

◀ Is Money Pulling You Apart? ▶

Troubling Signs: In an analysis of 4,500 marriages, Jeffery Dew of Utah State University discovered that those who clashed over finances at least *once a week* were twice as likely to end up in divorce court as compared to those who disagreed *less than once a month*. He also found that married couples who had no savings and were \$10,000 in debt were again twice as likely to divorce as couples in the opposite situation, having no debt and \$10,000 in savings. Another red flag is the continuation of quarrels about how to manage household finances. Often, these disagreements reveal underlying issues like money signifies status, security or even control. ⁶

Financial Fidelity: Do you know which spouse is more likely to hide purchases; the husband? According to Consumer Education Services, Inc. (CESI) *Debt Solutions*, 58% of husbands admit to keeping some expenditures secret compared to 48% of their wives. Concealing your spending only obscures the problem. One solution is to include spousal allowances within the household budget, agreeing up front, that the spending of this predetermined amount will not grow larger from month-to-month. In addition, agree on an amount that cannot be spent within a month without spousal-consultation. It could be \$50, \$100 or \$150, but spending that amount would require a spousal-meeting, no exceptions! ⁷

Swap Roles: The male of the species is often born deficient in investment acumen. Several studies indicate a women's patience and attention to detail often yield better investment earnings over the long haul. Interestingly, investment clubs managed by women very often out-perform those clubs directed by men. I have learned over the years that the female sixth sense is worth listening to, even if I don't always know *why* she is saying "buy", "hold" or "fold". Why not let her guide the retirement plan or the children's educational investments while he takes over bills and household resources? This reversal of roles could benefit financial plans and give each of you a fresh perspective. ⁸

"When marriage works, nothing on earth can take its place." — Helen Gahagan Douglas

References:

1. Harley, Jr., Dr. Willard F. *The Love Bank Investment Strategy*, www.marriagebuilders.com/pdf. Vol. 20, #2, Feb. 2011
2. Stein, Herbert, *Why a Man Needs a Woman*, 1998, p. 150
3. MacDonald, Ruby, *10 Ways to Make a Good Marriage Better*, *Today's Christian Woman*, Jan/Feb, 1987
4. Smalley, Gary, *Thou Shalt Honor*, *MinistryToday*, November/December 2011, p. 54
5. Parachin, Victor, *Ten Important Words*, *Adventist Review*, December 19, 2002, p. 27
6. Lewis, Katherine Reynolds, *Is Money Pulling You Apart*, *Money*, September 2011, p. 40
7. CESI Debt Solutions. <http://www.cesidebitsolutions.org>. Accessed December 28, 2011
8. *Ibid.*

Distributed by: Dakota Conference Stewardship Ministries. **Acting Director:** Larry Priest. Pacific Union Conference Stewardship Department. **Director:** Gordon Botting. **Design/Assistant Editor:** Julie Cunnington Masterson.

The Stewpot

A potpourri of practical ideas to help you become a better steward

February 2012
Volume 17, Issue #2

MARRIAGE MAKEOVER

By Gordon Botting, DrPH, CHES.



A young couple filling out their marriage license noticed that one of the questions on the license simply read, "Marriage." Without hesitation, the prospective groom wrote the word "first". The perceptive bride wrote in the same space, "last". Yet, most couples want both answers to describe their marriage. So how can we make marriage last in a world of 50% marital breakups?

VITAL GUIDELINES FOR LASTING RELATIONSHIPS:

DEVELOP a Love Bank:

Every person is born with a "Love Bank," according to marriage counselor Dr. Willard Harley, Jr. Each person we meet is automatically and immediately assigned their own account in our bank, so consequently, every interaction or experience with that person affects the love units in their account. The number one account in the "Love Bank" has your spouse's name on it. While delightful interactions lead to more deposits, upsetting and disappointing exchanges instigate withdrawals. The goal is to invest in your spouse's love account by satisfying his or her deepest emotional needs. Accordingly, if you make too

many withdrawals you could be overdrawn, in debt and that's never a good way to live - with money or with love.

GIVE Value:

The feeling of belonging or being needed is a fundamental human necessity. Someone said, "If no one needs you, what good are you?" Others — employers, students, readers — may say they need you. But in these relationships you're replaceable, at a cost. To your partner you are not replaceable at any price. That gives you a sense of worth that's needed to meet the world every day." ²

Stewardship is a total lifestyle. It involves our health, time, talents, environment, relationships, spirituality and finances.

"Acts of love don't cost money, but they do require time, creativity, and often sacrifice." — Carole Mayhall.

SHOW Appreciation

In marriage, both parties need respect and appreciation. One husband put it this way: "My wife always makes me feel ten feet tall, especially when she thanks me for the fine job I've done on a household project or applauds me for completing the items on her 'honey-do-list'. But I feel twenty feet tall when she compliments me in front of my mother-in-law or the kids." Showing appreciation for the



his favorite meal honors that person.³

AVOID the Blame Game

Before marriage, we take the lumps of life in stride; disapproval, criticism and censure. If things go well at work, we believe it's because we did a great job or we made the right decision. When things fall apart, we learn from our mistakes and move on. But, in marriage we often hold our spouse responsible for the problems that arise because they are a convenient

scapegoat. I like the way Rudy MacDonald puts it, "Being critical of your spouse chips away at the mortar in the bricks of your marriage's foundation. When all the mortar deteriorates, so does the marriage."⁴



Never fall into the blame game because it's not only *unjust* but *self-defeating*. The best way to deal with conflict and criticism is to stay free of blame and anger. Focus on being loving and understanding. Gary Smalley, well-known relationship expert, sums it up this way, "Every enduring marriage involves an unconditional commitment to an imperfect person — your spouse."⁵

MAKE the Commitment

Today, marriage researchers estimate that 40-50% of current marriages will end in divorce. One of the best methods to remove the "easy out" when things get rough is to simply remove the divorce option. Some years ago, I met a couple who struggled constantly in their marriage relationship, yet

they told me they remained together because they had one rule, "Divorce is not an option!" All couples go through times when they feel distant or detached. During those times it is important to remind each other *why you got married in the first place*. Marriage is a covenant before our heavenly Father, a promise "for better or worse" not a contract based on nostalgia or emotions.



CELEBRATE the God Factor

In general, couples who make it a priority to worship and participate in a faith community have a more durable and a happier marriage. Having the God of the universe as the knot that ties you together makes for a marriage made in heaven, but living on earth. The film star Ricardo Montalban, known to older generations as the white-suited host, Mr. Roarke in the Aaron Spelling series

Fantasy Island (1977), had this to say about the deep faith that kept him married to the same woman, Georgiana Young, Loretta Young's sister, for 60 years. "Marriage needs many different kinds of glue:

love, humor, respect, and belief in God. That's the strongest of all. It kept us together."⁵



This **VALENTINES DAY** you can



invest in a **FOREVER MARRIAGE** by loving your special someone unconditionally and dedicating them every day to our heavenly Father.