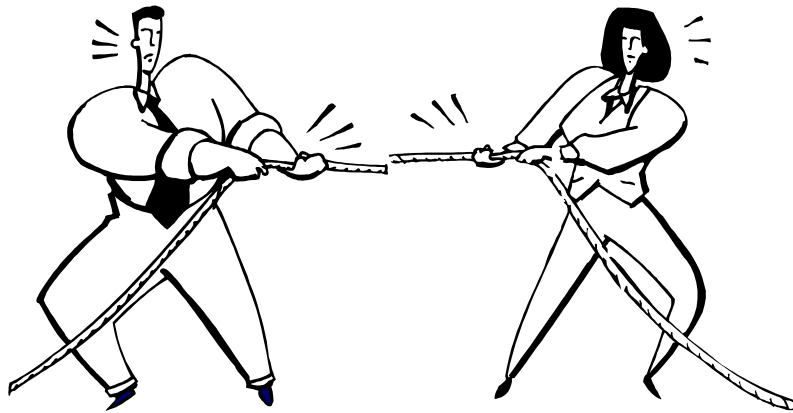




Pre-Marriage Mini-Course



Section 1 – Conflict Resolution



Principle #1 – God made you different and this is a good thing.

How to resolve Conflict

BBQ chicken

Page 746 - "A home filled with strife and division destroys itself." Mark 3:25 (LB)

I. WHAT CAUSES CONFLICT?

Page 898 - "Do you know where your fights and arguments come from? They come from the selfish desires that war within you." James 4:1 (NCV)

- * "My Way" - I win.
- * "No Way" - I run.
- * "Your Way" - You win.
- * "Half Way" - We compromise.
- * "Our Way" - We have mutual goals.

Stuff you might fight about:

- Money
- Kids
- In laws
- Roles
- Sex
- Career Stresses

II. HOW TO PULL TOGETHER WHEN PULLED APART

I. CALL on God FOR HELP.

Page 898 - "You quarrel and fight. You do not have, because you do not ask God." James 4:2b (NIV)

- Venting Vertically

- Understand “I do” really means “I expect”

2. CONFESS my part in creating the stress.

Take an evaluation

Page 721 - "Why do you look at the speck in another's eye, and pay no attention to the log in your own eye? Take the log out of your own eye first, then you'll be able to see clearly..." Mt. 7:3,5 (GN)

Oh, we just don't get along. Or we are incompatible.

Dr. Paul Tournier, the Swiss psychiatrist who wrote to Understand Each Other: *"So called incompatibility is a myth invented by jurists in order to plead for divorce. It is likewise a common excuse for people to hide their own weaknesses and failings. Misunderstandings and mistakes can be corrected when there is a willingness to do so. The problem is the lack of complete frankness."* And I'd add inflexibility.

Dr. Paul Popineau, director of the institute of Family Relations said, "I don't believe in incompatibility. I don't believe it exists. Almost any two people are compatible if they try to be." Your marriage is what you make it.

Dr. Arch Hart says, "If people can be divorced for incompatibility, I cannot conceive why all of us are not divorced."

3. CONVENE a peace conference.

Page 720 - "If you remember someone has something against you, leave your gift at the altar and go at once to make peace... Then come back and offer your gift to God." Mt. 5:23-24 (GN)

1. Choose the right time.
2. Choose the right place. (Phone off hook and pray before)
3. Come with a positive attitude. – “We are going to beat this!”

4. CUT OUT abusive language.

Page 871- "Do not use harmful words, but only helpful words, the kind that build up and provide what is needed..." Eph. 4:29 (GN)

Peace agreements during the cold war.

Page 876 - "You must put away all these things:... furious rage, malice, insults, and shouted abuse! And don't deceive each other with lies anymore." Col. 3:8 (Ph)

Make it "out of bounds."

- Anger and rage
- You "never" or "always" language.
- Expecting our partner to mind read.
- Jumping tracks – stay on the issue.

5. CONSIDER the perspective of your partner.

Page 846 - "We must bear the 'burden' of being considerate of the doubts and fears of others..." Rom. 15:2 (LB)

"Seek first to understand before we are understood." – Stephen Covey

Page 873 - "Look to each other's interest and not merely to your own." Ph. 2:4 (NEB)

Scopos – Microscope or riflescope.

Best response when you understand: "I'm sorry, I was only thinking of myself."

6. CONCENTRATE ON reconciliation, then resolution.

"Reconciliation" - to reestablish the relationship

"Resolution" - to resolve every issue

Page 898 - "Wisdom ... is peace-loving and courteous. It allows discussion and is willing to yield to others..." James 3:17 (LB)

Conclusion

When you are tired of the conflict and stress at home:

- Don't give up.

- It is easier to resolve the conflict and reconcile than it is to break up a relationship.

1. Be willing to get help.
2. Get help from God.

Page 877 - "Let the peace of heart that comes from Christ always be present in your hearts..." Col. 3:15 (LB)

Pull together when you're pulled apart

by Rick Warren

Sometimes the biggest conflicts in marriage are over the most trivial issues. One of the silliest fights Kay and I ever had was over bath soap. For me, a hot steamy shower is a spiritual experience ... right up there with eating fresh cinnamon rolls. I also happen to be a person who gets bored very quickly with the same thing. So I like variety. I don't want to use the same kind of soap for 42 years.

One day I said to Kay I'd like some different kind of soap. But I said it in a way that sounded like our marriage was a failure because we used the same kind of soap all the time. Three or four months later at Christmas time, she personally wrapped and placed under the tree - 27 different bars of soap!

Every relationship – even good ones – have conflict. If you don't know how to deal with it, how to resolve it, how to manage it, you can kill your relationship.

The Bible's very clear about it. Mark 3 says, "A home filled with strife and division destroys itself." We're going to look at some practical steps right out of God's Word that will help us Pull Together When We're Pulled Apart. If you're not married, you can use these principles in your business, with your best friend, with children, whatever. We all have conflict any time we're involved in relationship.

What causes conflict?

The Bible says conflict is caused by selfishness. James 4:1, "Do you know where your fights and arguments come from? They come from selfish desires that war within you." I am basically a selfish person. I think of me before I think of anybody else. And you do too. I want what I want and you want what you want, and when these competing desires collide that's called conflict.

The night before I got married, my father in law sat down with us and said, "There are five areas where marriages usually have conflict: money, sex, in-laws, children, and communication." My father-in-law was a prophet. In our marriage we went five for five! We hit every single one of them.

Some of you are in major pain right now. You are frustrated to no end. You feel stuck in your relationship because you have argued about certain issues over and over in your relationship and there has been no resolution, much less reconciliation. You don't know what to do.

God says, "Here are some steps." I've seen these steps work in dozens, if not hundreds of couples.

If you're going to pull together, when you're pulled apart, you have to...

1. Call on God for help

Pray about it. Before you go to the other person and talk to them about the problem, discuss it with God. This may solve the problem right there. Before you start dealing with the issue, before you talk to anybody about the problem, talk to God about it, and ask Him for help.

I challenge you to practice what I call ventilating vertically. Many of you are very good at ventilating horizontally, but ventilating vertically is when you come to God. You come and say, "Here's how I feel." And you just lay it out.

James 4:2, "You quarrel and fight. You do not have because you do not ask God." This is so foundational; you have to get this point. Conflict often occurs when we expect other people to meet needs that only God Himself can meet in our lives.

One day you stood in front of a bunch of people and you said, "I do." What you were really saying was, "I expect." You weren't thinking about what you intended to do and the promises you were going to keep. You were thinking, "Good! All my needs are going to be met now! This person is the answer to my dreams and is going to fulfill me in every way." There is no person alive who could possibly meet all your needs. Only God can do that.

God says, "You quarrel and fight. You have unmet needs because you don't ask God." How do I know when I'm looking to other people instead of God to meet my needs? It's called anger. Anger is a warning light, which says, "I'm expecting somebody to meet my needs." When I have a need for you to be on time and you're late, or when I have a need for you to notice me and you don't, I get angry. God says, "Why don't you try talking to Me about it first." Instead of expecting your mate to meet all your needs, God wants you to look to Him. "You have not because you do not ask God."

2. Confess my part of the conflict

Before I start attacking and blaming, I need to do a frank evaluation and ask, "How much of this conflict is my fault? I need to do an honest checkup and admit my part. When you're wrong, admit it. And when you're right, shut up!

Be honest. Matthew 7:3, Jesus speaking, "Why do you look at the speck in another's eye and pay no attention to the log in your own eye? Take the log out of your own eye first and you'll be able to see clearly."

Everybody has blind spots. When Jesus says, "Before you start getting the sawdust speck out of your partner's eye, why don't you get the telephone pole out of yours?" He is by exaggeration saying, check yourself out first.

I need to ask, "Am I being unrealistic? Am I being insensitive? Am I being over-sensitive? Am I being too demanding? Am I being ungrateful? Before I get involved in dealing with

you, I first need to talk to God, and then look at myself and admit what problems I'm bringing in."

The number one excuse for divorce is, "We're just incompatible." That has an innocent, no fault air to it. Leading experts on marriage have this to say about the issue of compatibility.

- Dr. Paul Tournier, the Swiss psychiatrist who wrote *To Understand Each Other*: "So called incompatibility is a myth invented by jurists in order to plead for divorce. It is likewise a common excuse for people to hide their own weaknesses and failings. Misunderstandings and mistakes can be corrected when there is a willingness to do so. The problem is the lack of complete frankness." And I'd add inflexibility.

- Dr. Arch Hart, who's spoken here at Saddleback, says, "If people can be divorced for incompatibility, I cannot conceive why all of us are not divorced."

Marriage is a life long process of overcoming your differences. The Bible says, "If we say we are without sin we deceive ourselves and the truth is not in us." Each of us has an infinite capacity for self-deception. I can blame you for all my problems. But the fact is, it's not incompatibility. It's selfishness and an unwillingness to change. Let's call it what it is.

3. Convene a peace conference

Conflict does not resolve itself. It must be dealt with intentionally ... deliberately. Conflict gets worse when you leave it alone. Hearts grow hardened and positions get solidified, and bridges get broken beyond repair. So you have to intentionally deal with the conflict. </P

The Bible is very specific about this. In Matthew 5, Jesus says, "If you remember that someone has something against you leave your gift at the altar and go at once to make peace. Then come back and offer your gift to God." It is impossible to worship with bitterness in your heart and unresolved conflict with others.

Jesus says don't ignore it. Deal with the issue while you can deal with it. If you've got something wrong with somebody or they've got something wrong with you, God says you go to them.

When? At once. Postponed conflict only gets worse. Another verse in the Bible says, "Don't let the sun go down on your anger." I think that means 24 hours would be a maximum amount of time you should let something go unresolved. You need to do it as soon as possible, before it festers and turns into bitterness.

4. Consider my mate's perspective

I can't just look at my own viewpoint, my own situation; I have to look at your viewpoint too. This is very difficult because it's not natural. It is not natural for me to look at life from Kay's viewpoint. It is not natural for me to look at life from your viewpoint. This requires an intentional shift where I have to change my focus from looking at my needs

to looking at your needs. It takes God to do that. It is a mental shift that we do not do naturally. But it's the secret of resolving conflict.

The secret of resolving conflict is understanding where people are coming from. When you understand where people are coming from, it's so much easier. The better you understand somebody, the less conflict you're going to have with him or her, because you know how to deal with him or her.

How do you learn to understand someone? Listen. Listen more than you talk. This again, is not easy for many of us. It's not easy for me. Some of us get so anxious to make our point, to tell our side, to defend ourselves; we don't even stop to listen to what the other person is saying or their point of view. It's like the old cliché; "We must seek to understand before seeking to be understood."

The Bible says in Philippians 2:4, "Look to each other's interest and not merely your own." The word "look" in Greek is scopos. It's like a scope on a rifle or a microscope. It means pay attention. You are most like Christ when you ask, "What are her/his needs and how can I meet them?" When you're angry, you're preoccupied with yourself. But when you're like Christ, you look to each other's interest and not merely your own. One of the most powerful peace making statements is when you say to your husband/wife, "I'm sorry. I was only thinking of myself."

5. Concentrate on reconciliation, not resolution

There's a very important difference. Reconciliation means to re establish the relationship. Resolution means to resolve every issue by coming to agreement on everything. That's not going to happen.

You'll discover there are some things you're never going to agree on. I don't care if you both love the Lord and are both dramatically in love with each other – there are some things you're never going to agree on simply because God has wired us differently.

You're not going to agree with everything your mate believes or thinks. But you can disagree without being disagreeable. That's called wisdom. The Bible says in James 3, "Wisdom is peace loving and courteous. It allows discussion and it is willing to yield to others." The Bible says it's wise to compromise. You can have unity without uniformity. You can walk hand in hand without seeing eye to eye. You can have reconciliation without resolution of every issue.

Some of you are worn out from the conflict in your marriage. You want to throw in the towel. Don't do it! It is more rewarding to resolve a conflict than to dissolve a relationship.

So your homework is to schedule a peace conference.

Let me close with a couple of suggestions:

1. Some of you may need to get professional help. Many marriages are miserable, and they go year after year with the same old problems, because they're just too proud to go get help. Don't go to just anybody. Get a godly counsellor who bases his/her practice on God's Word.

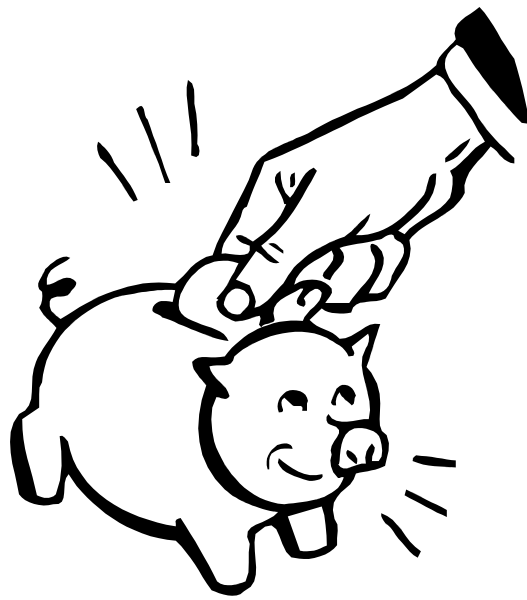
2. The other thing you need to do is get help from God. You can't do this on your own. I've seen these steps work. But you need Christ's power to work them.

Many marriage conflicts would be solved overnight if both the husband and wife would kneel before Jesus Christ and say, "We humble ourselves and humbly ask You to make this thing work. We submit our egos to You and our hurts to You. Jesus Christ, do what only You can do."

Until next week,

Rick

Section 2 – Figuring out Finances



Principle #2 – Manage your money or your money will manage you.

AVOIDING A FINANCIAL COLLAPSE

I. HOW WE GET INTO TROUBLE

"Human desires are like the world of the dead - there is always room for more."
Prov. 27:20

WHAT WE *HOPE* HAVING MORE WILL BRING:

* MORE Satisfaction

"You will never be satisfied if you long to be rich. You will never get all you want." Eccl. 5:10 (GN)

* MORE Significance

"A man's true life is not made up of the things he owns, no matter how rich he may be." Luke 12:15 (GN)

* MORE Security

"Your money can be gone in a flash, as if it had grown wings and flown away like an eagle." Pr. 23:5 (GN)

WHAT HAVING MORE *REALLY* BRINGS:

* MORE expenses

"The more money you have, the more you spend, right up to the limits of your income..." Eccl. 5:11 (LB)

* MORE Worries

"A working man... can get a good night's sleep. But the rich man has so much that he stays awake worrying!" Eccl. 5:12 (GN)

*** MORE pain if it's lost**

"... Risky investments turn sour, and soon there's nothing left... It is all swept away. The rest of his life he's under a cloud - gloomy, discouraged, frustrated and angry." Eccl. 5:14-17 (LB)

II. GOD'S WAY TO AVOID FINANCIAL TROUBLE

1. KEEP GOOD RECORDS

"Riches can disappear fast... so watch your business interests closely. Know the state of your flocks." Pr. 27:23-24 (LB)

There are four things you need to know:

1. I need to know what I own.
2. I need to know what I owe.
3. I need to know what I earn.
4. I need to know where it goes.

2. PLAN YOUR SPENDING

"Plan carefully and you will have plenty. If you act too quickly, you will never have enough." Pr. 21:5 (GN)

"... stupid people spend their money as fast as they get it!" Pr. 21:20b (GN)

3. SAVE FOR THE FUTURE

"The wise man saves for the future..." Pr. 21:20a (LB)

"... He grows rich who accumulates little by little." Pr. 13:11 (JB)

4. GIVE BACK TO GOD

"Honor the Lord by giving him the first part of all your income, and He will fill your barns... to OVERFLOW!" Pr. 3:9-10 (LB)

1. It's an act of gratitude. It says, "God, when I give You the first part back of everything I make, it reminds me that it all came from You anyway. You gave me the mind, the hands, the strength, the body, the opportunity to work. If it weren't for You I wouldn't have anything." It's an act of gratitude.

2. It's an act of priority. It says, "God, I want You to be first place in my life and I'm going to prove it by putting my money where my mouth is." If you say God's first place in your life and you're not tithing you're just kidding yourself. He's not really first place in your life. You don't trust Him.

3. It's an act of faith. God has promised more blessings regarding giving than anything else in the Bible. There are more promises about giving than anything else. Why? Because God wants to teach you to be a giver because He's a giver. God is generous and He wants you to be like Him. God has said, if you give back to Me, you cannot out give God. Watch and I will bless you.

5. ENJOY WHAT YOU HAVE

"It is better to be satisfied with what you have than to always be wanting something else." Eccl. 6:9 (GN)

"If God give a man wealth and property... he should be grateful and enjoy what he has worked for. It is a gift from God." Eccl. 5:19 (GN)

Phase one, your yearning exceeds your earning.

Phase two, you get over extended financially and you get more in debt than you should be. You buy a bigger house or a bigger car or whatever and you get over extended.

Phase three, you have to hustle constantly to make ends meet. You're always rushed.

Phase four, your family life begins to deteriorate. Everybody's uptight and irritable because we're all working hard just to make ends meet.

Pretty soon you have absentee parents who are buying their kids things instead of being with them. Kids don't need more things. The greatest things in life aren't things. Kids need attention.

THE BOTTOM LINE

Matthew 6:19" Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. 20But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. 21For where your treasure is, there your heart will be also. 22" The eye is the lamp of the body. If your eyes are good, your whole body will be full of light. 23But if your eyes are bad, your whole body will be full of darkness. If then the light within you is darkness, how great is that darkness! 24" No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money.

How to Begin Climbing Out of the Hole of Debt

By Mary Hunt

Here are a few first steps you can take to begin climbing out of debt.

Commit to Honesty

When your financial life is all messed up, every area of life is affected. Even your basic value system is vulnerable and open to attack. There are few areas that challenge your integrity as much as financial pressure. That's why such phrases as these have come into being: "The check's in the mail"; "I mailed it, so if it doesn't show up, I'll stop payment and send another"; and (to a department store clerk) "There must be some mistake; I paid my account in full just last week!" Or maybe you've heard yourself or someone else say, "My check bounced? Oh, the bank screwed up my account. Just redeposit it." Need I go on?

As I mentioned in the last chapter, you must develop an attitude of honesty and integrity if you're going to get out of your mess and into the black. Make a pact between God and yourself that you are going to approach your finances with complete and brutal honesty. Let creditors with whom you've been less than honest in the past know that you are embarking on a financial recovery plan.

Stop Debting

I understand that using the word *debt* (noun) as a verb (to debt) is rather unscholarly and grammatically incorrect. You won't find *debting* in the dictionary. But I like to use it because *debting* sounds wrong and it *is* wrong. *Debting* has come to mean the act of owing money to another. To debt is the action of incurring a debt, as in *I debt, you debt, we debt...* you get the picture.

Debting can involve a personal loan from a parent or child; it can be unpaid rent or an instalment purchase that does not involve collateral or one of who-knows-how-many other ways of getting something without paying for it now. These days, debting most commonly happens with a credit card. Consumer credit is rather plentiful, available in just about every retail store in the country. And the availability of that credit has plunged the vast majority of adult Americans into terrible debt. It has become the norm to spend what we do not have, and we are not the only ones to do it—look at our national debt. (I wouldn't dare quote a figure, for indeed it would be incorrect by the time this sentence is finished!)

Everywhere we turn, we're encouraged to buy what we want now, regardless of whether or not we have enough in cash or savings to pay for it, let alone need it. We are encouraged to do it on credit—to buy now and pay (a lot more) later, including outrageous interest rates. Creditors often want to lull debtors into a false sense of

security, the said state of mind being conducive to buying things debtors would, on cooler reflection, see they couldn't afford.

Compulsive debting is more than just an occasional meal charged on a bank card. It is the repeated use of credit, first by choice and later by necessity. In time, a big chunk of discretionary income is required to pay the minimum payments on the charge cards, and so when an unexpected expense rears its ugly head, the debtor feels there is no choice but to incur yet another debt. And then the monthly payments are that much greater, causing that much more pressure. And so it goes. Eventually, the credit sources will become "maxed out," but rarely in the case of a compulsive debtor will will stop the activity. A new way to debt will be found, and the problem just grows and grows.

There's only one way to reverse this process: Stop. The best way to make sure you stop is to cut up the cards, cancel the accounts, and commit to the fastest payoff schedule possible. This is serious business, and stopping may very well be one of the hardest things you will ever do.

I'll not soon forget the day I was able to part with my cards. I felt stripped, naked and violated. But one hour at a time I was able to get hold of myself, and within a relatively short period of time that empty, worthless feeling was replaced with one of freedom and relief. Isn't it wonderful how God has a way of filling our inadequacies with His power and strength?

Keep a Spending Record

We teach our children from a young age how to respect our privacy, and as they mature, their own rights to privacy are bestowed upon them. Little by little they become more self-governing and less accountable to outsiders until one day the fully matured, independent little birds are ready to leave the nest to make it on their own. Somewhere in that journey from the nest to the new nesting grounds, the transfer of accountability from parent to self should take place.

But in the area of finances, the process must have a high rate of breakdown because too many of us end up accountable to no one for our personal finances. And that aversion to accountability is our worst enemy. Example: Have you any idea of your average cost for food per month during the last year? How much you spend on utilities in the average month? Auto repairs? Cab fare? What is the total amount of money you spent last month to service your debts? What percentage of that went toward debt reduction? What did you spend in coffee shops and on fast food yesterday? Don't feel too bad—the typical person has a difficult time coming up with anything close to exact figures for such routine expenses.

I suppose denial has something to do with it. If you have no idea what your bank balance is, it is easy to play games and fool yourself by adding a digit or two instead of facing the possible reality that you don't have enough in there to buy a newspaper, let alone cover the cash advance you managed to pull out of the automatic teller machine last night.

Assuming you are sick and tired of living in a financial fog, not knowing where all the money goes, then you desperately need the brilliant light that only a precise spending record will turn on in your life. You may be hesitant to bring into sharp focus the exact nature of your finances. And just like a strong new pair of eyeglasses that correct fuzzy vision, there will be a period of adjustment. You may even develop a headache. But you cannot overestimate the value and importance of recording your spending. Knowing the truth will set you free.

Here's how to get started: For the next 30 days, keep a Daily Spending Record. A spending record is simply a written accounting for money spent, including funds withdrawn from the automatic teller machine. And for now, keeping this record should not necessarily entail any changes in spending activity. You need to know how you spend your money, and this is the only way to find out. If you are part of a couple in which one person handles the bulk of the money, this is going to require a little teamwork. If you have an uncooperative partner, start by becoming accountable to yourself for whatever amount of money you control.

Get a notebook or pad of paper, something small and practical. Each day, start with a fresh page and put the current date at the top. Each time you spend cash or write a check, jot down two entries: what for and how much. That's it. One page per day, every day. No time off. No endless details and no totals (for now).

Typical Daily Spending Record

Date:

Tommy's lunch	\$ 1.35
Coffee (2)	\$.50
Lunch	\$ 3.78
Grocery store	\$ 28.73
Rent	\$ 550.00
Gasoline	\$ 10.00
Jenny's school supplies	\$ 2.34

At the end of the first week, gather up your seven individual records and merge them into one record, a Weekly Spending Record. I'm certain you'll be able to come up with a format that works perfectly for you, and it may not be exactly like mine. No matter how it looks, make sure that your record includes everything you've spent in the week, including checks you've written. Please don't make this more difficult than it is.

Typical Weekly Spending Record

Week #1:

Savings \$

	100.00
Groceries	\$83.46
Food (away from home)	\$52.73
Rent	\$550.00
Telephone	\$68.74
Gasoline	\$20.00
Oil change/lube	\$14.95
Clothing	\$ 53.87
Kids' miscellaneous	\$ 5.86
Gifts (Grandma's birthday)	\$ 9.58
Household maintenance	\$ 38.68
Magazines/subscriptions	\$ 12.95
Newspapers	\$ 1.75
	\$
Total Week #1	1012.57

The next step is to develop four Weekly Spending Records into a Monthly Spending Record. The final step will be to develop your customized Monthly Spending Plan.

Start Saving

Experts tell us that everyone should have cash put away to cover at least six months of expenses. When you are on the edge, that thought usually brings a sarcastic retort: "Yeah, right!" The goal line can seem a million miles away to someone starting on his own one-yard line. So start by having enough to cover one week, then move to a pay period and then one month. At that point at least you will have enough to live on until your unemployment checks kick in. Each time you make a savings deposit, you will be backing away from the edge, and that feels so good.

Debt Keeps Us Living on the Edge

Whenever I think of the phase "life on the edge," I am propelled into childhood memories involving family automobile trips, great heights and narrow roads. Without fail, I was always on the side of the car closest to the edge. And my front-row seat gave me a spectacular view of the bottomless canyon below with its giant mouth open, ready to swallow me up in the event I dared to come one inch closer. Add to that the perilous thought that I had absolutely no control over the situation, partly because I was a child but mostly because I couldn't reach the steering wheel or brake. One swerve, one jerk of the steering wheel and our car would have plummeted to disaster. I often thought how much more comfortable I could be if I were on the safe side of the car and my brother next to the edge—that way he would go first and break my fall.

Not until we were safe at last on the straight, flat, boring highway could I relax and enjoy the trip. How sad that I missed so much of the beauty because all I could think about was falling off the edge.

Like those fearful car trips riding on the brink of disaster, living on the edge of financial ruin is precarious and anxiety-producing. Never having enough money to pay all of the bills, postdating a check or two, writing checks in hopes they won't clear until your next paycheck is deposited, committing next week's paycheck for this week's expenses, wondering how you would pay your bills if you lost your job tomorrow—all of these things keep you living on the edge.

Living under this kind of gloominess can be depressing to say the least. The worst part is that so much energy is expended worrying and fretting that the beauty and joy of the moment are lost in the glare of stress and strain. But you don't have to live month after month feeling that if you come one inch closer, you will fall and be swallowed up by the jaws of financial ruin. Beginning with the simple steps we've discussed in this article and following the strategies outlined in the rest of my book *The Complete Cheapskate* will help you gain the peace of mind to enjoy the journey through life.

Mary Hunt is the founder and publisher of *Cheapskate Monthly* newsletter and a respected authority on spending habits and financial responsibility.

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Big Dreams on a Small Budget: Financial Tips for Newlyweds

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 neighbour'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. To get feedback from buyers on nearly every make and model, visit www.eopinions.com.
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://info.insure.com/life/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, www.epa.gov/otaq/17-tips.htm and <http://www.ftc.gov/bcp/online/pubs/alerts/fuelalrt.pdf>.
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."

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Section 3 – Intimacy



Principle #3 – Good sex has to be learned.

God's Gift of Sex

Gen. 2: 22 Then the LORD God made a woman from the rib he had taken out of the man, and he brought her to the man. 23 The man said, "This is now bone of my bones and flesh of my flesh; she shall be called 'woman,' for she was taken out of man." 24 For this reason a man will leave his father and mother and be united to his wife, and they will become one flesh. 25 The man and his wife were both naked, and they felt no shame.
(NIV)

Lesson #1 – Sex is God's idea.

Why God Created Sex

- **To promote unity** (Eph. 5:31) - "For this reason a man will leave his father and mother and be united to his wife, and the two will become one flesh."
- **To provide pleasure** (Pr. 5:18-19) May your fountain be blessed, and may you rejoice in the wife of your youth... may you ever be captivated by her love.
- **To produce offspring** (Gen. 1:28) God blessed them and said to them, "Be fruitful and increase in number; fill the earth and subdue it."

GOD'S COUNSEL ABOUT SEX

- ❑ **DEVELOP a healthy attitude about sex.**

Lesson #2 - You're most important sexual organ is your brain.

Myths about sex:

- ❑ How you look determines how you perform.
- ❑ The younger you are the better you are sexually.
- ❑ *Great Sex happens instantly and naturally. - The fact is, every couple struggles to make adjustments in the sexual area. An article in the LA Times reads: "Studies have shown that the satisfactory adjustment of sexual relations takes the average American couple about 6 years. Twelve of the couple's studies were able to make satisfactory adjustments within their first year of marriage (1 out of 10 get it all together in their first year.) Up to ten percent of the couples took 20 years to arrive at the adjustments that gave them a satisfying love life." The point is, it just takes time and effort to adjust sexually and don't give up.*
- ❑ Men and Women are the same sexually
- ❑ Sex is a physical act but nothing more.

Right attitudes about Sex

- ❑ **Sex is spiritual** - *“There’s more to sex than mere skin on skin. Sex is as much spiritual mystery as physical fact. As written in Scripture, ‘The two become one.’”* 1 Cor. 6:16 (Mes) –

Recently, in Redbook magazine, there was a national survey and they discovered a fact that surprised everybody. They discovered that the greater the intensity of a woman’s spiritual convictions the more likely she is to be highly satisfied with sexual pleasures in her marriage. In other words, sexuality and spirituality go together. That is not by accident. They discovered that the most sexually fulfilled women were the most spiritually fulfilled women.

Lesson #3 – The best Sex is to be had by the godliest people.

- ❑ **Sex is good and godly** – “For everything God created is good, and nothing is to be rejected, but all is to be received with a prayer of thanks.” 1 Tim. 4:4 (GN)
- ❑ **Sex is best in the loving commitment of a marriage** - “Honor marriage, and guard the sacredness of sexual intimacy between wife and husband.” Heb. 13:4 (Mes) -

”Be happy, yes rejoice in your wife... Let her ... tender embrace satisfy you. Let her love alone fill you with delight.” Pr. 5:18-19 (LB) - That is one of the strongest verbs in the Hebrew language. It literally means, “be intoxicated, be captivated, be ravished, enthralled.” One translation says, “Let her steal away your senses.” God’s idea for sex in marriage is that it be fulfilling and fantastic. This is not simply a suggestion or description. This is a command. God says, “Rejoice in your wife. Let her tender embrace satisfy you. Let her love alone fill you with delight.” He’s saying, “I command you to have fun!”

2. DISCUSS sex with your partner.

“Reliable communication permits progress.” Pr. 13:17 (LB)

“Encourage each other and build each other up.” 1 Th. 5:11 (NLT)

3. DETERMINE to have a healthy approach to sex in your life.

- ❑ To Serve

“The marriage bed must be a place of mutuality – the husband seeking to satisfy his wife, the wife seeking to satisfy her husband. Marriage is not a place to ‘stand up for your rights.’ Marriage is a decision to serve the other, whether in bed or out.” 1 Cor. 7:3-5 (Mes)

Lesson # 4 – Sex begins in the kitchen

- ❑ To learn

“You husbands must be careful of your wives, being thoughtful of their needs...” 1 Peter 3:7 (LB)

“... You have made me eager for love...” Song of Solomon 6:12 (GN)

□ To commit

(8:6-7) “Do not cheat each other of normal sexual relations, unless you both decide to abstain temporarily to make special time for prayer. But afterwards you should resume relations as before, or you will expose yourselves to the obvious temptations of Satan.” 1 Cor. 7:7 (Ph)

Lesson #5 – Give each other permission to ask.

The Bible’s Advice on creating the right atmosphere:
From Song of Solomon

Privacy (2:5)

Complimenting (1:15-16)

Affectionate touching (2:6)

Fragrances (1:12)

Unhurried time (5:1b)

Attractive attire (4:9, 11)

Special places (7:12)

Intimate talk (4:16)

How to create spiritual intimacy in your marriage by Gary Chapman

This article is adapted from Covenant Marriage: Building Communication and Intimacy by Gary Chapman. Used by permission of LifeWay Christian Resources and Broadman & Holman Publishers.

"I know I should talk with my wife about spiritual things," a husband recently said to me, "but when our relationship isn't right in other areas, it feels hypocritical to start talking about God and the Bible."

Spiritual intimacy is crucial if Christian couples are going to experience all the blessings God intends, yet too often it is the one thing Christian marriages lack. In my counselling ministry, I have encountered many couples who separately were experiencing personal spiritual growth but did not have spiritual intimacy -- the closeness that comes when marriage partners share something of their own spiritual pilgrimage with each other.

Spiritual intimacy does not come easily for everyone. Some couples may find it difficult to talk about spiritual things. A partner who feels spiritually inadequate may avoid talking about anything spiritual because he or she is worried about being embarrassed.

What we must remember is that the ground at the cross of Christ is level. Spiritual growth is not knowing more about the Bible; it is becoming more like Christ. We need not apologize for our present state of growth. We must simply be open to allowing Christ to continue to work in our lives.

Spiritual intimacy can begin when we turn to God together, asking him to help us build total intimacy in our marriage. Here are five practical avenues that, if worked into the fabric of your marriage, will develop spiritual intimacy between you and your mate.

Talk about it

Spiritual intimacy grows stronger when a couple talks and listens during discussions about spiritual matters.

The word is talk, not preach. Talking is sharing what God is doing in your life. Talking is a means of letting another into your heart and relationship with God. You can do that by sharing when God speaks to you through the Scripture or discussing what you found encouraging or insightful in a sermon or book.

When your spouse shares something with you, listen attentively. Be accepting, not condemning. If you feel compelled to share a different interpretation, share it as your interpretation, not the latest word from God. Preaching to your spouse does not enhance spiritual intimacy. Leave room for the Holy Spirit to work in your mate; do not try to do God's work yourself.

And don't think you can share only the areas of spiritual life in which you are becoming more like Christ. Spiritual intimacy does not demand perfection. Ask your spouse to pray for you about some of the ways God is challenging you to become more like him.

Pray together

The experience of praying together unites hearts. We feel closer to each other and closer to God. Few spiritual exercises hold as great a potential for spiritual intimacy as praying together.

What's important is seeking God together, not the method of prayer. If you are uncomfortable praying aloud in the presence of another person, then hold hands, close your eyes and pray silently. God hears silent as well as audible prayers.

It also is important to pray for each other daily in your personal prayers. Be specific. Pray for the concerns your spouse has shared with you. Try praying Bible prayers for your spouse, especially those that ask God for spiritual wisdom and power, such as Ephesians 1:15-23 or Philippians 1:9-11.

Study the Scriptures

Spiritual intimacy can be greatly enhanced when a married couple is involved in Bible study together or shares with each other the fruit of individual Bible study. As we study the Scriptures, we discover how God views the world and our role in it.

You can begin by sharing one thing that impressed you or one question you have after you each have studied your weekly Bible lesson. Then try reading a devotional book together each day. Eventually you might even enroll together in a discipleship course or Bible study offered by your church and discuss the lessons with each other.

Serve God together

The great challenge of the Christian life is to give our lives in service to others under God's direction. Because service to God is so central in the Christian life, it also plays an important role in developing spiritual intimacy within marriage. Spiritual intimacy greatly increases when a husband and wife serve together.

Many service projects are informal. You simply observe an opportunity and agree to make the time and exert the effort to do it together. You might take a single parent's 10-year-old on an outing or help a widow by cleaning gutters, mowing a yard or painting a house. In such service, not only are you growing spiritually as individuals, you are growing a spiritual bond that will spill over and enrich the rest of your life together.

Dream together

Too many of us are looking back rather than ahead, grieving the past rather than dreaming about what God has planned for us in the future. Dreaming dreams keeps us from becoming bogged down with the failures of the past or the routine of the present. Spiritual intimacy intensifies when you dream with your mate.

Dreaming creates expectancy. It plants seeds of hope and stretches our vision. Make your dream lists and share them with each other. God has plans for the two of you, and you are responding to the promptings of His Spirit to accomplish those plans. Some of your dreams may never come true, but the fact that you dreamed together and talked about those dreams will increase your spiritual intimacy.

A relationship with God is central in building a lasting, satisfying marriage. The Christian life is a journey of becoming like Christ. Each of us must be responsible for our own spiritual growth, but God's plan is for a husband and wife to connect spiritually.

By talking, praying, studying, serving and dreaming together, you can build intimacy in your marriage.

-Purpose-Driven®-

Gary Chapman is the author of [Covenant Marriage](#) (Broadman & Holman, 2003), [The Five Love Languages](#), (Moody, 1996), and other books. He and his wife, Karolyn, live in Winston-Salem, N.C., where he is senior associate pastor at Calvary Baptist Church.

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Section 4 – Faith



Principle #4 – The more my spouse loves Jesus, the better they'll love me.

What Every Marriage Needs

Some marriages need resurrection!

The source of true stress:

- ❑ Power and Control
- ❑ Insecurity
- ❑ Different Values
- ❑ Competition
- ❑ Personal Differences
- ❑ Misunderstood Feelings and Unmet Needs

HOW GOD CAN HELP MY MARRIAGE

He can give me

- ❑ The power to change – Doing marriage differently.

"Let there be no more bitter resentment or anger, no more shouting or slander, and let there be no bad feelings of any kind among you." Eph. 4:31 (Ph)

"Look out for each other's interests, not just for your own." Phil. 2:4 (GN)

"God, who is at work within you, will give you the will and the power to achieve his purpose." Phil. 2:13 (Ph)

- ❑ The power to forgive – Letting go of the past.

"Be gentle and ready to forgive; never hold grudges. Remember the Lord forgave you, so you must forgive others." Col. 3:13 (LB)

- ❑ The power to serve – Putting our spouse first.

"Who's going to serve first?"

- ❑ The power to thrive

"If you lack wisdom, you should ask God who gives generously to all ..." James 1:5

Ephesians 5:21 Submit to one another out of reverence for Christ. 22 Wives, submit to your husbands as to the Lord. 23 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. 24 Now as the church submits to Christ, so also wives should submit to their husbands in everything. 25 Husbands, love your wives, just as Christ loved the church and gave himself up for her 26 to make her holy, cleansing her by the washing with water through the word, 27 and to present her to himself as a radiant church, without stain or wrinkle or any other blemish, but holy and blameless. 28 In this same way, husbands ought to love their wives as their own bodies. He who loves his wife loves himself. 29 After all, no one ever hated his own body, but he feeds and cares for it, just as Christ does the church-- 30 for we are members of his body. 31 "For this reason a man will leave his father and mother and be united to his wife, and the two will become one flesh." 32 This is a profound mystery--but I am talking about Christ and the church. 33 However, each one of you also must love his wife as he loves himself, and the wife must respect her husband.

- ❑ Remember that Marriage is God's idea.

He designed it. - Genesis 2:24

- ❑ Be honest about your own shortcomings.
- ❑ See your spouse as God sees them.
- ❑ Develop a growing relationship with God.

A relationship with Christ is one of freedom not bondage. It's a relationship with a living God, made possible by what it is we celebrate-the empty tomb of Jesus Christ.

- ❑ Honor God by loving and serving your spouse.

Submit to one another out of reverence for Christ.

- ❑ Follow God's instructions for a successful marriage.
- "You husbands should try to understand the wife you live with..." 1 Peter 3:7 (Ph)

"Homes are built on the foundation of wisdom and understanding." Prov. 24:3 (GN)



Surviving a Spiritual Mismatch

by Lee Strobel

Seven years after Leslie and I were wed, someone came between us and threatened to shipwreck our marriage.

No, it wasn't an old flame. It was Jesus Christ.

Leslie had been an agnostic, sort of in spiritual neutral. I had been an atheist, convinced God didn't create people but that people created God out of their desperate fear of death.

Then Leslie met a Christian named Linda, who explained the gospel and brought her to church. In 1979, Leslie announced to me that she had made a big decision: she had decided to become a follower of Christ.

To me, this was the worst possible news! "Look, if you need that kind of crutch," I said in a snide and patronizing tone, "and if you can't stand on your own two feet and face life without putting your faith in a make-believe god and a book of mythology and legend - then go ahead. But remember two things: don't give the church any of our money, because that's all they're really interested in, and don't try to get me to get out of bed to go anywhere on Sunday mornings. I'm too smart for that [bleep]!"

Nice guy, huh?

That was the opening salvo in what turned out to be a turbulent, strife-filled, emotion-churning era of our marriage. Our values began to clash, our attitudes started to conflict, and our priorities and desires were suddenly at odds. Arguments erupted, iciness replaced warmth, and more than once I let my frustration spill over into an epithet-laced tirade of shouting and door slamming.

Welcome to the world of a spiritually mismatched marriage!

Anguish, anger, and arguments

If you've experienced the turmoil of being a Christian wed to a non-believer, then you can readily understand why God has prohibited his followers from marrying outside the faith. "Do not be yoked together with unbelievers," says 2 Corinthians 6:14.

The apostle Paul was warning that the natural consequence of being wed to someone who doesn't follow Christ would be conflict over a myriad of issues, ranging from child-rearing to finances, and the possible choking of the Christian's faith.

Yet for a variety of reasons, many Christians find themselves in an unequally yoked marriage — and have personally suffered the anguish, anger, and arguments that often result.

Yes, the path of a mismatched marriage is frequently paved with problems, but the emphatic message of our own experience is that there is hope.

If you're a Christian who's wed to someone far from Christ, don't despair! You can learn to thrive despite your differences. You can learn to encourage your spouse in his spiritual journey without inadvertently chasing him away. You can learn to earnestly seek the best for your partner without unfairly burdening yourself with undue responsibility for his salvation. In short, a spiritual mismatch does not have to be a death sentence for a marriage.

That may seem hard to believe if you're currently embroiled in conflict with your partner over your differing views of God. But that's why Leslie and I have written our new book, *Surviving a Spiritual Mismatch in Marriage* – to provide you with some hard-earned advice that we hope will encourage you and give you concrete, practical, and biblical steps to take.

More importantly, you need to remind yourself on a regular basis that God has not forgotten you. He isn't gleefully punishing you because you're married to a nonbeliever. In fact, all of heaven is cheering you on as you seek to humbly and sincerely live out your faith in an often stressful and difficult environment. Your heavenly Father graciously wants to offer you courage in the face of strife, peace in the midst of turmoil, and optimism when everything seems shrouded in gloom.

With his help, you really can learn to survive a spiritual mismatch.

Seeking H-E-L-P

It was Leslie's humble and authentic faith that prompted me to begin investigating whether there was any credibility to Christianity. After a nearly two-year investigation, I concluded that Jesus really is the unique Son of God, and I received him as my forgiver and leader on November 8, 1981. Later, in a great display of God's sense of humour, I entered full-time ministry at the church where Leslie had first dragged me when I was an atheist.

Now as we celebrate our 30th wedding anniversary, we know the adventure and fulfillment of what it means to be a husband and wife who together pursue our faith in Christ.

Even though not all spiritually mismatched marriages have happy endings, there are steps that any unequally yoked Christian can take in order to calm the turbulence of her marriage and winsomely reach out to her spouse with the message of Christ. Our book is chock full of these suggestions, but I can summarize four key pieces of advice by using the acronym HELP!, since that was the word Leslie used so often in calling out to God for his strength and guidance.

Harness the support of others.

"Two are better than one," says Ecclesiastes 4:9. Leslie realized at the outset that she

couldn't get through this alone, and so she built a friendship with a mature Christian named Linda, who offered her godly advice, consistent prayers, and a shoulder to cry on.

Linda made sure that Leslie didn't get mired in self-pity or fall into the trap of being judgmental and negative toward me. Essentially, Linda kept Leslie focused on God and not distracted by the problems of our marriage.

"In a way, Linda was my pastor, my Sunday School teacher, my mentor, and my coach all rolled into one," Leslie said. "I'd encourage any unequally yoked spouse to find someone like Linda to keep them steady in the marital storms they'll encounter."

Exercise restraint.

Leslie's ability to restrain herself from trying to stuff Christianity down my throat was a major reason why our relationship remained intact.

First Peter 3:15 says all Christians should be prepared to define and defend their faith, but it emphasizes they should do it with "gentleness and respect." Leslie respected me enough to give me some space. Even though there were times she wanted to whack me over the head with a Bible, she wisely held back.

A key way she exercised restraint was by refusing to nit-pick everything I did. She didn't heap shame on me every time I would have a few drinks or use some bad language. While she did hold her ground on important issues, she didn't elevate every little thing into a full-fledged spiritual battle.

Live out your faith, don't just talk it.

First Peter 3:1-2 says that even if your spouse won't listen when you're talking to him about God, he will respond to your respectful and godly behavior.

Leslie did something more powerful than debating me over the reliability of the Bible: she cooperated with God as he changed her character, values, and attitude. She yielded herself as fully as she could as God began molding her into a more Christ-like person. I watched as she increasingly became a person of humility, integrity, love, and self-sacrifice – and ultimately the reason I was willing to take an open-minded look at Christianity was because I was astonished by how Leslie was being transformed into a better person.

Pray, pray, pray.

Leslie focused on praying Ezekiel 36:26: "I will give you a new heart and put a new spirit in you; I will remove from you your heart of stone and give you a heart of flesh."

She would tell God: "Lord, Lee's heart is like granite, and I can't seem to crack it open! But I know you love him even more than I do, and you have the power to do a spiritual heart transplant. Lord, please, give him a new heart and a new spirit, because only you can do it."

And she prayed, "Your Word promises that if I ask for wisdom, you'll give it. Lord, give me the wisdom to know how far to push and when to back off. I don't want to alienate Lee; I want to cooperate with you in reaching him."

Through prayer, she received God's comfort when I was especially obnoxious, and she obtained God's power to love me during times when, frankly, I wasn't very loveable.

And do you know what happened?

God used this difficult time to mold Leslie into someone she never would have become without it. She became a person of heart-felt prayer, of deep wisdom, of perseverance, forgiveness, and faith – not despite her spiritual mismatch, but because God used that experience to deepen her relationship with him in ways that may otherwise never have happened.

She learned a lesson that all unequally yoked Christians need to hear: If you honor God with your everyday life, he will honor you for a lifetime.

Even in the midst of a spiritual mismatch.

-Pastors.com-

Lee and Leslie Strobel's book, *Surviving A Spiritual Mismatch in Marriage* (Zondervan, 2002),