

You may survive a bad purchase under \$100 but if you are considering spending more than \$100, first check with your spouse.

### Tell Your Money Where to Go

It's so easy to get sucked into a lifestyle that requires 100 percent of your combined incomes. Annually prepare a household budget in



which you spend no more than 60 percent of your income on what Elizabeth Warren, a Harvard Law School professor, calls the "Monthly Must-Have Expenses." These include your rent or mortgage, utilities, vehicle and insurance payments, and other legal

obligations. Save and invest a minimum of 10 percent for the future plus 10 percent for emergencies and give to your church 10-15 percent for tithes and offerings.

### Have a Rainy Day Reserve

The first financial item in the marriage "business" is having a contingency account for short-term monetary emergencies rather than using plastic as a safety net. This account should have at least \$10,000 or three months equivalent of your salary after taxes. This serves as a substantial and sturdy barrier against economic devastation.

### Stop Incurring New Debts

Just as you cannot stop your sink from overflowing without turning off the tap, you cannot get out from owing money unless you stop incurring new debts. Start paying down your current obligations today and promise each other never to acquire another dollar of debt.<sup>8</sup>

**"When you fight, if one wins you both lose." —Larry Kayser**

#### References:

<sup>1</sup> *The Week*, June 29, 2012.

<sup>2</sup> Chris Hodges, "Marriage Revolution," *Ministry Today*, July/August 2013, p. 48.

<sup>3</sup> *Ibid.*

<sup>4</sup> *Ibid.*

<sup>5</sup> *Ibid.*

<sup>6</sup> Teddy James, "The Dance That Can Last Forever," *AFA Journal*, July/August 2013, pp. 22 & 23.

<sup>7</sup> *Ibid.*

<sup>8</sup> Mary Hunt, Concepts from "The Smart Women's Guide to Planning for Retirement," 2013, Revell Publishing

**Distributed by:** Southern Union Conference Stewardship Ministries

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# The Stewpot

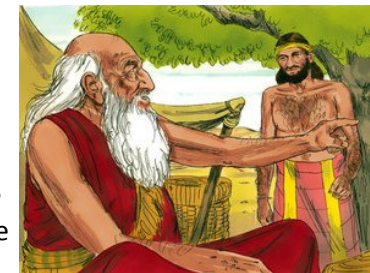
A potpourri of practical ideas to help you become a better steward

February 2014  
Volume 19, Issue 2

## ENSURING MARITAL BLISS

By Gordon Botting, DrPH, CHES, CFC

After a century of marital bliss, the world's longest romance appears to be over for a pair of Galapagos giant tortoises. According to the keepers of the Reptile Zoo in Klagenfurt, Austria, *Bibi* and *Poldi* are not only refusing to speak to each other but they hiss and lunge whenever they are reintroduced. Apparently, after 115 years, the pair fell out of love when *Bibi* took a chunk out of *Poldi's* shell.<sup>1</sup> Human romance and love also have their moments; hence, the need to keep our marriages alive and well.



Here are some helpful ideas for continuous marital bliss:

### Make Marriage a Priority

We live in a time when everything seems to be going faster than ever. Our lives are heavy with commitments and urgent tasks. Generally, our lifestyles are ones of constant demands on our time and resources that often mean something will be ignored and someone will be neglected. However, a healthy marriage requires making time together an absolute priority. Andy Stanley perceptively writes in his book, *Choosing to Cheat*, "The real question is not, 'Are you cheating?'

but 'Who are you cheating?'"<sup>2</sup> Make regular appointments to spend time with each other and honor those times, be it a weekly luncheon or a date night.

### Keep Romance Alive

Romance is part and parcel of a strong marriage; it's not just for Hallmark movies or romantic novels. Don't let your romance bonfire lull to a few glowing embers over the years, but add new logs to that blaze every day. Beginning each day with a warm hug and a nice kiss (minimum of five seconds!), saying, "I love you," every time you leave for work

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

or go your separate ways, complimenting each other generously, and laughing together heartily are some ways to keep the flame alive.

### Remember: Love Is a Choice, Not Just a Feeling

One of the biblical kinds of love found in Scripture is *agape* love. This is our Heavenly Father's unconditional love for His imperfect human race. Accordingly, our marriage should mean the same: unconditional love for our imperfect spouse. During tough times in your marriage let these feelings and words stay uppermost in your heart and mind: "Love is patient when your husband is uptight even when you'd like to ignore him. Love is kind when your wife is irritable even when you'd like to snap back. Love is giving a person what they need, not what they deserve."<sup>3</sup>

### Never Make Divorce an Option

Many years ago at a camp meeting, I met up with a couple who had one simple rule for their marriage: "Divorce is not an option, period." Another couple puts it this way: "Murder, yes (just kidding). Divorce, no. It's not on the table."<sup>4</sup> The best

marriages are built on the foundation that husband and wife are going to stay married no matter what. Being that committed may mean being miserable for a few days until a difficult situation is worked out. If this radical ideal is not convincing, then remember these two laws of married reality: "No. 1, you married an imperfect person. No. 2, you are not really so hot yourself!"<sup>5</sup>

### Exercise Good Communication

What location is to real estate, communication is to marriage! Good communication is the essence of a marvelous marriage. Larry Kayser, a marriage expert and speaker, reminds us of this in his illustration of a man who was in a fight with his wife. His answer to their disagreement was to give her the silent treatment. However, he had an early flight the next morning and being afraid he would oversleep, he placed this note on her bedside table: "Wake me up at 6:30 a.m. as I have a business flight to catch." When he woke up the following morning and glanced at the clock, it showed 7:40 a.m. He knew he had missed his flight. Now he was even more upset until he saw her note on

the dresser: "WAKE UP! IT'S 6:30!" Marriage communication is not only *what* we say to our "better half" but also *how* we express it.<sup>6</sup> If your spouse says or does something you feel is negative, be curious rather than judgmental. Ask why he/she feels that way. Then you will have an opportunity to understand your spouse on a new level.

### Keep the Devil Out

Satan is actively seeking to destroy Christian marriages. One of his most successful strategies is to encourage dissatisfaction. TV commercials are designed to promote discontentment. The vehicle in your driveway doesn't have all the latest equipment. Your landscape is so outdated. Your vacuum cleaner doesn't do the job anymore, etc. In like manner, Satan insinuates that your spouse is not that attractive person you first married and is now an inadequate partner.<sup>7</sup>

### Form a Marital Trinity

Finally, your capability to love and stay committed to your spouse depends on your choice to add a crucial Third Party to your marriage. Your relationship with Jesus directly affects your marital faithfulness. The New Testament reminds us, "We love because He first loved us." (1 John 4:19)

## FINANCIAL HARMONY

It seems that the ultimate fallout of marriage is economic conflict. According to the experts, financial troubles rank as the top reason for divorce and the breakup of budding romances.

Here are five practices to strengthen and sustain your marital bonfire:

### Give an Allowance

Both partners need an allowance, be it small or large. It's your spouse's own money to use for whatever he/she pleases. This is the one time you never question how the money was spent. And as you prosper, remember to give each other a cost-of-living increase. This is the pressure cooker release valve of money scraps.

### Agree to Rule No. 100

One of the best rules of finance in marriage is to both agree that when it comes to spending *more* than \$100, always consult your spouse.

