really felt about their house, he responded immediately. Don wrote her a check that night to hire an architect to draw up the plans for a new home, a home where she could enjoy having people over, serve them better, and have a comfortable place for them to stay.

We were so convinced of the benefits of using word pictures that we wrote an entire book on the subject, *The Language of Love*. And we hope through this story you can see their usefulness in a marriage. Whether you use a word picture in praising your spouse or in sharing a concern, it can be a helpful tool to communicate words of high value to your mate.

Scripture teaches that marriage is ordained by God and part of His original design for us as well as a foreshadowing of our eternal relationship with Him.

Excerpted from *The Gift of The Blessing*, published by Thomas Nelson Inc. Copyright © 2004 by John Trent and Gary Smalley. All Scripture quotations are from The New King James Version. All rights reserved. Used by permission.

Picturing a Special Future for Your Spouse

Our mate needs to hear positive words that picture a special future in the same way that our children do.
by [John Trent](#), [Gary Smalley](#)

The other night my (John's) wife and I were watching part of a comedy show on television that we thought was funny. The scene was a forest meadow where an outdoor wedding was taking place.

There in the clearing were the bride and her attendant, and the best man alongside the bridegroom, who looked worried and out of place. The minister asked the bride to say her vows, which she had made up especially for this occasion. Unhesitatingly, she launched into goal after goal, commitment after commitment, and dream after dream she had for herself, her husband and their marriage. In fact, she went on so long night fell in the forest.

When she finally finished, the exhausted minister turned to the groom and asked him to repeat the vows he made up. Looking around nervously, his only words to the minister were, "Well, I hope this works out!"

His vows were not the kind of words that a new bride could build a secure future on. They were funny all right, but they did not provide the kind of security a wife needs to know that she had a special future ahead of her.

In a marriage, our mate needs to know that he or she is a special part of our future. What's more, our spouse needs to know that the way we look at him or her today leaves room for positive change and growth in the future. Tod learned this lesson the hard way with his wife, Betty.

Betty was not the world's best house cleaner. Her home was not what you would call neat and clean before they had children, and with three little ones running around, she had nearly given up on their home ever being clean. Like what happens in many marriages, her husband, Tod, had a different temperament. He was incredibly neat and clean. Tod even kept his workshop, where he spent time on his hobbies, so clean that a person could eat off the floor.

Tod was so frustrated with his wife's sloppy ways, he spent much of his time berating her for being a poor house cleaner. She would *always* be messy and could *never* change. Tod told her stories about how, in the

future, their house would become so dirty that their grandchildren would catch incurable diseases and the county health department would come out and shut them down.

Not only was Tod not placing high value on his wife, he was helping to see that the very thing he sought to change became a lasting part of their future! By painting a picture of his wife with no window of hope or door for change, he boxed her in to viewing herself as the "world's messiest housekeeper" that he thought she was.

In a Sunday school class, Tod saw for the first time how his words of a negative future had hurt his wife, not helped her. He learned that he was effectively killing any motivation his wife did have to change. His words of a negative future were telling his wife that it was impossible for her ever to please him, so why should she bother trying?

Tod thought back on what he had said to his wife. The times she had tried to make a dent in the house cleaning chores, he had met her with a "Finally!" or a "Why can't you keep things like that all the time?" But then he began to change.

Tod started to praise small things Betty did and to put aside the criticism of her poor performance. He even began to change his picture of her future and their house to a positive one. Change is always slow to take root, but it can grow 10 times faster in the soil of encouragement than in the hard, rocky soil of criticism.

By picturing a special future for his wife in this area and encouraging her for small accomplishments, a miracle began to happen. Even though the house is not up to Tod's workshop standards, no longer does he have to fight his way through the laundry in the washroom or fear going into a shower that has things growing in it.

Whether it is the fear of entertaining, the need to go on a diet, failing to discipline the children promptly or keeping a messy house, we do not motivate our mate to change by picturing a negative future. Our mate needs to hear words that picture a special future in the same way our children do, positive words that provide our spouse the room to become all that God can help him or her to become.

Excerpted from *The Gift of The Blessing*, published by Thomas Nelson Inc. Copyright © 2004 by John Trent and Gary Smalley. All Scripture quotations are from The New King James Version. All rights reserved. Used by permission.

An Active Commitment to Your Mate

What every man or woman owes his or her spouse is the willingness to stay committed, even if the other person fumbles the ball.

by [John Trent](#), [Gary Smalley](#)

Providing the individual elements of the blessing without the glue to hold them all together is not enough. That glue is our active commitment. In fact, this final element of the blessing is at the heart of "cleaving" in a marriage.

When the Scriptures tell us we are to "cleave" to our spouse (Genesis 2:24 KJV), the root word in Hebrew means "to cling, to be firmly attached." It takes a firm decision to be committed to blessing your spouse, a decision that will not remain intact if you don't make room for your mate's fallibility.

What every man or woman owes his or her spouse is the willingness to stay committed, even if the other person fumbles the ball. Amy did this, and it was the very thing her husband credits with saving his life.

For Better, For Worse

Grant owned a manufacturing business that had done quite well. His business was small, but it found its niche in the marketplace and was growing by leaps and bounds. Borrowing against the property and expecting his profits to continue, Grant took out a large loan to expand the facilities. No sooner had construction begun on his new plant than a multinational manufacturer decided to go into competition with Grant's product.

With cash flow tight because of the huge interest payments on the loan, Grant did not have the resources to put more salesmen on the street. Neither could Grant lower the price on his product because of the profit margin needed to keep the business afloat.

In less than a year, Grant had gone from riches to rags. His competitor had undercut his prices drastically to get into the marketplace, and it drove Grant out of business. Saddled with unpaid employees, lawsuits from suppliers and with the bank breathing down his neck, Grant had to shut down his plant and liquidate his equipment at a fraction of its actual worth. He even lost his home that had been collateral for the note and had to move into a small apartment. Perhaps the crowning blow came when he had to explain to his children at midyear that they would have to change from the private school they loved to public school.

Grant was not a believer at the time of his business's collapse, and he was devastated as he had never been before. He even contemplated suicide, but one thing held him back:

I didn't know the Lord at the time my business went under, and my whole world seemed to end. I would like to say it was the thought of my children that kept me from ending it all, but that wouldn't be true.

The one thing that kept me from it was Amy and the way she constantly believed in me and blessed me with her love. Listening to her pray for me at night and having her hold me and let me cry were what pulled me through. I tell everybody she saved my life "twice." The first time was when the business failed; the second was when she led me to Jesus Christ!

Grant could no longer provide for his wife and family "in the manner to which they had become accustomed." Yet because of this loving wife, who based her blessing for her husband on active commitment instead of material possessions, their relationship remained strong and secure.

Every husband and wife will drop the ball and prove themselves fallible time and time again. If we are to be people of blessing, our commitment will rest on our decision to love our spouse "in spite of." Our love must be the kind of love that motivated our heavenly Father to bless us with His Son, in spite of the fact we didn't deserve it and because He knew we needed that blessing so much in our lives.

The blessing can make a tremendous difference in marriage, but it takes work to pull these principles off the page and apply them with our spouse. Even so, we know you won't regret a minute of time you spend cultivating each of the elements in your home, especially when you see the harvest of love and happiness that can result.