



2

BUILDING A HEALTHY MARRIAGE

FACILITATOR GUIDE

THE BIG PICTURE

GOD INTENDS MARRIED COUPLES TO USE MONEY—EVEN CHALLENGES WITH MONEY, EVEN CRISES WITH MONEY—TO GROW CLOSER TOGETHER RATHER THAN IT SEPARATING THEM.

*“Each one of you also must love his wife as he loves himself,
and the wife must respect her husband” (Ephesians 5:33, NIV).*

“Every time God says, ‘You shall not,’ He is simply saying, ‘Don’t hurt yourself,’ and when He says, ‘You shall,’ He means ‘help yourself to happiness.’ God only wants for us what we would want for ourselves if we were smart enough to want it.

—*Adrian Rogers*

BUILDING A HEALTHY MARRIAGE HOMEWORK

Facilitator Guide for Week 2

Agenda

1. _____ (5 minutes) Open in prayer.

2. _____ (5 minutes) Each person individually recites from memory:

“Each one of you also must love his wife as he loves himself, and the wife must respect her husband” (Ephesians 5:33, NIV).

3. _____ (80 minutes) Begin the group discussion.

Reminder: Alternate with the women answering one of the day's homework and the men the next day.

DAY ONE HOMEWORK (ROLES IN MARRIAGE)

Complete List Your Possessions on pages 41-42.

1. What did you learn from completing this list?

[Confirm that everyone has completed their “List Your Possessions.”]

2. Do you have any questions about the list?

Read *Matthew 19:5*.

3. Have you been successful in *leaving* your parents and *cleaving* (uniting) to your spouse? If not, what will you do?

[The husband and wife are to leave their parents and become one with one another.]

Read *Ephesians 5:25-28* and *Ephesians 5:33*.

4. In marriage what is the key role of the husband and the key role of the wife?

[The husband is to sacrificially love and serve his wife. The wife is to respect her husband.]

5. On a scale of 1 – 10 (with 10 being the best), how would you evaluate how you are doing in fulfilling your role? How would your spouse evaluate how you are doing?

6. Husband, how can you improve how you demonstrate your love for your wife?
(Ask her for suggestions.)

7. Wife, how can you make progress in showing respect for your husband?
(Ask him for suggestions.)

DAY TWO (ROLES IN MARRIAGE & COMMUNICATION)

Husbands, read *Ephesians 5:23*.

1. How can you exercise leadership more effectively in light of the requirement to sacrificially serve your wife?

[The husband is to be the head of the wife just as Jesus is the head of the church.]

Wives, read *Genesis 2:18*.

2. What does this passage say to you about your role in your marriage? How can you improve in your role?

[The wife is to help her husband.]

Read *James 1:19-20*.

3. What does this verse say to you about communicating?

[We should be “quick” to listen and slow to speak or get angry.]

4. On a scale of 1 to 10 (with 10 being the best), how would you rate your ability to communicate with your spouse? How does your spouse rate you?

5. What will you do to improve your communication skills?

DAY THREE (SEEKING COUNSEL)

Read *Proverbs 12:15* and *Proverbs 15:22*.

1. What are some of the benefits of seeking counsel, and how have you experienced this in your marriage?

[A wise person listens to counsel.]

2. Why do you think you should seek financial advice from your spouse?

[Our spouse should be our number one counselor because husband and wife are to be one.]

Read *Matthew 18:19-20*.

3. According to this passage, why is it especially important for the husband and wife to pray together?

[When husband and wife pray together, the Lord is there with them in a special way.]

4. If you don't yet pray together, how do you plan to begin?

* Facilitator, you should have approximately **one hour** of class time remaining.

DAY FOUR (ENCOURAGEMENT)

Read *1 Thessalonians 5:11* and *Hebrews 10:25*.

1. What do these verses say about encouragement?

[Encourage and build up your spouse.]

2. What will you do to become a more effective encourager of your mate?

Read *Philippians 4:8*.

3. According to this verse, how important is it to dwell on your spouse's strengths and positive attributes? Why?

[We are to dwell on that which is good and true, including our spouse's strengths.]

4. What are three things you most appreciate about your mate?

5. Do you regularly express your gratitude to your spouse? If not, describe what you will do to begin?

DAY FIVE (HONESTY AND TRUST)

Read *Leviticus 19:11-13* and *Ephesians 4:25*.

1. What do these verses communicate to you about God's requirement for honesty?

[The Lord commands us to be honest.]

2. Which *once and for all* decision did you and your spouse choose after reading page 39?

Once and for all decision:

3. Why did you select it?

Remaining Agenda

1. _____ (10 minutes) Play the *Money and Marriage God's Way* (Week 2) DVD

2. _____ (5 minutes) Review what the participants will do for *next* week.

Complete Week 3 Homework on pages 44-52.

Complete The Deed on pages 65-67.

3. _____ (10 minutes) Note in the Prayer Log requests and answers to prayers.

4. _____ (5 minutes) End in prayer.

Reminder: Please contact your group members this week to encourage them and care for them.

BUILDING A HEALTHY MARRIAGE NOTES

FORTUNATELY, THE BIBLE PROVIDES CLEAR DIRECTION ON HOW TO WORK TOWARD HAVING A STRONG, HEALTHY MARRIAGE. LET'S EXAMINE THE BASICS OF WHAT IS NEEDED TO ENJOY A VIBRANT MARRIAGE.

LEAVE AND CLEAVE

Mike and Yolanda Brown's marriage of six years was successful—except for one painful issue—Mike's domineering parents. Even though this was a major source of stress for Yolanda, Mike was reluctant to confront his parents for fear of losing their financial help. In fact, his parents were using money to control the young couple.

Mike was placing his parents above his wife, and this is a mistake. Jesus Christ said, "*A man shall **leave** his father and mother and shall **cleave** to his wife*" (Matthew 19:5, my emphasis). When you marry, you are to leave your parents for your spouse in order to become financially and emotionally independent from them. Part of the reason to leave is because it forces us to become more mature and more dependent on each other and our heavenly Father.

When a baby eagle is born, the parents care for it until it is old enough to fly. Then the mother nudges the young eagle out of the nest, forcing it to use its little wings. Like eagles, parents should encourage their married children to transfer their dependence to the Lord and to each other.

This can be an emotional time for all concerned. Compare life to a book with a series of chapters that we open and close as we move from one phase to another. Closing some chapters takes courage and can be sorrowful. In this chapter, the parents' role changes to that of a coach. This allows the couple to make their own decisions even if they are not the ones the parents would make.

This doesn't mean that parents cannot offer financial help. Bev and I decided that we would not help our married children increase their lifestyle, but we *would* help them pay off their home mortgages.

Children, on the other hand, should honor their parents and seek their counsel without remaining dependent on them. Husband and wife need to cleave to one another. In the original language the word for "cleave" means to "stick like glue."

It can be helpful for couples to create lists describing the good and bad of parental

involvement in their marriage. Try to identify everything that might have a bearing on how you have made the transition from “their home” to “your home.”

LOVE AND RESPECT

God designed wives to need love and husbands to need respect. Ephesians 5:33 says, “*Each one of you [husbands] also must love his wife as he loves himself, and the wife must respect her husband*”(NIV). He commanded husbands to love their wives unconditionally—no matter what—even when their wives do not obey the command to respect them. And wives must respect their husbands without condition—no matter what—even when their husbands fail to love them. There is no justification for a husband to say, “I will love my wife *after* she respects me,” or for the wife to say, “I will respect my husband *after* he loves me.”

Author Emerson Eggerich observes, “When a husband feels disrespected, he has a natural tendency to react in ways that feel unloving to his wife. When a wife feels unloved, she has a natural tendency to react in ways that feel disrespectful to the husband. Without love, she reacts without respect. Without respect, he reacts without love.”

Now here is the really good news: When a wife respects her husband in ways that are meaningful to him, it ignites in him the feeling of love for his wife. Her deepest need—to feel loved—is satisfied. And when the husband loves his wife in ways that are meaningful to her, she responds with respect—meeting his greatest need.

THE HUSBAND’S ROLE

The most important role of the husband is to love his wife. This love is to be characterized by serving and caring. The Bible expresses it this way: “*Husbands, love your wives, just as Christ loved the church and gave himself up for her . . . husbands ought to love their wives as their own bodies. He who loves his own wife loves himself*” (Ephesians 5:25, 28). It is a sacrificial love.

When newly married, I met with my neighbor, Lyle Nelsen. He hadn’t gotten much sleep the night before, and when I asked why, he chuckled. “Well, about 2 a.m. my wife woke me because she wasn’t feeling well and wanted something from the all-night pharmacy.”

“Bummer,” I said.

“No,” he smiled, “I never think of occasions like that as a nuisance. To me, they’re opportunities to serve. View every request by your wife as an opportunity to serve her.”

I’ve remembered those words. *View every request by your wife as an opportunity to serve her!*

When Bev asks me to do something for her, if possible, I stop what I’m doing and im-

mediately do it. And I've discovered something surprising. I experience joy when serving her. Husbands, I am convinced that the Lord made us to sacrificially serve our wives, and when we do we sense His pleasure.

Robert Fraley, used to challenge husbands: "The question is not, 'Do I love my wife?' The real question is, 'Does my wife *know* I love her?'" Think of the times you were dating her before marriage. If you're like me, you pursued her, surprised her with gifts, and constantly thought of her. But often after tying the knot, husbands no longer express their love with the same creativity and care.

I heartily recommend Gary Chapman's excellent book *The 5 Love Languages* as a resource that will help you understand how you and your mate can best express and receive love from each other.

According to surveys, most wives need to be regularly reminded that their husbands love them. One of the most effective ways of communicating your love is to serve her. Another powerful way to express your love is to simply hug your wife every day, taking the time to look into her eyes and say, "I love you like crazy!" It's especially important on those days when she feels discouraged, depressed or unlovable.

Genesis 2:22 reveals, "*The LORD God made a woman [Eve] . . . and he brought her to the man [Adam]*" (NIV). God wanted Adam to know that He created Eve, and it was God alone who presented her to him as a gift. Husbands, this is true for you as well. Your wife is a gift to you from a gracious God.

AUTHORITY IS DELEGATED.

When God calls people together, he assigns a person to lead. In marriage, God chose the husband as head of the wife. "*The husband is the head of the wife as Christ is the head of the church*" (Ephesians 5:23). The husband's position doesn't mean that he is superior to his wife. They simply have different God-given functions and each is equally valuable.

This can be a sensitive area for couples, especially if a husband has not sacrificially loved and served his wife. She can feel unappreciated and insecure. A husband who has crossed the line from compassion to control can find his wife resisting his leadership.

The husband's leadership style should not be heavy-handed or dictatorial. On the contrary, it should be characterized by "understanding" and "giving honor" to his wife. "*Husbands...be considerate as you live with your wives, and treat them with respect as the weaker partner and as heirs with you of the gracious gift of life, so that nothing will hinder your prayers*" (1 Peter 3:7, NIV).

The husband must obey God and serve as his wife's head by devoting himself to her above his children, friends, recreation, ministry or career. He cannot be emotionally absent or

passive. He should seek to protect her in difficult situations, such as harassing phone calls from unsympathetic creditors.

THE WIFE'S ROLE

By God's design, the wife is to help her husband. She should assist, encourage, and respect him. "*The LORD God said, 'It is not good for the man to be alone; I will make a helper [woman] suitable for him'*" (Genesis 2:18).

The classic example of a wife helping her husband is described in Proverbs 31:10-26. "*An excellent wife...does [her husband] good and not evil all the days of her life... She brings her food from afar. She rises also while it is still night and gives food to her household.... She considers a field and buys it; from her earnings she plants a vineyard... She extends her hand to the poor . . . She makes linen garments and sells them, and supplies belts to the tradesmen . . .*"

Think about this wife's extraordinary accomplishments. She provided food and clothing to her family. She was an entrepreneur with a thriving clothing business. She was a successful investor in real estate.

What motivates this industrious wife? Proverbs 31:27 reveals, "*She looks well to the ways of her household.*" She wants to help her husband by managing the home and by earning extra money. I love how he and the children honor her: "*Her children arise and call her blessed; her husband also, and he praises her: Many women do noble things, but you surpass them all*" (Proverbs 31:28,-29, NIV).

Her husband's leadership style allowed for the full expression of his wife's talents. Husbands, how would you describe your leadership style? Does it encourage your wife to be all she can be within her role as your helper, or are you stifling her God-given talents and creativity? Wives, are you fulfilling your role of helping your husband?

SUBMISSION

Another role of a wife is to submit to her husband's leadership. "*Wives, submit to your husbands as to the Lord . . . as the church submits to Christ, so also wives should submit to their husbands in everything*" (Ephesians 5:22, 24, NIV).

Many think that submission means to never express an opinion or to do just what the husband demands, but that's inaccurate. Outstanding marriage author, Don Meredith, defines submission as "falling in line with your husband in order that oneness can take place." It means respecting your husband enough to follow his leadership.

Now this may be hard to grasp, but God wants wives to respect and submit even if their husbands don't know Jesus Christ as their Savior—or perhaps, know Him but aren't obeying Him. *“Wives . . . be submissive to your husbands so that, if any of them do not believe the word, they may be won over without words by the behavior of their wives . . . Your beauty . . . should be that of . . . a gentle and quiet spirit, which is of great worth in God's sight. For this is the way the holy women of the past who put their hope in God used to make themselves beautiful. They were submissive to their own husbands, like Sarah, who obeyed Abraham and called him her master. You are her daughters if you do what is right and do not give way to fear”* (1 Peter 3:1-7, NIV).

Did you notice the last part of this passage? *“You are her daughters if you do what is right and do not give way to fear.”* It can feel scary if your husband is not handling money God's way. But don't become fearful; rather, trust in God's love and provision. When you submit to the leadership of your husband, the Lord will work in your husband's life and in the circumstances for ultimate good.

The late Adrian Rogers observed, “It is important to realize every time God says, ‘You shall not,’ He is simply saying, ‘Don't hurt yourself,’ and when He says, ‘You shall,’ He means ‘help yourself to happiness.’ God only wants for us what we would want for ourselves if we were smart enough to want it.”

FINANCIAL DECISION MAKING

Here's how Bev and I handle our financial decision making. If it is a really important decision, we wait until both are in strong agreement before we act.

If it's a more routine decision, and one of us feels strongly about it and the other does not, we'll embrace the direction strongly felt. If neither of us feels strongly, or we both feel strongly about a different course of action, we will pray and wait. We will be patient for the Lord to show us.

If neither feels strongly or we feel strongly and differently about a decision that *needs to be made quickly*, Bev will say to me, “You're the head of the house, and I trust you to make the wise decision. You make the choice.”

COMMUNICATION

Carlos had been raised by parents who never discussed money in front of their children. Tanya's example was parents who constantly fought over finances.

Carlos explained, “We’ve got problems when we try to discuss money. It’s leftover from what we saw as kids. Tanya is often angry while I tend to withdraw. It’s not easy to talk about true feelings without a lot of emotional baggage, but we’ve got to get beyond this if we’re going to make any progress and keep peace in our marriage.”

You can’t have unity in your finances without developing good communication. And you have to be intentional to communicate well, because busyness can crowd it out.

The account of the Tower of Babel illustrates how important good communication is. The story begins at a time when everyone speaks the same language. Listen to what the Lord says: “*If as one people speaking the same language they have begun to do this [build the tower], then nothing they plan to do will be impossible for them*” (Genesis 11:6, NIV).

In a similar way, when a couple is committed to good communication, then *nothing they plan to do will be impossible for them*—as long as it’s within the will of God. Since building the tower wasn’t what the Lord wanted, He stopped construction simply by disrupting their ability to communicate. “*Come, let us go down and confuse their language so they will not understand each other*” (Genesis 11:7, NIV).

“*Jesus said, ‘Every . . . household divided against itself will not stand’* (Matthew 12:25, NIV). The key for not being divided is to communicate well with each other.

LISTENING

The biggest step you can take to improve your communication is to improve your listening skills. James 1:19-20 says, “. . . *Everyone should be quick to listen, slow to speak and slow to become angry, for man’s anger does not bring about the righteous life God desires*” (NIV). If you want your spouse to freely share with you, you must give undivided attention—and that takes some effort! Maintaining eye contact may be unnerving, and the temptation to jump in with a quick solution is really hard to resist—especially for husbands—because many naturally will want to just fix the problem. Respectful listening is the key to understanding your spouse’s feelings and needs.

When your partner really listens to you, you feel cared for and understood, which is the foundation for cooperation in problem solving. Many couples talk *at* each other about money, but few talk in a way that allows both to safely reveal their true feelings.

Many conflicts result from our mistaken assumptions about what others really mean. It’s crucial to ask as many questions as necessary to help you understand. Asking the simple question, “How can I help and serve you in dealing with this?” is a powerful way of demonstrating you care and want to help.

MONEY DATES!!

I'm going to strongly suggest that you and your mate do something really romantic—are you ready—take a weekly money date! Doesn't sound too romantic does it? But handling money well as a couple affects *every* area of the marriage relationship.

These weekly money dates are vital because they establish the habit of regular financial conversations when there's no crisis. Many couples don't begin a conversation about money unless a problem has surfaced and the panic button has already been punched. Tension can reach the boiling point in a hurry when blame and defensiveness take over. That's when it gets personal and hurtful, with a couple screaming at each other instead of working to resolve the problem.

The weekly money date is something you can do at home or wherever you choose. Select a time during the week to focus on your finances, and do three things during the money date: (1) pray together; (2) review your income and spending for the week; and (3) celebrate the progress the Lord has enabled you to make. Let's take a closer look at these.

1. *Praying together*

Praying together should be the first thing you do on your money date. Jesus makes this remarkable promise in Matthew 18:19-20, *"If two of you on earth agree about anything you ask for, it will be done for you by my Father in heaven. For where two or three come together in my name, there I am with them"* (NIV).

Wow! Think about what Christ is promising! When a couple prays together about their finances they invite the God of the universe to be personally involved with their earning and spending. They also learn what is important to their mate.

So, I want to make a strong recommendation because many couples do not regularly pray together. Use this study to establish the habit of praying together daily. Determine a time that is convenient for you both, and keep a list of your prayers so that you will be encouraged to see God's faithfulness in answering them.

2. *Review*

The purpose of reviewing your income and spending is to make sure that you both know where you are financially. Do not use this as an opportunity to argue or nag one another! Instead, use it as a time to discover the facts, because couples simply make better decisions when they are fully aware of their finances.

3. *Celebrate progress*

When couples think about money or discuss it, often they are dealing with problems. It's not fun. Someone is spending too much or not earning enough. Frequently it ends in an argument,

and the whole experience feels negative.

Married couples will always face financial challenges, but we should balance problem solving by intentionally creating a culture of encouragement, gratitude and celebration. Celebrating financial progress is important because you are more likely to continue your progress if you celebrate along the way.

Did you know that God isn't a party pooper? The Bible is loaded with examples of celebrating God for enabling success. The words *celebrate* and *celebrated* are found 52 times in the Bible. This is one example: "*Celebrate the Feast . . . Be joyful at your Feast . . . For seven days celebrate the Feast to the LORD your God . . . For the LORD your God will bless you in all your harvest and in all the work of your hands, and your joy will be complete*" (Deuteronomy 16:13-15, NIV).

These farmers had worked hard planting and harvesting the crops. Now it was time to celebrate God's faithfulness.

One of the keys to celebrating is to make it a memory. Fortunately, celebration doesn't have to cost a lot. When Bev and I started out, all we could afford was a day visit to the beach nearby. No, we couldn't go out to a nice restaurant, but we loved it.

The point is, don't allow your budget to dictate how meaningful your celebration can be. As you progress financially, you will discover that each new destination enables you to afford to spend a little more on your celebrations. Be creative and have fun!

MORE ON IMPROVING COMMUNICATION

BE AN ENCOURAGEMENT

One of the most important ways you can bless your spouse is to be an encourager. Let's face it, life can be hard. Your spouse may have low self esteem and not realize that God has gifted them with special abilities.

So, be a cheerleader of your spouse because it's a true biblical priority. The Bible tells us, "*let us encourage one another*" (Hebrews 10:25, NIV) and "*encourage one another and build each other up*" (1 Thessalonians 5:11, NIV). Being an encourager isn't just a nice thing to do, it's one of the essential nutrients that keeps loving relationships growing!

I met the Jacksons a few years after they had been introduced to Christ as their Saviour. Ken had been working hard to repair the damage he had caused earlier to their marriage.

Meredith explained, “When the person that means the most to you is always finding fault, it is incredibly painful. I just didn’t feel I had anything to contribute to our finances. But now that Ken is encouraging me, I feel loved and energized to help improve our finances.”

Again, please hear me. This is so important. *Be your spouse’s cheerleader, not his critic, not her critic.* Of course it’s necessary to work on solving problems—but balance that with genuine encouragement.

EXPRESS GRATITUDE

A close cousin to encouragement is *expressing gratitude*. Let these next five words sink in: Unexpressed gratitude *feels* like ingratitude!

A mother works hours preparing the Thanksgiving meal, and her family devours it in what seems like 10 seconds. Although grateful for the meal, they fail to say it. This unexpressed gratitude feels like *ingratitude*. She feels unappreciated, taken for granted.

One of the healthiest things you can do for your marriage is to regularly express genuine gratitude to your spouse. Thank your mate for working hard to earn an income. Affirm a wise spending decision. Honor generosity.

Philippians 4:8 says it this way, “*Whatever is true, whatever is noble, whatever is right, whatever is pure, whatever is lovely, whatever is admirable—if anything is excellent or praiseworthy—think about such things*” (NIV).

Write down what you are thankful for concerning your spouse . . . and don’t forget to include financial items. And then share them with each other. This can begin to revolutionize your marriage and your finances.

SAY WHAT YOU MEAN

Some people are afraid to expose their real feelings, even to their spouse. They might say, “I don’t want to use a budget because they’re a hassle,” when what they *really* mean is, “I’m afraid a budget will stop me from spending what I want.”

Sharing honest feelings enables you to identify your differences and talk through them. This creates the kind of atmosphere it takes to grow a healthier marriage.

PICKING THE RIGHT TIME AND PLACE

It's important to get away from the phone, TV, Facebook, texting, e-mail and other distractions. Pick a time when you're not tired or stressed—certainly not just after paying the bills! Be willing to say, "I agree that this is important, but we need to wait until later to talk about it. Let's do it tomorrow after dinner." Allowing time to cool down and think is often the wisest alternative.

By the way, don't try to solve conflicts over the phone or via e-mail or texting. These don't allow you to observe each other's body language and heart, which is a huge part of communication.

ENJOY HUMOR

We were on our way to New Zealand flying at 35,000 feet when I broke out in a cold sweat. I put on my glasses to read and suddenly everything became blurred. What besides a brain tumor could affect my vision so quickly?

That night Bev and I met with our New Zealand team and asked them to pray for restoration of my sight. Fortunately, one of them was an optometrist who took me to his office for testing. He discovered the problem: Both of the lenses had popped out of my glasses, and I had mistakenly reversed them when I put them back in. I was completely embarrassed. Bev and I laughed ourselves to sleep that night over my blunder.

God's gift of humor enables couples to share real-life incidents as well as private jokes that refresh a marriage. We have repeated some of our stories dozens of times to family and friends and still laugh as heartily as we did the first time. Healthy humor and shared experiences often help couples relieve stress and lighten communication.

SMALL GROUP PARTICIPATION

One of the best communication builders in a marriage is involvement in a small group that studies the Bible. Bev and I have led more than 50 small group financial studies, and we never cease to be amazed at how many family finances can be completely transformed in only weeks. I encourage you to visit www.compass1.org to learn more.

SEEKING YOUR SPOUSE'S COUNSEL

The Bible tells us it is important to seek advice. Proverbs 19:20 says, “*Listen to advice and accept instruction, and in the end you will be wise*” (NIV). The first person to consult is your spouse. Frankly, in the beginning of our marriage it was hard for me to seek Bev’s counsel in financial matters. After all, she had no formal financial training. But I began to see that her wise advice saved us a lot of money.

Women tend to be gifted with a sensitive and intuitive nature that is usually very accurate. Men tend to focus on the facts. Couples need each other to achieve the proper balance for an optimal decision. I believe the Lord honors the wife’s role as helper to her husband. Many times He communicates most clearly to the husband through his wife.

Husbands, listen to me. Regardless of her financial aptitude, you need to listen to your wife’s counsel. I committed never to proceed with any sizable financial decision without my wife’s agreement, and it has saved our bacon more than once!

It’s important for husbands and wives to agree on financial decisions because they both will experience the consequences. Even if their choice proves to be disastrous, their agreement protects their relationship by leaving no grounds for an “I told you so” response. When a couple seeks each other’s advice, they actually are communicating, “I love you. I value your insight.”

TRUST ACCOUNT

One of the most damaging things you can do to your marriage is to be dishonest with money. Unfortunately, nearly 55 percent of couples hide spending or financial decisions from their mate. They think that deceiving their spouse is nothing more than a harmless secret, but it is deadly to the relationship.

The Lord wants us to be completely honest. Leviticus 19:11 says, “*You shall not steal or deal falsely or lie to one another.*” Proverbs 20:23 adds, “*The Lord loathes all cheating and dishonesty*” (TLB).

You can’t have a great marriage without great trust. It’s as essential as oxygen is to our lives—you cannot enjoy a vibrant marriage without it. Each of us has what I call a *Trust Account*. Just as with a bank account, you can make deposits and withdrawals from it. You make deposits by good communication, honesty and being a blessing to your spouse when making financial decisions. Withdrawals are made by dishonesty, not seeking your spouse’s financial advice, and not using money to bless your mate.

There are no shortcuts to filling your spouse’s trust account. Trust must be earned, and

if it's violated, it often takes a long time to recover. It's not enough for the offender to confess. True repentance means turning from and changing direction, and it is confirmed only by consistent action over a long period of time.

WE'LL DO THIS AGAIN AND AGAIN AND AGAIN

Each week during the study you and your spouse will have the opportunity to: (1) practice one of the “one anothers” found in the Bible; (2) explore another dimension of “Love—God’s way”; and (3) make “once and for all decisions.”

We know from personal experience, when couples implement these relational truths, it radically improves their marriage. So, review them now with your spouse, and choose one. Then, write the entire verse on a 3 x 5 card or type it in your smart phone as a reminder to practice it during the week.

ONE ANOTHERS

The Bible provides a series of principles that I call the “one anothers.” They reveal how to relate best to each other. Although these principles don’t apply exclusively to marriage, they do apply to it. I recommend substituting your spouse’s name in place of the “*one anothers*” as you consider what would happen if you modeled these.

- *“Do nothing from selfishness or empty conceit; but with humility of mind regard **one another** as more important than yourselves; do not merely look out for your own personal interests, but also for the interests of others”* (Philippians 2:3-4).
- *“Be at peace with **one another**”* (Mark 9:50).
- *“Live in harmony with **one another**”* (Romans 12:16, NIV).
- *“Let us stop passing judgment on **one another**”* (Romans 14:13, NIV).
- *“So then let us pursue the things which make for peace the building up of **one another**”* (Romans 14:19).
- *“Accept **one another**, then, just as Christ accepted you”* (Romans 15:7, NIV).

- “Serve **one another** in love” (Galatians 5:13, NIV).
- “Carry **each other’s** burdens, and in this way you will fulfill the law of Christ” (Galatians 6:2, NIV).
- “Be completely humble and gentle; be patient, bearing with **one another** in love” (Ephesians 4:2, NIV).
- “Be kind and compassionate to **one another**, forgiving **each other**, just as in Christ God forgave you” (Ephesians 4:32, NIV).
- “Do not lie to **one another**...” (Colossians 3:9).
- “Comfort **one another**...” (1 Thessalonians 4:18).
- “Make sure that nobody pays back wrong for wrong, but always try to be kind to **each other**” (1 Thessalonians 5:15, NIV).
- “Encourage **one another** . . .” (Hebrews 10:25, NIV).
- “Don’t grumble against **each other**...or you will be judged” (James 5:9, NIV).
- “Above all, love **each other** deeply, because love covers a multitude of sins” (1 Peter 4:8, NIV).

REAL LOVE

God elevates the importance of love in 1 Corinthians 13:1-3, “If I speak in the tongues of men and of angels, but have not love, I am only a resounding gong or a clanging cymbal. If I have the gift of prophecy and can fathom all mysteries and all knowledge, and if I have faith that can move mountains, but have not love, I am nothing. If I give all I possess to the poor and surrender my body to the flames, but have not love, I gain nothing” (NIV).

Then, the dimensions of this love are described in 1 Corinthians 13:4-7. “Love is patient, love is kind. It does not envy, it does not boast, it is not proud. It is not rude, it is not self-seeking, it is not easily angered, it keeps no record of wrongs. Love does not delight in evil but

rejoices with the truth. It always protects, always trusts, always hopes, always perseveres" (NIV). Seven of the dimensions of love listed are descriptions of what love is not. To help you better understand what love is, we've bracketed a word after these negative descriptions defining love in the positive.

"Love is patient"

"love is kind"

"does not envy" [is content]

"does not boast" [encourages]

"is not proud" [is humble]

"is not rude" [honors]

"is not self-seeking" [selfless]

"is not easily angered" [is gentle]

"keeps no record of wrongs" [forgives]

"Love does not delight in evil but rejoices with the truth"

"always protects"

"always trusts"

"always hopes"

"always perseveres."

ONCE AND FOR ALL DECISIONS

There is a principle of communication that can be enormously helpful that I refer to as the *once and for all* decisions. These are decisions based on the Bible that a couple can agree upon that do not change no-matter-what! They simplify communication and decision making.

Let me give several examples of *once and for all* decisions couples have agreed upon:

- We are committed to remain married to each other our entire lives. We will never consider divorce or even mention it as a possibility even if we are having a heated argument.
- By God's grace, we will become debt free and never go into one penny of debt.
- We will buy reliable used cars and drive them "until the wheels come off."
- We will be generous givers.
- We will pray with each other daily.
- We will be honest with each other.
- We will have a weekly money date.

At the end of each lesson, I want you and your spouse to agree upon at least one key *once and for all* decision, that you will share with your group in the Homework at the next meeting. These decisions will benefit you the rest of your lives.

TIME TO CHOOSE

Each week you and your spouse will select and apply (1) a “one another” verse; (2) a “Real Love” passage; and (3) a “Once and for all” decision.

Our “One Another” verse for this coming week (See pages 37-38):

Our “Real Love” passage for this coming week (See pages 38-39):

Our once and for all decision this week:

RECOMMENDED RESOURCES—FOR BUILDING A HEALTHY MARRIAGE

Two Becoming One book and small group study by Don and Sally Meredith

6 Secrets to a Lasting Marriage by Dr. Gary and Barbara Rosberg

The 5 Love Languages by Gary Chapman

www.familylife.com for many helpful marriage resources

LET'S GET PRACTICAL!—LIST YOUR POSSESSIONS

Each Let's Get Practical will have a sample to assist you in completing yours.

Date: June 20, 2011

Possessions (current value)

Savings	\$2,760
Stocks and bonds	\$1,250
Cash value of life insurance	0
Coins	\$240
Home	\$155,000
Other real estate	0
Mortgages / Notes receivable	0
Business valuation	0
Automobiles	\$11,000
Furniture	\$3,000
Computers & Gear	\$1,000
Jewelry	\$400
Other personal property	\$600
Pension/Retirement Accounts	\$21,000
Other Assets	0
Total Value of Possessions:	\$196,250

LET'S GET PRACTICAL!—LIST YOUR POSSESSIONS

Complete the List Your Possessions to get a picture of your resources. It is unnecessary to be precise to the penny; rather, estimate the value of each item.

Date: _____

Possessions (current value)

- Cash on hand / Checking account _____
- Savings _____
- Stocks and bonds _____
- Cash value of life insurance _____
- Coins _____
- Home _____
- Other real estate _____
- Mortgages / Notes receivable _____
- Business valuation _____
- Automobiles _____
- Furniture _____
- Computers & Gear _____
- Jewelry _____
- Other personal property _____
- Pension/Retirement Accounts _____
- Other Assets _____
- Total Value of Possessions: _____