

Couple Development

How Couples who Build Thriving Marriages are Healthier, Wealthier, and Happier.



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Acknowledgments

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Introduction

Marriage is the most basic unit of society and is fundamental in creating families, civilizations, and nations throughout the world. Yet the majority of marriages end in separation and divorce causing unnecessary hardship for individuals and society at large. What is the cause of failed marriages and what can be done to remedy this plague upon our society?

In this book, I will explain the main causes of failed marriages, the practical remedies to solving the greatest problems in most marriages, and how to prevent serious problems in marriage from happening in the future.

“Couple Development: How Couples who Build Thriving Marriages are Healthier, Wealthier, and Happier” is a product of 11 years of research and experience. The research provides insight into what causes the main problems in marriage and the experience provides the solutions to the most difficult issues to solve. Part I is based on the main problem, Part II is the philosophy behind Part III which is the solution.

This book is a mix of novel, textbook, and workbook designed to capture the reader and uncover the real problems in marriage and give application for their solution. Enjoy reading and growing together as a couple on its way to building a Thriving Marriage.

Happy Voyage!

Part I-The Problem Chapter 1-The Titanic

Most are familiar with the story of the World's Largest and Most Infamous Unsinkable Cruise Liner, "The Titanic." The long awaited Maiden Voyage of that ship in 1912 proved to be its last. After the hype and celebration, nobility and peasant boarded the ship headed for Europe and disaster.

History does a poor job, at best, telling the story of the massive Titanic. They focus more on the historical nature of the disaster and give little information for the reason to why the ship sunk. After piecing together many historical accounts, one reason stands out; "Pride." As Proverbs 16:18 says, "Pride goeth before destruction, and a haughty spirit before a fall" (King James, 1984, p. 828). The same was true for the Titanic! Thinking that the unsinkable would have no problem with icebergs, or any issue, the captain, and crew refused to change course.

That fateful night had plenty of chances to save hundreds of lives through preparation, but Pride blocked the way. For example, the ship's engineers failed to report iceberg warnings to the captain, who tried steering the ship out of the iceberg's way only after it was too late. The captain waited for an hour after impact before signaling for help even though he knew the ship was not equipped for a major emergency. In each instance Pride brought down this Majestic Beauty (Molony, 2010).

Marital Icebergs

In marriage, couples can be likened to the Titanic. They may start off with high hopes of taking on the world; spend plenty of time and money on a fancy wedding ceremony and celebration but not be prepared for disaster when it strikes.

If the happy couple gives in to pride and avoids preparation, they are destined to hit Marital Icebergs and sink to failure. If they learn how to prepare and develop together, they can avoid hitting the Marital Icebergs completely and successfully.

The Big Three

In a recent study by the *Creighton University Center for Marriage and Family*, Pattison suggests Time, Sex, and Money pose the three biggest obstacles to satisfaction in the lives of newly married couples (Pattison, 2001). If these areas are cultivated they can bring unbelievable satisfaction to the marriage but if they are left neglected or mismanaged the big three could destroy it.

When couples begin courting, all they want to do is spend time together. Once married, lives grow busier with work, children, and other responsibilities and finding time together can be difficult. However, couples cannot thrive without spending time together to nurture the relationship. Sexual Intimacy can be the source of unparalleled physical and spiritual connection and the lack of it a cause of infidelity and immeasurable heartbreak. Money can either be a cause of heated arguments or a tool for obtaining the necessities and wants of life.

A closer examination finds that The Big Three are just the “Tip of the Iceberg.” Looking at an iceberg above the water, you can see only about 20-30% of the floating hazard. If you could look under the water you would see the other 70-80%. Instead of focusing on Time, Intimacy, and Money issues, couples should be going deeper to find the root causes of all these issues. Once couples realize how deep The Big Three go in their relationship, they have three choices; give up, live with it, or work at it.

Chapter 2-The Options

Giving up

Depending on the study, national statistics on divorce say that first marriages end in Divorce 41%-50% of the time. What most studies do agree on is second and third marriages have an increasingly higher divorce rate than first marriages (Division of Vital Statistics, 2007). Regardless of what the definition of divorce rate, it is too high.

Divorce can cause broken families, heartache, depression, health problems, bankruptcy, and even death. Unfortunately, roughly half of those who decide to marry make the mistake of becoming the statistic instead of fighting against it. They assume that because this is their first marriage it will eventually fail, and they will remarry. Their assumption turns into an expectation and eventually into a reality.

“Call it the divorce assumption. Most people assume that a person stuck in a bad marriage has two choices: stay married and miserable or get a divorce and become happier. But now come the findings from the first scholarly study ever to test that assumption, and these findings challenge conventional wisdom. Conducted by a team of leading family scholars headed by University of Chicago sociologist Linda Waite, the study found no evidence that unhappily married adults who divorced were typically any happier than unhappily married people who stayed married” (Waite, Browning, Doherty, Gallagher, Luo, & Stanley, 2002).

The truth is that those who divorce have many more issues to deal with in the future, especially if the children are involved. Recent studies have shown “about a third of all divorces that involve children end marriages in which the parents were openly hostile to each other, and children benefit from the separation. By contrast, parents who divorce because they are merely dissatisfied with or distant from each other are more likely to harm than to help their children ending the marriage” (Berger, 2005, p. 328).

Unfortunately, couples who look at their first marriage like a starter home will never be happy in any relationship until they can learn the skills needed to have a Thriving Marriage™. Instead here are some results of those who chose to divorce when divorce was not necessary.

- “Unhappily married adults who divorced or separated were no happier, on average, than unhappily married adults who stayed married.
- Divorce did not reduce symptoms of depression for unhappily married adults, or raise their self-esteem, or increase their sense of mastery, on average, compared to unhappy spouses who stayed married.
- Two out of three unhappily married adults who avoided divorce or separation ended up happily married five years later.”²

Living with It

The previously mentioned study, of couples who stayed together and ended up happier, did not happen through spontaneous remission. It was only through hard work that these couples with struggles pulled through to find happiness. Living with it, suggests that you and your spouse have decided not to improve your marriage and instead to avoid the conflict and slowly let it decay away your relationship.

The couples who add to the divorce statistics tend to neglect their most important asset, their marriage. Understanding that investing time, energy, and resources into your marriage will directly yield dividends is imperative. The reality is Marriage Education costs much less than Marriage Coaching/Therapy ever will, but most couples overlook this point.

The adage of “If it aint broken, don’t fix it” is typically why couples end up spending \$500-\$2,500 on Therapy when their marriage is in trouble, and only \$50-\$500 to improve the marriage when it is not. Everyone knows it is less expensive to do a simple tune-up on your car than to rebuild your engine. However, each year couples end up spending hundreds and thousands of dollars repairing their marriage than investing a few hours in Marriage Education to prevent it from happening.

Instead of living with it, do what it takes to make your marriage a thriving one. Invest your time, energy, and resources into your most important asset and watch how every part of your life improves.

Working at It

Those couples who work at their marriage know that a successful marriage equals better health, greater wealth, and a happier life. Improving your marriage also can be like trying to walk up a down escalator. You have to move faster than the escalator to make it to the top. If you move at the same rate as the escalator, you will stand still and if you stop walking altogether, you move backward. Working at it, is where the couple is trying hard to walk up the down escalator and they are making progress.

Research shows that Thriving, or Healthy, Marriages have immense benefits to both individuals and society. In the following study conducted by Healthy Marriage Initiative and the US Department of Health and Human Services, we see the following benefits of a Healthy Marriage.

For Women

1. More satisfying relationship
2. Emotionally healthier
3. Wealthier
4. Less likely to be victims of domestic violence, sexual assault, or other violent crimes
5. Less likely to attempt or commit suicide
6. Decrease risk of drug and alcohol abuse
7. Less likely to contract STD's
8. Less likely to remain or end up in poverty
9. Have better relationships with their children
10. Physically healthier

For Men

1. Live longer
2. Physically healthier
3. Wealthier
4. Increase in the stability of employment
5. Higher wages
6. Emotionally healthier
7. Decrease risk of drug and alcohol abuse
8. Have better relationships with their children
9. More satisfying sexual relationship
10. Less likely to commit violent crimes
11. Less likely to contract STD's
12. Less likely to attempt or commit suicide (US Dept., 2005)

Health

As far back as 1858 a British scientist William Farr, found that marriage was positively correlated with good health and longer life. Even though Farr did not include many social issues of today like cohabitation and gay marriage, “in the 150 years since Farr’s work, scientists have continued to document the “marriage advantage”: the fact that married people, on average, appear to be healthier and live longer than unmarried people” (US Dept., 2005).

Today The US Department of Health and Human Services has begun the Healthy Marriage Initiative. Their research shows a distinction between “Healthy and “Unhealthy” relationships. They found that those with healthier marriages lived longer and experienced the results of the previous lists. The study also found those who stayed in an unhealthy relationship and did not change, that is was “as bad for the heart as a regular smoking habit” (US Dept., 2005).

In a more recent study by Glaser and Kiecolt-Glaser, research showed couples who had pleasant conversation healed faster from physical wounds than couples that had negative conversation (Parker-Pope, (2010).

I heard a true story of a neighbor whose husband was injured in war and was expected to die from the injuries. The doctors tried everything they could and gave up hope of saving him. Finally his wife arrived and could be by his bedside to comfort him as he was dying. After many days, and to the surprise of everyone but his wife, he recovered completely and they went home. Marital Love healed him, and they returned home to live a long and healthy life together.

Wealth

Here are some examples that show why Thriving Marriages are more wealthy and healthy than others. In the book "*The Millionaire Next Door*," authors Stanley and Danko mention in their research how Couples who did not divorce were more likely to become millionaires (Stanley & Danko, 1996).

Despite what people think, it is not the couple who earns great incomes and spends it all, it is the couple who learns together how to manage money and be on the same team that allows them to accrue wealth.

Part of the reason that Thriving Marriages help couples be wealthier comes from support in marital roles. Spouses who support each other in employment have greater success, stability, and fulfillment in their work. For example, Jeff Benedict author of "*The Mormon Way of Doing Business - Leadership and Success Through Faith and Family*" (Benedict, 2007) interviewed the following CEOs;

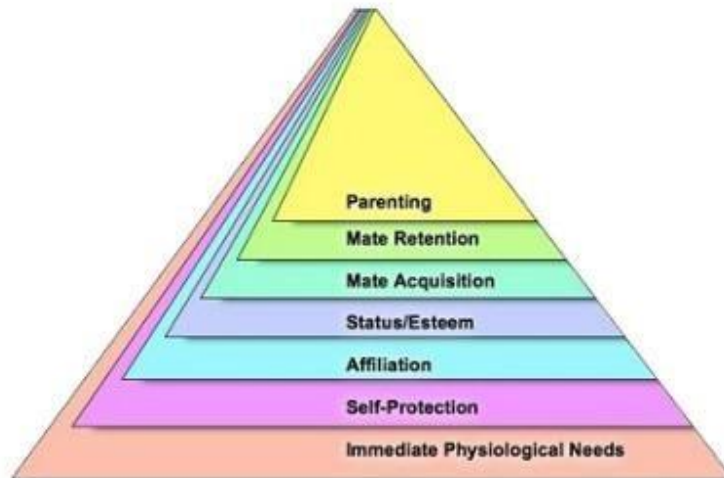
- David Neeleman, founder and CEO of JetBlue Airways
- Kevin Rollins, CEO of Dell
- Jim Quigley, CEO of Deloitte & Touché USA
- Dave Checketts, former CEO of Madison Square Garden Corp.
- Gary Crittenden, CFO at American Express
- Rod Hawes, founder and former CEO of Life RE Corp.
- Kim Clark, former dean of the Harvard Business School
- Clayton Christensen, a leading Harvard Business School professor

These CEOs were interviewed by Jeff to see exactly how their faith and their focus on their family have affected their work at the highest levels of business. Benedict mentioned in his book that one of the most important reasons these men were so successful was the support they received from their wives. In an interview about the book Benedict said, "These guys are a shell of who they are without their wives. These are smart, educated women who decided to stay at home to take care [of] and raise their children. This sacrifice is a direct result of what makes each of these men great CEOs" (Tapley, 2007).

Napoleon Hill agrees with Benedict about supportive spouses and wealth accumulation. In his bestselling book *“Think and Grow Rich,”* Hill says, “The men who have accumulated great fortunes and achieved outstanding recognition in literature, art, industry, architecture, and the professions, were motivated by the influence of a woman” (Hill, 1937, p.111). This principle can be applied to both spouses and any area of life.

Happiness

In a groundbreaking study that was released August 23, 2010, a group of psychologists have redefined *Dr. Abraham Maslow’s Hierarchy of Needs Pyramid* (Nauert, 2010). In the old version Maslow theorized the human motivators beginning at the bottom and going up were Physiological, Safety, Belongingness, Esteem, and Self-actualization. So once food and water are found (Physiological) a person would be motivated to seek shelter (Safety) and so on up the pyramid of needs.



Revised pyramid of needs

The psychologists who used research from neuroscience, developmental psychology and evolutionary psychology, said they needed to improve the pyramid of needs because of how outdated it was. The Revised pyramid has most of the same foundational needs but no longer has self-actualization. Self-actualization has instead been replaced with *Mate Acquisition*, *Mate Retention*, and *Parenting*. The researchers explain that Maslow’s Self-actualization more concerned with gaining status, which in turn are used to attract a Mate.

What the Revised pyramid of needs means, is after one has found food and water, has shelter, is affiliated into society, gains esteem, one wants to attract and retain a mate, and become a parent. These top three levels of the pyramid represent the highest of human motivations and where the most happiness is found. Retaining a Mate and becoming a parent is at the top of the pyramid because through these marital and parental relationships comes the most fulfilling and happy experiences. Other research supports the revised pyramid and shows married people are happier people.

“Psychologists have pointed to marriage as the single most reliable happiness indicator. Across nations and ethnic groups, people report greater happiness from marriage than career, community or money. A 2005 survey from the Pew Research Center substantiates these assertions. Forty-three percent of married respondents reported that they were "very happy," compared to 24 percent of unmarried individuals” (Conger, 2009).

Chapter 3-The Stages

Depending on the stage a couple is sailing in will dictate how couples should use Couple Development™ to face The Big Three. The Five Basic Stages of Marital Maritime are Preparation, Enrichment, Minor Repair, Major Repair, and Disrepair. The high divorce rates show that couples do little to prepare, tend to neglect enriching, ignore if repairs are needed and let it slowly drift into disrepair. So how can couples combat this and keep smoothly sailing to the end of life? In the each of these stages, imagine sailors who meet, grow in love, and decide to join forces as co-captains on a lifelong sea voyage.

Preparation Stage

In the Preparation stage imagine a lone sailor, anytime before marriage, who is searching for his female co-captain. Throughout life sailors learn new ideas and hone their sailing skills. Their experiences and beliefs are who they become and what they take with them to the great marriage voyage.

Although the sailor should be preparing his entire life for this journey, preparation is much more intense once he is in a relationship, and even more intense when engaged. As the two eager sailors are getting ready for the voyage, they must first find the right boat to sail on and learn their job so the sailing is smooth.

The most important part of the Preparation stage is to educate individuals or couples how to be ready for The Big Three. Marriage Preparation is a needed, yet completely overlooked aspect of marriage. Even though marriage preparation classes have a proven success track, most never take a marriage preparation class and rush into marriage with little help. Then these same couples fail to prepare adequately for their journey, ignore the warning signs like the Titanic, and complain as they sink.

In a recent study of couples, the researchers found, “two thirds of the respondents perceived *marriage preparation* as a valuable experience” (Israelsen-Hartley, 2010). Of these couples they also said that programs that allow “spending time with their partner and learning about their future spouse received the two highest ratings (Israelsen-Hartley, 2010).”

Marriage Preparation classes that teach Couple Development™ are crucial to the success of newlyweds.

Enrichment Stage

The Enrichment Stage is for happy couples cruising in the deep waters of matrimony. These couples are sailing together and learning as they go. They are working as co-captains and are open to advice and new ideas. They are continuing the education they received in their marriage preparation classes and are working together to make sure their ship is in top shape.

Couples in the Enrichment stage use Marriage Education and apply Couple Development™ to steer clear of The Big Three.

Taking one marriage preparation course before your wedding day and never taking a marriage enrichment course after, is simply not enough. This would be like buying emergency supplies for this ship and never practicing using them. Just like cruise ships are continually upgrading safety equipment and practicing new procedures, married couples should continue learning about new ways to improve and enrich their marriage.

Improving your marriage in the Enrichment Stage is done most of the time as self-study and goes beyond the typical date night activities. Marriage Education is learning and growing together through learning Couple Development™. Once couples have read through this book, they should continue building their library of other marriage books, listen to audio programs, or go to seminars and conferences designed to give some extra knowledge about marriage.

Couples in the Enrichment Stage typically have a good foundation for discussing the materials. They also are able to discuss the material they have learned and apply it to their marriage appropriately. Unfortunately, most excited young couples do not stay in the Enrichment Stage for long as they neglect Marriage Education and slip into the Repair Stages.

Minor Repair Stage

In the Minor Repair Stage, the marital ship is heading directly for one of The Big Three Icebergs, and it may not even know it. Unfortunately, too many voyaging couples fail to change course and like the Titanic, ignore the warnings, and hit an iceberg.

When a couple is heading for an iceberg it is past the Preparation and Marriage Education stages. It is time for more involved help. Reading books and attending seminars will do little to help a ship on course for impact. The marital ship needs to have someone show them that they are heading for an iceberg. The Titanic was in the Minor Repair Stage when it failed to heed the iceberg warnings and kept on its same course.

In this stage couples need Couple Development Courses™ to give them a little extra help before they create a larger problem for the marriage. Couple Development Courses™ are taught in small group settings where the couple can feel comfortable to ask questions and gain feedback from the Certified Couple Development Coach™. This allows the instructor to give hands-on help to each couple as they learn a concept they are struggled with.

Major Repair Stage

In the Major Repair Stage, the marital ship has hit at least one iceberg or is dangerously close to hitting an iceberg. After the Titanic hit the iceberg there was little done to save the ship and still the massive ship did not signal help. If your marriage has hit an iceberg and is taking on water you need Couple Development Coaching™.

Couple Development Coaching™ is provided by a Certified Couple Development Coach™. This coach works directly with one couple at a time, so they can learn the material at an accelerated and more personalized pace. The Coaching approach allows tailor-fit help and tutoring through the entire Couple Development™ process.

Couple Development Coaching™ will only work if the couple is committed to moving forward and learning needed skills that can rescue the marriage, before the ship takes on too much water and sinks into Disrepair. If one spouse is not ready to get Marriage Coaching it can delay the rescue effort and take on more water getting closer to the Disrepair Stage and the inevitable sinking of the ship.

Sadly, most couples, when they do strike an iceberg, typically wait six years to get the help needed (Twoofus.org, 2010). What is unfortunate about the Titanic was even after it grazed the iceberg, the captain waited for an hour before he called for help. The pride of the unsinkable crew and the captain cost hundreds of lives. If only the S.S. Virginian had gotten the distress call earlier and got there sooner to help with the rescue, this story would have been much different.

Disrepair Stage

In the Disrepair Stage, the marital ship is taking on great amounts of water and is beginning to sink. The water has caused considerable damage to the ship and needs help to stay afloat. If the couple wants to make change in this stage and still get rescued, they will need to send for help right away to save the passengers and crew and tow the ship in for a complete overhaul. The couple can still be rescued if they get help soon and resist the urge to give up and jump overboard. Then couples should seek the help of a Licensed Marriage Family Therapist (LMFT), before the problems get too big and they must abandon ship.

The damage to the marriage after years of problems may be too difficult to be repaired through courses and coaching or one spouse is not willing to get help in time. Remember Couple Development Courses™ and Coaching only work when both spouses want to improve on their own and seek help if they are headed in the wrong direction or have grazed an iceberg. Couples who typically score this low, most likely have underlying personal issues that should be only diagnosed and treated through Marriage Therapy.

Oftentimes personal mental health issues such as drug or alcohol abuse, pornography addictions, depression, attention deficit disorder, bipolar, or schizophrenia impede the process of education and coaching. At this point Therapy is the best solution. I would still highly recommend using a LMFT for these individual issues that affect the marriage while treating the marriage at the same time. These serious individual issues may be causing the marital ship to be sinking even faster.

Couples, who are in Disrepair Stage, need to remember that the purpose of Marriage

Therapy is to fix a problem. Most LMFTs do not have the time or desire to spend in Marriage Education. This is much like a Dentist who makes time to perform the dental repair like fillings and bridges but does not spend his time going teach proper dental hygiene. Dental Hygienists get paid to clean teeth and teach prevention.

Marriage Education is like learning proper dental hygiene to prevent dental problems like tooth decay and cavities. This is why it is highly recommended that couples receive Marriage Education while in Marriage Therapy. Learning these skills will protect the couple from ending up in trouble again (Williams, Riley, Risch, & Dyke, 1999).

Some LMFTs are also Marriage Educators. These professionals understand that there is not only a great need for their services in the short-term but to help couples long-term, it is best to also teach. One of the best examples of a good LMFT who is also a Marriage Educator is Dr. Jeffrey H. Larson.

Dr. Larson is a professor at Brigham Young University and a LMFT in Provo, UT. As a University Professor he teaches classes and does vital research on marriage and family. As a Therapist he sees clients each day to help save marriages. As a Marriage Educator he also teaches marriage enrichment workshops and speaks at seminars in the community. He is well known for his books “The Great Marriage Tune-Up Book,” the best-selling “Should we Stay Together?”

Those in the Disrepair Stage should not choose the first LMFT they find, but instead do their homework to find a well-qualified professional. An excellent LMFT is someone who comes highly recommended and is pro-marriage as some LMFTs are not pro-marriage. This would be similar to seeing a doctor for life saving brain surgery when he is pro-euthanasia. If the surgery were too difficult for the doctor, he may suggest just putting you out of your “pain” through marriage euthanasia called divorce. Like good doctors, pro-marriage LMFTs and Marriage Educators believe divorce should only be considered as a last resort, after every other possible solution was tried.

It would serve you well to locate a list of LMFTs in your area and find who is promarriage before you begin your therapy sessions. A great resource to locate LMFTs in your area is <http://www.aamft.org>. Another resource for finding a pro-marriage LMFT is The National Registry of Marriage Friendly Therapists found at <http://www.marriagefriendlytherapists.com/>.

The NRMFT only accept Therapists:

- with years of training and experience in marriage and couples counseling
- who value marriage and life-long commitment
- are dedicated to helping marriages succeed, if at all possible

William Doherty, best known for his best-selling book “Take Back Your Marriage”, is one of the founders of the NRMFT and has this to say about NRMFT.

“Marriage counseling is one of the most difficult forms of counseling and can be very hazardous in the hands of an inexperienced, poorly-trained, or values-neutral marriage counselor who doesn't have an interest in helping you and your spouse save your marriage if at all possible. This values-neutral approach is too common among even those who call themselves marriage and family counselors” (Doherty, 2010).

If one or both spouse(s) jumps overboard, neither Marriage Therapy nor Marriage Education will work. These solutions will only be successful when both parties are onboard and ready to set sail again. No one can force couples to “Live Happily Ever After!” I do not recommend giving up on the marriage, as it is typically the worst choice for almost every person involved. Unless there are extreme individual circumstances, like ongoing abuse or neglect that would put life in danger, I recommend against divorce.

Chapter 4-The Right Help

After looking at each of the Five Stages of Marital Maritme, you should have a better idea which stage your marriage is in. The following quiz will help to confirm your idea of which stage you might be in. Please answer the following 8 questions.

If you are preparing to be married, do not fill out the form below and continue to the recommendations on page 20.

Rank your view of your marriage in the following areas on a Scale from 1-10, where 10 is the highest and 1 is the lowest.

Attitude (How positive your attitude is toward each other) _____

Behavior (How well you treat each other) _____

Communication (How well your marital communication is) _____

Dedication (How dedicated you are to each other) _____

Time (How effective you manage time together) _____

Money (How well you manage money together) _____

Sexual Intimacy (How well your marital intimacy is) _____

Teammates (How well you coach and support each other) _____

Total Score _____

<u>Score</u>	<u>Stage</u>	<u>Recommendation</u>
N/A	Preparation	Marriage Education
72-80	Enrich	Marriage Education
56-71	Minor Repair	Couple Development Courses™
26-55	Major Repair	Couple Development Coaching™
8-25	Disrepair	Marriage Therapy/Education

Now What?

You now know which of The Five Stages of Marital Maritime you are in, and it is time to take action. Do not put off tomorrow what can be done today!

If you are in a Preparation or Enrich Stage already, do not stop working at it. Continue to work at it by learning skills from this book and prevent mishaps with icebergs.

If you find yourselves in a Minor Repair Stage, you need Couple Development Courses™. These courses are offered as a classroom style environment and designed to give you more feedback through the process. They happen at various times and locations.

If you fall into the Major Repair Stage you should get help from Couple Development Coaching™. The Couple Development Coaching™ will give you a step-by-step plan to avoid the approaching icebergs or repair the damage from the collision. For more information into how to take courses or to apply for coaching, send an email to travis@travisparry.com.

If you fit in the Disrepair Stage it is best to contact a Licensed Marriage Family Therapist to stop marital problems from sinking the ship and use Marriage Education to prevent future issues from arising again.

No matter what your stage, take action now. The truth is that most marriages are not in the Disrepair Stage, even though it may seem that way. They might think that the ship is sinking too fast to recover because they are tired and unfamiliar with the consequences. As mentioned in Chapter 2, the divorce assumption says that the majority of first marriages end in divorce anyway, so they live up to this false standard and excuse their actions.

Most couples can work through issues over time and with the right skills from the Couple Development™ program. Remember that miracles can happen, but it does not happen by itself. Through hard work most marriages with struggles can pull through the hard times and find happiness.

Part II-The Philosophy

Chapter 5- The Attraction

“Matters of interpersonal attraction are quite literally of life and death importance not just of the individual but to all of humankind”-Ellen Bersheid

To understand how couples can develop together, it is vital to understand the truth behind why individuals are attracted to and marry each other. This will aid in understanding the Couple Development™ Process. This chapter will answer three controversial relationship ideas while teaching the basics about the key to the development of love.

The following three questions are often misunderstood, and the wrong answers are oftentimes taught as true facts. We want to debunk these myths and arm you with information that will help those looking for that special someone and help explain the science behind the marriage you are already working so hard to improve.

#1 Is distance a factor in marriage?

#2 What is more important in first impression, Physical Attractiveness or Inner Beauty?

#3 Do Opposites Attract or is it true that Birds of a Feather Flock Together?

Question #1- Is distance a factor in marriage?

Answer-Yes, it has everything to do with it.

Since, the first step to building a romantic relationship is becoming friends, my father used to say, “You marry who you date, you date who you hang out with, so be careful who your friends are!” Of course, Dad knew this from years of observation and personal experience but what does science say?

Social Psychologists wanted more information about how people make friends and if distance had anything to do with it. Researchers at Massachusetts Institute of Technology (MIT) set out to discover the solution and discovered the Propinquity Effect or “the more we see and

interact with people, the more likely they are to become our friends” (Akert, Aronson, & Wilson, 1997, p. 358).

The researchers studied students living in 17 different two-story apartment buildings at the Westgate West Apartment complex on campus. They asked the students, who had been randomly assigned to their apartment, about their close friends. The scientists found that 65% of each individual’s close friends lived in his or her own apartment building, even though the other apartment buildings were close by. The students also said 41% of their next-door neighbors were close friends, 22% of neighbors who lived two doors down, and only 10% of those who lived at the opposite end of the hall were also labeled as close friends. The reason that the Propinquity Effect is so effective at getting people living in close proximity to be friends is in part based on mere exposure. Mere exposure suggests that the more we are exposed to a certain stimulus, in this case a person, the more like it. Of course, if the person you meet is a jerk, the mere exposure effect will only increase your dislike every time you see him (Akert, et al., 1997).

Distance played a crucial role in using mere exposure of other college students at the MIT apartments, and it is also used each day of your life. You will most likely rub shoulders with a friend who becomes your mate just by where you associate with other people. “Researchers have found that most people marry someone who sits nearby in the same classroom, lives in the same neighborhood, or works in the same office or factory” (Akert, et al. 1997, p. 359).

A friend mentioned that before college we would most likely find the girl of our dreams at the college we attended, so we should carefully select where we each would go for our education. His words proved to be prophetic as I met a very special young lady attending college at Brigham Young University. We lived across the street from each other, which proved convenient for us to be introduced and natural to socialize with similar friends. This friendship led to dating and courtship, and eventually to our marriage today.

Look at your own friendships and marriage. How did you meet and how did propinquity help this relationship along? Of course, with innovations like the cell phones and the Internet, we are now able to decrease the distance and more people are creating love connections over long distances. Remember whatever the medium; one very important key to attractiveness in regular exposure is proximity.

Question #2 What is more important to first impressions, Physical Attractiveness or Inner Beauty?

Answer-Physical Attractiveness.

In the classic study of interpersonal attraction, Elaine Hatfield studied college freshmen from the University of Minnesota on blind dates. She paired them up randomly with other freshmen for a dance during freshmen orientation week. The pairs were given time to dance and chat with their blind date. Then they evaluated their respective date on the likelihood of wanting to go out with that person again. The evaluations were based on personality criteria like sensitivity, independence, and intelligence. The most important factor was physical attractiveness (Akert, et al., 1997).

Although men are typically portrayed as the shallow ones, both men and women are more interested in physical attractiveness at their first encounter. Men have acquired this bad reputation because they are more likely to admit the preference to physical attractiveness when asked, where women are less likely to admit it (Akert, et al., 1997).

The reason behind why we like beautiful people is because of what we assume attractiveness means. In a survey of both men and women, they responded that the more physically attractive a person was, the more likely that the person is sexually warm and responsive, kind, strong, modest, outgoing, nurturing, sensitive, interesting, poised, sociable, an exciting date, and has a better character. Other studies showed that physical attractiveness had future meanings like a better career, a happier marriage, and a more fulfilling life (Akert, et al., 1997).

The importance of first impressions should not be underestimated. Physical attractiveness is the most important factor for both men and women and can open the door to a longer term relationship. It also helps to form initial assumptions about other individual characteristics and capabilities. Although physical attraction is important it is not a panacea of your relationships. We must consider the next question to find out about long-term attraction.

Question #3-Do Opposites Attract or is it true that Birds of a Feather Flock Together?

Answer-Birds of a Feather Flock Together.

Research has proven that birds of a feather indeed flock together, by introducing the concept of similarity. Similarity is defined as “the sense that aspects of oneself are similar to aspects of the other person” (Akert, et al., 1997, p. 358).

Have you ever met someone who you right away found multiple hobbies that you have in common? After a relatively short conversation, you made a new friend. Research shows that the more similar that you perceive you are to another person, the more you like that person. This shows that people are attracted at least short-term to people who are alike.

Long-term men and women who share common values and beliefs are more likely to stay married. The Law of Attraction is explained in more detail in future chapters and is one of the main reasons couples need to train and develop together. Initially couples meet and are attracted to each other because of propinquity, physical attractiveness, and similarity. Then they hang out, date, and decide to marry because the relationship continues to develop. If couples continue to build on their marriage by nurturing the values and beliefs they hold, their marriage will last and even thrive.

Do not get this whole thing mixed up with the apparent physical differences of the “Opposite Sex” as that is not we are trying to explain. Of course men and women have many differences, mostly physically and more specifically intellectually and sexually. However, men and women have more similarities than they do differences. Enough is different in the opposite sex, to create an intrigue and a natural attraction inherent in most of us to mate and procreate. These desires are the highest categories of needs indicated in the revised pyramid of needs theory from Chapter 2.

Unfortunately, there are some very popular authors who write about these apparent differences that men and women have. “Men are from Mars and Women are from Venus” is the most popular work on the subject that has helped popular culture focus on our slight differences. These and other works suggest that long-term relationships are successful when understanding the “Opposite Sex”. People believe it and buy the product because they enjoy talking and complaining about the differences that we have.

Although there are basic and essential physiological differences in males and females, some behavioral differences are engendered into boys and girls at young ages from socialization. For example, in our western culture, women are expected to “be caring, supportive of others, and cooperative, whereas boys and men are supposed to be more independent, self-assertive and competitive” (Wood, 2010, p.80). Our society sets these unwritten social rules that define what traits men and women should have, yet marriage would benefit even more if each spouse acquired the best of these traits even if it meant breaking social rules.

Some research has shown that people do well when they are matched up with a person with a complimentary personality. For example, a shy man might fit well with an outspoken woman and an organized woman might do well for a disorganized man. The complimentary personality theory has gained some attention but not enough to outpace the birds of a feather theory (Akert, et al., 1997).

More recent research shows that, “Men and women may be drawn to partners with similar personalities, according to researchers. In a 2006 study, University of Liverpool scientists invited volunteers to look at individual pictures of women and men, and then to judge their personalities. The volunteers had no idea who was married to whom, but the couples that had stayed together for the longest amount of time were judged to possess more similar personalities” (Black, 2010).

In a similar study, “Robert Zajonc, a University of Michigan psychologist, analyzed pictures of couples taken as newlyweds and again a quarter of a century later. The couples started resembling each other over time and the happier the couples reported being, the more likely they were to have started to look alike. Zajonc theorized that when couples laugh a lot together, both people develop laugh lines around their mouths” (Black, 2010).

These two recent studies are further proof that even over many years, like attracts like. Understanding this concept helps couples understand how to improve together. By syncing our values and beliefs, we will become an unstoppable team.

Improvement

With the basic explanation of why we are attracted each other, in both the short-term and long-term, it is time to begin the Couple Development™ process. To prepare for this process we must put aside the notion that we can continue to only improve separately and decide to develop together as a couple.

If you are single or you have a spouse who is not supportive of you through this process, you should improve yourself each day by working on these areas individually. Once you begin to change yourself, your spouse might want to come around and join in with you. At that point you can begin to improve your marriage together.

However, do not give up on your spouse if they are not as motivated to learn as you are. Many marriages are damaged by people who are not patient enough with the spouse’s improvement. The impatient spouse is sometimes so involved with personal development and experiencing changes in their own life that he decides to leave his current partner behind and live alone. I have met and spoke with many couples affected by this infatuation with personal development, where the marriage ended because one spouse left the other behind.

Similar to the impatient spouse syndrome, is the spouse who does not believe the other spouse is even capable of changing because of his or her gender. The gendered spouse thinks that because the opposite sex is so engrained in his or her ways that there is no possibility of him or her changing. This way of thinking comes from a lack of understanding of how we each are gendered.

Men and women are both gendered, or taught the appropriate rules for one's sex, from an early age due to socialization. This socialization takes place in the family, through media, friends, and school. Researchers who studied young children interacting on playgrounds found that most of their play was sex segregated, and the games were notably different. These games tended to teach the children distinct rules about one's sex and how to communicate properly as a boy or a girl (Wood, 2010).

From the playground to college men and women are constantly being gendered to what men and women can and cannot do, wear, say, act, or become. An important aspect to remember is that these are learned behaviors and that if they were once learned they also can be unlearned and replaced with new behaviors. Behavioral psychologists believe that changing behaviors through unlearning and learning new behaviors is one of the most effective forms of therapy.

If you are single improve in these areas as best you can to prepare you for your future relationship. You should practice personal development from here and go to work on the qualities and skills you will need once you are hitched. Once you are married you should move from personal development to couple development and watch this synergy takes you further than you could have on your own.

Couple Development™ is designed to learn how to build your own Thriving Marriage through learning and growing together. Be sure that you are patient with each other and not a hindrance. Do not harm your own marriage by thinking your spouse will not change because of their gender. Believe that you both can work together and form a working and effective team, and you will see great success throughout this process.

Chapter 6-The System

After more than 11 years of research and experience, I have found the solution for the Big Three and how to build Thriving Marriages. I have compiled it for couples to easily understand and use. This process is the lifeline for couples and is called Couple Development™.

Couple Development™ helps to avoid The Big Three Marital Icebergs and build a Thriving Marriage™. As a Time Management Consultant, a Psychology Professor, and a Financial Consultant, I have been teaching solutions for the Big Three separately. When I finally began teaching skills to combat all three areas, I was greeted with much greater success than ever before.

The Couple Development™ program has three main stages, Foundation, Essentials, and Teamwork. Each of these stages helps couples to get rid of pride and build a stronger team.

Foundation

In my experience with coaching and teaching, I learned that before one can effectively help couples with The Big Three a strong Foundation must be built. Just like building a solid structure that can stand against perilous weather and disasters, a Thriving Marriage™ must have a “Firm Foundation.” This foundation is built on four main elements; *Attitudes, Behavior, Communication, and Dedication.*

A positive attitude is the most fundamental element of building a strong foundation for a Thriving Marriage™. Interacting with a negative person can tear you down and will not help build anything up. Having a positive attitude can be a difficult task but can be achieved.

Behavior is the second element in building a strong foundation. We have heard of the golden rule, “Do unto others what you would have done unto you.” However, a Thriving Marriage™ needs more than the golden rule to be successful. The golden rule is focused on you and is selfish. The platinum rule, “Do unto others what they would want done unto them” focuses on your spouse and is the behavior needed for a strong foundation.

Communication is the third element in building the foundation. Many techniques for learning good communication have been adapted to marriage over the years. The problem is most techniques are so complex that they are forgotten before they can be learned. When serious issues come up, couples often suffer from fight or flight syndrome. This leads to habitual avoidance and exacerbating of the issues. Couples need a simple process like the one outlined in Couple Development™ program.

Dedication is the final element and is just as important as the first three. Show me a good marriage, I will show you two individuals who have learned to be supportive teammates and devoted to the cause of their marriage. Nothing and no one comes between the couple and their

goals in marriage. It is said that "The whole is greater than the sum of the parts." This common definition of synergy happens in a Thriving Marriage™.

Having two dedicated partners working toward similar goals will greatly outweigh the efforts of two separate individuals. Good partnerships do not just happen on their own, they need rules and boundaries and each partner needs a role to play. The most important parts of dedication is to be dedicated to playing your part the best you can and helping your partner when they need help so the team will be successful.

Essentials

Once couples learn the basic skills needed in each of the foundational elements, they are much better equipped to handle The Big Three; *Time Management*, *Sexual Intimacy*, and *Finances*. Couples need these essential skills taught using a couple's approach. Each of these areas, if taught individually can yield some benefit but working together on these issues where each spouse is on the same team, produces even better results. Couple Development™ takes a deep look at each complex Marital Iceberg to provide a comprehensive strategy.

Teamwork

Once couples have learned the Foundation and the Essentials for handling the Big Three, the last thing they want is to forget what they have learned and regress back to where they were. This is similar to what most people fear when started a new diet. They typically will make great short-term progress by losing several pounds just to have it reappear a few weeks later.

In Couple Development™, couples learn how to create lasting change by becoming their spouse's support for life. Couples will continue through the different marital phases and grow and develop together naturally as a team.

Marriage can be likened to a beautiful duet. One of the most popular duets is "The Prayer" sung by Celine Dion and Josh Groban. Each performer seems to sing his or her part so effortlessly; yet we know it is has taken both of these singers many years to perfect their talent, and even more time to learn how to sing together. Couple Development™ program is designed to teach couples correct skills and give them the right tools to face life together. After Couple Development™ they will have the right skills needed to sing in marital harmony and continue to develop together.

Part III-The Solution

This final section is the solution to the problem and the details behind The Couple Development™ program. Each section is divided into four main sections; **Theory, Action, Practice, and Action Items**. Read the Theory section and take the Action outlined to help retain the principles. Follow the Practice and Action Items to increase your abilities as a couple. After completing this section, your marriage will be transformed and, on its way, to becoming a Thriving Marriage™.

Chapter 7-Building the Environment

Theory

As a couple, it is important to develop as a team. Living the single-life, it was all about you. Each day you thought only of fulfilling your own needs and desire to be happy. Since you are married, if you continue to develop completely alone then your marriage will not be a thriving one. Instead you may live a selfish life and cause marital discord.

In a Thriving Marriage™, it is important to learn how to develop together. The Bible says that a spouse is a Help-Meet and a Help-Meet is a partner. I like to look at a Thriving Marriage™ as co-pilots of an airplane, co-captains on a sports team, or co-owners of a business. Although each captain or owner is different, may have come from completely different backgrounds, and have different responsibilities, they both must work together toward the same goal in order for the plane, team or business to run smoothly.

For example, if one soccer captain is telling the team to push up for a defensive maneuver, called the offside trap, and the other captain to stay back, what are the players supposed to do? A team not working together will not win. This is true for any team sport where the team is working toward the same goal and the marriage team is no different.

Unfortunately, Hollywood and popular belief represents marriage as something that the individual gains value from and once there is no longer any value, the couple should split. The Couple Development™ program has the exact opposite approach. Marriage means to give of one's self first and to receive second. By following this pattern, individuals in the marriage, achieve greater success together than they ever could alone. This concept is new for most people as we are taught from birth to develop personally. Because personal development is already overwhelming enough to handle, it is crucial to be patient with each other throughout this process.

In this chapter you will learn how to create an environment in which a couple can develop together. The success of this program relies on learning the material in this chapter. If there are problems with material later on, it is usually because the couple has not mastered the principles in this section.

Action

To lay the foundation for the Couple Development™ Program, a couple must have an environment in which they can develop together. The first step in Building the Environment is creating a place where both partners can feel safe and where there are no distractions such as TV, radio, Internet, children, etc. Find a room in your house, your apartment, or outside where you can sit down and be comfortable. Turn off the TV, shut off your cell phones, turn off the computer, and Focus only on your spouse as you learn together.

The second step is Making Time. This is perhaps the most difficult step for Building the

Environment for Couple Development™. We teach more about Time Management once Couple Development™ has begun but we need a little bit of time up front to do that.

Pull out your calendars and find one time per week that can be your Couple Development™ time. This Couple Development™ time needs to be at least one hour long and block it off the same time each week as an automatically recurring appointment. Do not let anything come between you two during that time. For Couple Development™ to work, it is imperative that you are Not interrupted. Both spouses must be engaged physically and mentally for this to work.

Will emergencies come up once in a while to deter you from making Couple Development™ time happen? Of course, but these interruptions should be genuine emergencies like an earthquake or a family illness. Football games and department store sales do not count as emergencies and neither do people. No one should be allowed to take this time from you!

Conclusion

Personal development can be selfish and create a divide in marriage. Instead, work as a team to develop together. A married couple is the perfect team to coach each other as we are designed to be helpmeets for each other. Having a helpmeet and learning Couple Development™ will teach you how to have a Thriving Marriage™. Create an environment where Couple Development™ can begin.

As you have built the foundation with right Environment, you are ready to learn Couple Development™.

Action Items:

- *Create the Environment by finding a place with no distractions.*
- *Find a time for at least one hour each week, where you can practice Couple Development™.*

Chapter 8-Attitude Theory

Couples should be aware of the 7 main Attitudes each individual should have to create a Thriving Marriage™; Patience, Charity, Trust, Positive, Forgiving, Grateful, and Unselfish. These attitudes represent the exact opposite definition of pride. The absences of these Attitudes are the core reasons many marriage problems begin. In order for a Thriving Marriage™ to exist each partner must adopt these attitudes into personality traits.

Patience is being able to gratefully wait. Charity learning to love someone more than yourself. Trust is depending on another person. Positive is being able to see the bright side of any situation. Forgiving is realizing that you also make mistakes and allowing the other person to start over. Grateful is being happy for what you have. Unselfish is focusing on making the other person happy without thought of you. Developing these attitudes toward your spouse requires following the Law of Attraction and daily participation to complete this course.

The Law of Attraction implies; what we put out to the universe will eventually come back to us. Scriptures refer to the Law of Attraction as the Law of the Harvest or, “what we sow is what we reap.” So if we are thinking positive thoughts it will produce positive results and negative thoughts will have negative consequences. These laws are also true for the types of relationships that we attract. In fact the kind of people we associate with and the spouse we have chosen is a product of our own use of the law of attraction.

The Law of Attraction and the Law of the Harvest teach the principle of individual responsibility. When you point a finger at someone remember that 3 fingers are pointing right back at you. Get rid of the blame game and take personal responsibility for your thoughts and actions.

When people come to me and say that their spouse is selfish or negative, it is usually because he or she has attracted that kind of person. Think back to when you were looking for “Mr.” or “Ms.” Right, you probably had a list of attributes that you were looking for. You have attracted the kind of person you married because of the attributes that you had yourself. It is not true that “Opposites attract.” It is true that “Birds of a feather flock together.” You attracted your spouse because of the Law of Attraction!

For example, if you want your spouse to be positive, you should practice being positive yourself and if you want your spouse to be patient exhibit more patience of your own. You cannot change your spouse but as you change yourself, your perception of your spouse will change. As you use the Law of Attraction to improve your attitude, you will be more aware of the good in life and in your spouse.

Action

To prove that the Law of Attraction is at work in your relationship, each partner should write down 10 qualities you each wanted in a spouse before you were married. Then compare notes and be amazed at how most of these qualities match up. Do not be discouraged if you are not perfect in all the areas your spouse has written down. Relax and realize that this is a process and neither of you are perfect. By working together you can help each other better than improving on your own.

The Law of Attraction has two parts when working on improving attitudes. The first part is thinking, and the second is acting on it. You cannot just sit down and think about something and then expect it to happen; you must get up and go do it.

Practice

You can begin by taking the first attitude of being positive. Make a goal for the week to both think and act positively. The most important attitude is being positive, and it will lead to the incorporation of all the other attitudes. At the beginning of each day remind yourself that you will be positive.

One of the best books about being positive is *A Complaint Free World* by Will Bowen. He runs a non-profit organization that is helping more than 6 million people worldwide to complete the 21 Day Complaint-Free Challenge. You can check out his website at <http://www.acomplaintfreeworld.org/> and take his challenge as a couple.

Do not go out of your way to catch each other when you slip up. Resist the urge to keep score on how many times you have messed up. Instead, wear a bracelet of some sort to remind you of your focus to become. During the day share the times with your spouse in which you were positive. Focus on the positive, focus on changing and eventually you will become a master at it!

Commit to each other that you will begin your positive transformation. Grab a bracelet, a rubber band, or a coin to keep in your pocket and for the next week practice on being positive. Do this by not saying anything negative. If you begin saying something negative, stop yourself and say, "And I am not going to complain." Order Will Bowen's book, "A Complaint Free World" at <http://www.acomplaintfreeworld.org/>.

After seeing improvement by developing a more positive attitude, begin to work on the remaining six attitudes. You will find throughout the Couple Development™ program a different attitude is emphasized on each day. This is to help you work on these attitudes and completing the entire program.

Conclusion

Patience, Charity, Trust, Positive, Forgiving, Grateful, and Unselfishness are the 7 most important attitudes to have for a Thriving Marriage™. Being positive is the key to all the other attitudes, so work on it first by using The Law of Attraction. Using Will Bowen's 21 Day Challenge is a great way to help you use the Law of Attraction to be more positive.

Action Items:

- *Decide to use the Law of Attraction.*
- *Change your Attitude by working on being positive.*
- *Help each other be Positive.*
- *Rejoice and reward yourself and each other when you have done well.*

Chapter 9-Behavior Theory

Have you ever heard the quote by Ralph Waldo Emerson, “What you are shouts so loudly in my EARS I cannot hear what you say,” or “Actions speak louder than words”? Behaviors are the actions people need to experience to feel loved.

Dr. Gary Chapman wrote a whole book about this section called, “The Five Love Languages.” It is a great book and I would highly suggest reading it. His book is available at his website <http://www.5lovelanguages.com/>. In the book it says that we each have certain ways that we like to be loved, or shown love from our spouses. He says that these five areas are Gifts, Service, Touch, Time, and Words (Chapman, G. ,1992).

How do you like to feel love? Would you rather your spouse give you a physical gift, do you appreciate heart-felt service, how about being hugged or kissed, is it time spent together that matters most, or finally do you want to hear the words, “I love you” over and over?

The Golden Rule says, “Do unto others what **you** would have done unto **you**.” However, for this section, it is important not to abide by the Golden Rule. Instead it is better to listen to the Platinum rule, “Do unto others what **they** would want done unto **them**.” To do this, you must first find what your spouse’s Love Language is!

You mean that Love has a language? Yes. Imagine that your spouse spoke only Mandarin and you only spoke Dutch. What kind of communication would you have? How long would you really interact? It would be much better if you could speak Mandarin and your spouse would speak Dutch? This way you both could communicate in your spouse’s language.

Action

Go ahead and turn to your spouse to discover which love language they are. There may be one clear primary Love Language or there may be a couple areas of equal importance. Let your spouse tell you which one(s) are most important.

Remember, this is not what **you** think their Love Language is, but it is them telling you what **their** Love Language is. If your spouse suggests a language, do not judge it or argue that it is a different area. This might be a breakthrough for you both as you consider the five areas. For some of you this will be easy but for others this will be the first time that you have ever discussed this.

For example, my Love Language is Words of Affirmation and my wife’s Love Languages is Quality Time. I try and spend quality time by talking for at least 30 minutes each day so she feels loved in her way. She returns the favor by finding specific things to praise me on.

Practice

Since you each have found your separate Love Languages, it is important to discuss them and give examples of ways your spouse has successfully spoken that language to you. This visual will help your spouse to remember what your Love Language is. I would also suggest that you write it down.

It was a break through when my wife told me specifically what her Love Language was so I could start speaking it to her. You might be married but neither one of you were given powers to read minds, so be sure you elaborate on the meaning behind the specific language. Learning your spouse's love language should not have to be a life long guessing game!

Each of you should have an understanding of which Love Language you are and which Love Language your spouse is.

Turn to your spouse and practice the Love Language that they have told you they want to spoken in. If your spouse is Words, then tell your spouse something that you mean from your heart. If your spouse's Love Language is Service then rub their feet or wash a window or whatever they want you to do. Do it right now. This is crucial to remembering their Love Language. Remember to do this as often as possible.

Conclusion

Practice this each day by doing at least one thing to speak your spouse's Love Language. Watch how this transforms the way that you behave toward one another. This step is crucial to the other steps in this process. Remember to write this down somewhere and commit to memory through action what Love Language your spouse is.

During this process, be sure not to focus on how many times your spouse uses your Love Language act. Instead, remember to reinforce positively when your spouse has spoken to you in the right way. This will help your spouse to recognize the action. This step teaches you to be unselfish by focusing your attentions on your spouse. When done correctly, this step alone can completely transform your relationship.

I can not overemphasize this step enough in how crucial Behaviors are in a relationship. Take great note how the next couple of weeks are and watch your relationship blossom.

As a side note, Your Love language can change as we learn and grow, and it is important that from time to time you check to see if your spouse's Love Language has changed. It can also change, depending on the situation, so it is important to have this discussion many times.

Action Items:

- *Find your Love Language*
- *Discuss your Love Language with your spouse and the specific use for you*
- *Practice using your spouse's Love Language at least once daily.*

Chapter 10-Communication Theory

Communication is paramount in discussing any important issues. You can boil down all the issues that cause divorce and each issue could be solved in part by better communication. We know that men and women tend to communicate differently because of their gendered socialization. Studies show how communication roles we learned as a child are continued forward into adulthood. In general, women communicate more expressively than men, and are directed at feelings and personal issues. Men communicate more instrumental and competitively. Typically, men build intimacy in relationships through activities, where women would rather talk to build their friendships (Wood, 2010). These general differences when mixed together over a hot burning issue create misunderstandings and unneeded arguments.

Gender differences are also clear when men and women want to discuss problems. When a woman wants to discuss a problem, she mostly wants to feel validated and empathy from her husband. Instead a man typically wants to help solve her problem, so he can move on the next activity. This can give the woman the wrong impression, that he doesn't love her enough to listen, and leave the man confused to why she is still upset. If a man was to bring up an issue, he is expecting help to find a solution, but is instead frustrated by the empathy that a woman displays in return (Wood, 2010).

Although these differences seem big, they are generalized man and women. It is possible that a man be expressive and empathic in his communication and a woman to a great problem solver. These differences are not insurmountable and with the right skills, both you and your spouse can improve your communication.

There are a plethora of communication programs for on the market teaching the latest and greatest in communication. The problem is remembering these complicated systems so that it can be used. The Face System™, (Eyes, Ears, Nose, Mouth) was created as a completely new program that helps Couples because they can remember it. Regardless of communication it can all be read in the face. Let me explain.

Action EYES

The saying "Eyes are the windows to the soul" is true. Like a window eyes can let information in and let it back out. Eyes relay electronic information to your brain for it to process an experience. They also reveal to the other people your thoughts and feelings back. If you are being sarcastic, happy, mean, or sad, it is easily read in your eyes.

In many studies people can easily tell what mood a person is just by looking at the eyes. Studies in children have even shown that eye movement can be determined by the kind of mental stimulation happening in the brain. So, when a person is thinking, you can see it in his eyes. Do you know someone, who when you ask her a question, you can see her eyes moving around searching for an answer? They are simply searching their memory to find the answer.

The first thing that you need to do is look in your spouse's eyes and start by saying at least three things that you admire and love about that person. This needs to be done with sincerity and honesty. Find specific qualities like, "I appreciate you washing the car yesterday," or "I appreciate you playing with the children tonight." Do not start the conversation out with something negative. Keep eye contact during the conversation and focus on nothing else other than your spouse.

MOUTH

After you have given three specific compliments you ask permission if you can bring up an issue of concern out politeness. Of course, your loving spouse will say yes. Unless they are going to the hospital for an emergency, there is little excuse to avoid saying yes.

Facts: Next you tell your spouse using facts the issue that you have. Explain it like you were a witness to a crime scene. For examples, "I saw this _____" or "You did _____."

Feelings: After you have explained the facts you can then explain how you felt. Do not mix up the two. "I feel sad when _____," or "I feel happy that _____." Never say, "You **made** me feel _____" or, "I feel **like**." Both statements are impossible, as no one can "make" you feel anything, and you cannot feel "like" something.

Spouse: Then you restate in their words what they have just said. You do not give judgment; you just restate both the facts and the feelings. Do not skip this part as it helps a great deal to use the power of visualization through telling their story. It is amazing how many times that when this is done you can "See" what the other person "Sees." Do not assume you know how they feel. Instead restate their feelings without putting them down or poking fun at their feelings. Acknowledge that this is how they were feeling at the time and that you respect their feelings. Once you have restated the Facts and Feelings of your spouse for clarity it is your turn to add any missed facts and add your feelings.

EARS

God gave us "**Two**" **EARS** and "**One**" **MOUTH**. It is imperative that you listen more than you talk. You want to listen to what is said verbally and then listen to it. Really listen and do not just hear and wait for a good rebuttal. All you are doing is creating an argument. Instead you should focus on what your spouse is saying and remember that it is not about you, it is about your spouse.

While each of you is taking turns speaking, make sure that the other one is listening with your **EARS**. Do not interrupt and do not say a word. Some of you will have to physically hold your hand over your own mouth to refrain from saying anything. Listening, for some, might be the hardest part of this entire exercise. Our society and upbringing has most likely taught you to cut in and say what you have to say.

You might dislike the exercise because it is teaching you to refrain but stay with it. It is crucial that you and your spouse can communicate uninterrupted and where both of you can freely speak your mind, without judgment. Judgment is given each day by coworkers, clients, family, and friends. For once you both deserve to have a sanctuary where you can converse about serious and emotional issues without immediate judgment. Listen with your **EARS**.

NOSE

Now, take a deep breath and think about what your spouse said before you restate what your spouse has said. New Zealanders and other Pacific Islanders have a tradition to take a deep breath while hugging each other, called the “hongi.” They touch noses and breathe. This is to signify that they are breathing each other’s spirit in as the “hongi” when translated means the “breath of life.”

The word spirit in Latin is *spiritos* and means “breath.” When God breathed life into Adam it was this same “*spiritos*” spoken of. To become one spirit is to breathe in the other person. This unity creates a clearer frequency of communication and a better understanding of your spouse.

NOSE will help to breathe in your spouse’s spirit and become one. Do this before responding and you will be amazed at how clear your conversation will become and how quickly you can come to conclusions together, no longer as enemies but as equals.

After every statement is finished, and you have been listening with your ears, you will then need to restate what they have said. This can sometimes be frustrating, and emotions may want to start speaking. Then it is important that after each statement and before restating that you take a second and take a deep breath.

Breathing allows you to feel your spouse’s spirit. It also gives more oxygen to your brain so that you can think more clearly. During a heated discussion or argument, we experience the fight or flight syndrome, and we either attack or run away. This is emotionally based and not very useful in communication. Breathing in allows for a much better alternative to “Fight or Flight.”

For example, if “household responsibilities” is the issue to discuss, and the husband is the one who brought it, up it would go something like this.

Husband: Looks his spouse in the eyes-**EYES** and says 3 nice things about his wife and then asks to discuss an issue about “household responsibilities.”-**MOUTH**.

Wife: Grants permission to discuss the issue and keeps eye contact-**EYES** then listens-**EARS**.

Husband: Since he has permission to discuss the issue he explains the Facts and his Feelings about the issue-**MOUTH**.

Wife: Once her husband is finished she takes a deep breath-**NOSE**. Then she Restates his Facts and Feelings and adds any missing Facts and her own Feelings-**MOUTH**.

Husband: Listens to his wife restating the Facts and Feelings-**EARS**. Takes a deep breath **NOSE**. Proposes a solution to the issue-**MOUTH**

Wife: Listens to her husband’s proposal-**EARS**. Takes a deep breath-**NOSE**. Restates husband’s proposal and suggests changes.

Husband and Wife: Keeping Eye Contact-**EYE**: Use **EARS, NOSE, MOUTH** until a solution is found.

Since we have explained the process let’s put it into an easy-to-remember system.

Speaking: If you are the one who brought up the issue then your system is:

EYES, MOUTH, EARS, NOSE.

Listening: If you are the one listening to the initial issue your system is:

EYES, EARS, NOSE, MOUTH.

Speaking and Listening: Use **EYES, EARS, NOSE, and MOUTH** until solution is found.

Using the Face System™, you will have more meaningful discussions. There is no room for argument only for loving and sincere communication. Refrain from getting up and walking away and do not try to use physical touch to manipulate or control the other persona during the conversation.

As humans we have the innate response to either want to fight or flight from situations. This is how conflict avoidance is created. Conflict avoidance is poisonous to your marriage because issues will continue to build and eventually like a volcano, it will explode, and cause destruction. Do not let this happen by committing to staying put and being equals.

This system is easy to remember. It doesn't matter the kind of communication that you are having, because all is given away in the person's face. Hands try to get up there and compete. Other body language is also important to read but Face System™, sees right through these distractions and focuses on the Face.

When you have your Couple Development time each week, and you want to discuss specific issues, you will have a set-up in which you are not distracted, and you have a plan to follow. It is important that throughout the week you refrain from discussing serious issues until your Couple Development™ time as this is why you have it. If there is a serious issue, and it is so pressing that you just cannot go on, then you need to schedule a time when the two of you can sit down and talk uninterrupted.

Make sure that you write it down on your calendar to discuss so that you don't forget and practice conflict avoidance. These issues will come up again and again until they are taken care of. They might show themselves in different areas they will be stumbled across again and wounds will be ripped open at the most inopportune times. So, write these issues down and practice the Face System™, and take care of these issues right away.

Also, when I refer to "serious conversation," I am not referring to your mood, I am referring to issues that take a large amount of time and energy for both of you to discuss. Many arguments happen because one person wants to discuss an issue that the other one does not. This is like an unfair home-court advantage in sports. To work as a team, it is vital to find a place and time you can both agree on to have your discussion. Then you are on equal playing field, and you can successfully discuss your issues.

Practice

You should have a place where there no distractions right now, so go ahead and come up with an issue to discuss for practice. This is real practice so make it a real issue. Spend the next few minutes discussing a light issue, or something that will not cause a long time to discuss that you can just go through these motions and practice.

You may flip a coin to see who starts first but in reality, there is no home-court advantage or any advantage of starting first or going second, as you both get equal opportunity to speak and to listen. Be patient with each other through this process. If it does not work the first time just

know it is completely normal and simply “Try, try, again.” It is not practice that makes perfect but eventually practicing perfectly that will make it perfect.

Conclusion

Communication about Serious Issues is crucial to a Thriving Marriage™. Conflict Avoidance on one end of the spectrum and Bickering and Fighting on the other will not lead to good relationships. Following the Face System™, you each can simply change the way that you communicate with each other and connect on an authentic level.

Action Items:

- *Learn the Face System™,*
- *Write down serious issues that arise to discuss at Couple Development™ time*

Chapter 11-Dedication Theory

Marriage is to a family what a business partnership is to a business. Most business partnerships do not work out because of similar reasons as marriages. The partnerships that I have seen that do well are those that have specific duties and responsibilities and each partner is 100% Dedicated to the partnership. These partners are also able to step in and help the other partner when needed. If one is on vacation or sick, the partner steps in to fulfill his partner's duties. They both want the business to succeed, so they are willing to go beyond their scope of responsibilities.

In marriage there is no such thing as 50/50. Each spouse must be willing to give 100%. Are there times when one spouse is only able to part of her responsibilities and the other spouse must help out? Yes. Then the other partner should lend a supportive hand by willingly giving help.

Non-dedicated marriages focus on the SELF. Words like selfishness, self-serving, and self-gratifying are used more often than unselfishness, charity, and service. In dedicated marriages, the team works well because each partner does his part, is supported by the other spouse, and lends selfless help when needed. Dedicated marriages are happier and more productive, as far as their success is concerned, than non-dedicated marriages.

Non-dedicated marriages are those that enter marriage similar to how they shop for a car. If it is the right color and has the features that I want, I will buy it. Eventually these partnerships will fail, and they will again shop for another match. This cycle will continue until they get tired and give up or figure it out. This is why research shows after each divorce the percentage of repeat divorce goes up (Division of Vital Statistics, 2007). It is not until the person realizes the problem is really within them self that a change can be made.

This selfish backward approach is best seen in Hollywood in both the movies and the actors' marriages as well. In these movies the boy gets the girl because he was the best choice out of the competition. That is usually where the movie ends, and the real story begins. In a few years the two selfish partners tire of each other and would rather have different needs met, so they split up and find new partners. This sentiment is prominent in everyday society as people refer to their first marriage like it was a starter home, instead of being committed for eternity.

Also, only speak positively about your spouse to others, in private or public. Never say anything about your spouse that he or she would not approve of. Being dedicated means that you speak as a team. Talking negatively about your spouse to someone else, even if it is your mother, is a like two teammates who are fighting on the playing field. The other team can see the weakness and it will take advantage of the situation.

In St Mark 10:7-8 it says, "For this cause shall a man leave his father and mother, and cleave to his wife; And they twain shall be one flesh; so then they are no more twain, but one

flesh” (King James, 1984, p. 1258). We would be wise to follow this counsel and not allow anyone or anything in between our relationship.

Action

The Key to Dedication is clear definition of roles and selfless support. Take some time right now to identify the roles each of you play in the marriage. For example, my wife and I have a couple responsibilities that we have agreed on. I am the provider and she is the nurturer of the children. As a dedicated partner, I support her and her efforts in being the nurturer by supporting her and helping. She supports me by trusting in my abilities to provide for her and the family. Without the mutual trust of the other spouse, confidence in these areas would decrease and neither would see their role as important.

For example, if my wife is at home with four children most of the day and is sick, I might consider staying home to help with the children and tend to her needs. If I have a situation at work, my wife would be understanding and take care of the home with a positive attitude and take over my responsibilities at home. There would be understanding and no nagging. There would be selflessness and no selfishness.

Is it possible that you both might be providing for the family if needs be? Yes, you would simply decide to support each other and not make an issue with who makes more or use it as a who is better in the home type of situation. I know some couples who work together in their job and come home and work together there too. It takes dedication either way. The key is deciding who will do what.

If you are both providing that means either there are no children in the home or there is no parent to nurture them. If there are children in the home; a childcare provider is providing the nurturing. Because “childcare provider” is not on the list of primary roles, I urge you to do whatever it takes to shift this role to one of you. If there are no children, you will still need to decide who will be the Nurturer when that time comes, so this does not become a more difficult issue later.

Let me make one point clear, though. Despite who is the Provider or the Nurturer, you are a dedicated team and not only willing to step in at a moment’s notice but also support each other in their duty by helping and hindering that process. The spouse who is not the Provider should be safeguarding the family’s income and the spouse who is not the main Nurturer should nurture at every opportunity given. These are not excuses to neglect supporting the other role, but an agreement that you will do your part.

There are other responsibilities in the home such as specific household duties, shopping, home repair/maintenance, making food, etc. These are secondary to the main roles that you play. These main roles need to be understood and be decided in advanced as they are more crucial to the relationship functioning. The secondary roles need to be agreed upon but are not as crucial to the relationship’s function.

Practice

Primary: Decide now who will be the Provider and who will be the Nurturer of the children.

Provider _____

Nurturer _____

Secondary: Make a list of secondary roles or duties and divide them up between you. You might each have specific areas, or you might trade off. Despite the situation make sure that it is properly defined so there is no question who is doing what.

Household Chores (List and Divide Up)

Preparing Food _____

Home Maintenance _____

Home and Car Repair _____

Grocery Shopping _____

Other _____

Make an agreement now that you will each support the other in their roles and serve them unselfishly. Some of the most successful people I know have given all their credit to their spouses. They have been known to say how if it wasn't for their spouse's support, there is no way they could have been successful.

An unseen power is also involved in this step. In Math Class we learned that $1+1=2$ but in dedicated marriage partnerships $1+1=3$. It is true that with numbers $1+1$ will always equal 2, but what your math teacher failed to teach is that with God $1+1=3$. When you add God to the equation, he is the unseen silent partner who wants your marriage to succeed and will aid whenever asked.

I urge you to use the power of God through prayer with each other every day. Schedule time to kneel in prayer each morning and night and take turns praying for each other. You will be amazed when you add God to the marriage how much stronger you are together. You will literally be unstoppable.

You can practice right now and start your new habit of praying together by asking God to help your marriage. Take turns every other day saying the prayer and for even greater support in Couple Development™, go ahead and say a prayer at the beginning of your session and ask for God's help. Remember what Luke said in St Luke 1:37, "For with God nothing shall be impossible" (King James, 1984, p. 1273).

Conclusion

Dedication in marriage is a partnership 100% on both sides. These partnerships are built on unselfishness and service to the others. Having clearly defined Primary and Secondary roles is vital to supporting each other. Asking God to be part of your companionship is one of the best actions you can take for your marriage. He will support both of you in this endeavor and lift you both far above what you could go alone.

Action Items

- *Decide on each Primary role*
- *List out and decide on Secondary roles*
- *Support your spouse in whatever roles are decided on*
- *Pray for God's help each day and at Couple Development™ meetings*

You have successfully completed each area of the Foundational courses and you are ready to begin tackling the three Essential Areas. We call these the essentials because they are the three areas in which marriages seem to fail the most. In the foundation you have learned the skills it takes to have the right attitude while approaching these next subjects; how to change your attitude, how to love each other in their own way, how to communicate about these issues, and be a dedicated team partnership.

Remember that the following issues are the three most dangerous Marital Icebergs. You can now effectively communicate about these issues and any other issues that arise because of the foundation you have built. We will touch on the basics of Time, Money, and Intimacy in this section.

Chapter 12-Time Theory

We will begin with Time Management as it is vital to the success of the other two areas. As a former Certified Time Coach, I would help businesspeople be more productive to save time. We cannot go into detail about productivity or task management in this section, but it is covered in the Couple Time Management Program.

During this program, I had you create a specific time each week to do the Couple Development™ program. This is the first step in time management and you are already on your way to becoming a pro at this. Time Management is less about managing time and more about being organized, so in the basics we will mostly be referring to being organized.

Since there are only 168 hours in a week, it is important that each spouse be in sync with what is happening each day, week, and month. Many books have been written on productivity and project management, but nothing does justice to a marriage relationship in which two people must correlate different schedules to create harmony.

Application

Couple Time Management is simple. First, you are individuals and you each need to learn to manage your own calendar separately. Second, as a married couple it is imperative to manage these calendars together. I will outline how to do each of these steps.

Ideal Calendar

An ideal calendar should be a calendar that has each hour of the week, 168 hours total, outlined into one of the 10 following areas of life:

- Career
- Finances
- Physical health
- Spiritual health
- Self-improvement
- Fun and recreation
- Relationship with spouse
- Relationship with family
- Relationship with friends
- Relationship with community

Face it! You are only one person with 168 hours a week, but you wear many different hats. Identify with these areas and what they mean to you, and these next three steps will make all the sense in the world.

Step 1: Make a list of the 10 areas of life and prioritize them from most important to least important. The simplest way to prioritize is to start with the top two areas and ask yourself this question, "If I could only have one which would it be?" Ignore the tendency to think about the chicken-or-the-egg problem and focus on which area is truly most important. Then take the winner and compare it against the next area and so on down the list until you find your highest priority. Continue this practice until you have eliminated each area and placed it in the correct order for you.

Step 2: Starting with the area of highest priority, decide how many hours a week you want to spend on each area and write it down. Keep in mind this is your "ideal" calendar. It may not be what you are currently doing, but it should represent what you want your calendar to be. Add up all the areas and double check that it adds up to 168 hours. No cheating.

Step 3: Using your calendar program (Outlook, Google Calendar, iCal, etc.) create a new calendar and label it "ideal calendar." Starting with the top-prioritized area of life, outline on your calendar where those hours will be. For example, if Career is your highest priority, and you want to spend 45 hours at week at work, find when you want to spend those 45 hours and enter it in your calendar.

Continue through each area of life until the calendar is full, and no white space remains. Do not overlap areas even though some may seem to mix. To avoid this, decide in advance what each area means. For example, you might consider sleep time and prep time to be included in your physical health area.

Since you have an ideal calendar to follow, here are some helpful hints:

- Stick to it and keep it with you always. If it's paper, carry it around. If it's electronic, make sure it syncs to your handheld device.
- Be nimble. Use the ideal calendar most of the time but be able to shift areas around as life happens or else there will be more stress associated with trying to keep the schedule versus living a happy life.
- Review your schedule after the first month and then only quarterly to make sure that it is realistic.
- You probably won't ever live your ideal calendar perfectly, but the old saying is true: "If you fail to plan, then you plan to fail."

Correlating Calendars

Each of you should have created your own Ideal Calendar and have a tool to keep it on, and it is time to correlate these calendars. One time per week as you are doing Couple Development™ time, take 15-20 minutes and correlate schedules. This may be the most important time management thing you can do. Each of you needs to carry a calendar and correlate these schedules together.

Go through each day taking turns discussing the day's assignments and schedule. Correlate rides for kids, sports games, school, work, and anything else. As you are doing this schedule a time each week to examine the finances for at least an hour. You can add this hour onto your current Couple Development™ time or schedule for another day. My wife and I prefer to do Scheduling on Sunday night as a beginning to the week and the Finances on Monday night as a separate meeting.

What you also want to do is talk each night about the upcoming activities of the next day to double check what is happening. My wife and I each have a calendar on our Smartphones, and we make sure we discuss the upcoming day each night before we go to bed. Things have a way of changing, and it is crucial that you keep the communication lines open about those changes.

The whole point of managing time is so you will have more of it to spend with each other. So, schedule one Date Night per week you both can count on. We tend to do Date Night on Friday nights as a rule. Pick a day that suits you and if you need to "play it by ear" each week, find a day as you are scheduling your week out.

Remember that Date Night and Finance Night are both extremely important to managing your finances and the quality of intimacy so do not let anything come between those times. Do not put these off as it will come back to haunt you in paying for Therapy and Divorce later.

Conclusion

Time management greatly helps the other essential areas of money and intimacy. Take 15 minutes to go through the weekly schedule on your calendars and plan upcoming activities for the month. Schedule both a Finance Night and a Date Night each week. At the end of each day, discuss the upcoming schedule for the next day. Do not let anything come between you during these periods of time you set.

Action Items:

- *Add scheduling time to your Couple Development™ time*
- *Get a Calendar that you each use*
- *Schedule Finance Night*
- *Schedule Date Night*
- *Go over the next day's schedule each night*

Chapter 13- Finances

Theory

Since you have a time to manage finances, we are one step closer to you being successful stewards of your finances. Couple Finances has **Three Main Financial Principles** that when followed, will always lead you to financial success.

- 1. Spend less than you make**
- 2. Protect yourself in case of a disaster and emergencies.**
- 3. Invest for your future.**

Unfortunately, most Americans have too much debt, not enough insurance, and tiny investment portfolios. This means good job security for financial counselors and a sad reality for the Jones'. The problem lies in the mixed messages advertised each day to spend more of the money you do not have, scare tactics to buy insurance, and scammers offering the world for your investments.

Instead, we should be paying less attention to ads and commercials and learn the rules of the financial game. Because money can be such a personal and heated subject many people give up before even starting and decide to avoid learning the rules altogether. Instead, Lower and Middle-Class Americans are trying to live like Upper Class citizens without going through the learning process. They might appear to be wealthy but like the book, "The Millionaire Next Store" points out, these big spenders are only one or two good paychecks away from financial ruin.

Application

If you have started down this path, of living like the wealthy without really going through the process, it is better to recognize it early on and learn the rules before it catches up to you later. It will catch up to you, if has not already during this recent economic downturn, and when it does it will be painful and embarrassing. By learning the **Six Basic Rules of the Financial Game** you will be living by the **Three Main Financial Principles** outlined above.

Here are the **Six Basic Rules of the Financial Game**.

1. Budget each month
2. Save for small emergencies and debt prevention
3. Buy enough of the right kinds of Insurance
4. Get out of Debt using the Snowball method
5. Invest for the future
6. Protect, give, and teach the next generation

Because Couple Development™ is basic, we will focus on **Rules #1 and #2** and the other steps will be covered in more detail in Couple Development Coaching™. After you have mastered **Rule #1 and #2** you can learn the others. If you think that you have already mastered these first rules, it will be an effective way of double checking.

Rule #1-Budget each month

This is the most important rule to learn as all other rules are based on it. Having a budget will help you to follow the first financial principle, “Spend less than you make.” Although this tends to be the most difficult step for most couples it is the most important. Most people were never taught so they do not even know how.

Step 1-Calculate Income

Write down what you are making on a Monthly basis. If you do not have a consistent income, use the last month or two and find the average to forecast your future budget.

Step 2-Make a List of Expenses

Sit down together at the beginning of each month and budget the income and expenses for that month. At first, I don't care that you use any special program to help you budget, I simply want you to write out each month what you spend and keep track of it. It can be as simple as writing it on a piece of paper, in a notebook, or on a spreadsheet. If you need an outline to get started, then do a Google-search for a budget outline.

Step 3-Prioritize your Expenses

The old way of budgeting was to compare income to expenses and either increase income or decrease expenses or both. By **Prioritizing your Expenses**, you fund your categories by priority and learn how to spend wisely. **Step #3** helps if you are spending too much or if you have excess left over and gives you a roadmap to follow.

First take each monthly expense and group it according to the following prioritization rules below. Do not leave anything off of this list. If you have 100 different expenses, then you will place each expense in the groups below.

Once you have all of your expenses in a group. Then arrange the list according to most important and least important inside the group.

10 Prioritization Rules are as follows:

1. 10% Charity
2. 10% Savings
3. Food
4. Shelter-Rent/Mortgage
5. Utilities-Gas, Electric, Water, Sewer, Phone
6. Family Car Payment
7. Insurances
8. Dues
9. Minimum Payments on Debts
10. Certain Wants and maintenance

Priority #1 10% Charity

Get in the habit of giving something away no matter how much you make. Too many couples make the mistake of saying that once they are rich they will give some money to a charity. I have interviewed hundreds of people who almost all say once they reach their financial goals they will start a charitable foundation or give to someone else. Although this is a great goal to have, the reality is unless they start immediately it will not be a habit when the money is flowing in.

Countless successful people have urged people to give 10% to charity. In the scriptures, God commands his people to pay tithing, or a tenth of their income. It may seem completely counterintuitive, but it works. My wife and I have been giving 10% of our income for our entire married life even when times were extremely tough. Giving for us will never have to wait until we make our next million, it will always be there to give.

For some, this idea of giving a tithing offering is part of their religion and is completely natural. For others, this might be the most difficult concept ever. I do not care how much you make, just give 10% to your church, a charitable foundation, a friend, a stranger on the street. It will do wonders for you and for those you help. Tithing will teach you to be unselfish as you are giving to others. It will also help you not to be so attached to money and focused on the material things money can buy. Although money is a great tool to be used for good, selfishness in any aspect will corrupt the best people.

I know people who are at a point financially who have paid tithing throughout their lives and are currently living off 10% and giving the rest away. They still are living more extravagantly than most of us. Remember the Law of Attraction and the Law of the Harvest says what you give out will come back to you. By paying tithing I promise you that you will see miracles come back to you.

Priority #2 10% Savings

If you ever want to get out of the rat race that we are in, you must learn how to save more than you spend. Just like giving money away, if you wait until you have it to save it, you will most likely never do so. This is why people making millions can seem to squander it all away and how the majority of Lotto winners are bankrupt in six years! No matter what amount of income you have you will have the desire to spend it.

If you need to stop making automatic payments into your 401k or any other long-term investment, do it as soon as possible. Investing for the Future is Rule #5 and once you have completed the preceding Rules #1-4, you will have much more to invest, and you will be better equipped to invest long-term. Do not let the thrill of saving for your futures excite you, when you have not taken care of yesterday nor prepared for today.

Priority #3-5 Food, Shelter, and Utilities

Food, Shelter, and Utilities should always rank at the top because they are necessary for life. However, look these over very carefully and still discuss each item to see where you can be saving. One area my wife and I have decided was to go from cell phones and landline down to just cell phones. Also, we reviewed our other media costs and we cut our cable TV and use only our internet to watch stream media.

Priority #6 Family Car Payment

Cars are a funny one as they are depreciating assets. If they are not owned outright they are nothing more than an overpriced debt payment. They are used too often as a status symbol to the neighbors instead of a mode of transportation. In the book "The Millionaire Next Door," the authors have an entire chapter devoted to cars, and they entitle it "You aren't what you drive" (Stanley & Danko, 1996).

If you have more than one car payment the priority should be given to a family car. If you have other car payments, put those under Priority #9. If you need to sell the extra car to afford the other priorities, swallow your pride and do it. Instead save up and buy a beater car, take public transportation, ride your bike, or get rides to work before you sacrifice the other areas. Whatever you do, do not make an exception and put it before the other priorities as it will come back to haunt you and your marriage!

Some people have a hard time with this concept because their \$300 per month car payment is not "too bad". The Bottom Line is that if car payments are precluding you from

paying priorities 1-8, get rid of it, because even though the bank will lend you the money, the truth is you can't afford it. Remember that advertisements are there for you to buy products, not to help your marriage.

Priority #7 Insurances

I also include Insurances as a preventative measure. Bankruptcy statistics show that one of the top reasons for filing for Bankruptcy comes from debt from medical expenses. Insurance is a brilliant way to shoulder the costs of future loss. You should at least have Health, Home or Renters, Car, and Life insurances to prevent going backward.

Priority #8 Dates

Dates need money and provide life for your intimate part of your marriage that we will be discussed in the next section. Date money should be higher priority even paying debts and purchasing wants. Your marriage is more important than buying a Flat Screen TV and should be afforded before you pay debt obligations to others. If you consider the intimate part of your marriage like a bank account, it is obviously more important than any other obligations.

Although I agree with the famous Money Guru, Dave Ramsey, on many things, we approach money through a different lens. He is looking at finances through a financial window, like most financial advisors do, and we are gazing through a marital window. Just like there are consequences to eating unhealthy it can be just as damaging to your relationship to not ever go on a date or small vacation together.

I am not advocating that you neglect your debts and skip town to a deserted island. Although romantic, they will eventually find you and put you in separate jail cells! You should always pay your obligations and debts to achieve financial success, but make funds available for dating first.

Priority #9 Minimum Payments on Debts

Make sure that you are current with all other debts once you get to this point. Keep your credit card payments out of the budget until now. Credit cards themselves are not evil but the interest on them can kill you. Credit cards were designed for short-term payments of up to 30-60 days. If you cannot pay off your credit card in 30-60 days do not use it. If you cannot trust yourself to change your ways shred your cards. You should not have them as an option.

At the same time do not be so aggressive with paying off your debt and begin **Rule #4 Get out of debt using the Debt Snowball method** until you have finished **Rule #1 and Rule #2**. Skipping the rest of **Rule #1** and all of **Rule #2** to begin paying your debts off quicker may help reduce debt but does not help with the Binge and Purge problem, which has created the debt in the first place. Skipping steps can also have negative effects on your marriage later on when you have created financial bigger problems.

Following **The 6 Basic Rules of the Financial Game** is the best way to get out of debt and improve your relationship. The real reason why people go into debt is because they have not learned how to limit spending and so they rack up ridiculous credit card bills and do not know how to stop. **Priority #10** teaches you how to limit spending and **Rule #2** helps to further prevent debt.

Priority #10 Certain Wants and maintenance

Certain Wants and maintenance does not mean to go on lavish vacations or to upgrade lifestyle. It means to limit your spending. Give you and your spouse a certain limit to spend on birthdays, gifts, Christmas, and other holidays, maintenance for the house and cars, clothes, and yourself. Create a category for each of these separate from the other expenses and when there is money to fund these categories, do so without any guilt.

Step 4 Fund your categories

When you have completely prioritized your expenses, you can fund them according to priority. If you can fund all the way down the list to **Priority #9 Minimum Payments on Debts** but cannot fund **Priority #10 Certain Wants and maintenance**, you have three choices; increase income, decrease expenses, or both.

I recommend starting with cutting the fat first making it easier to generate more income. Go back through the expenses and ask each other where you can make some cuts. This does not mean cutting the Priority completely; that is Dave Ramsey's plan. Instead see how you might reduce the expense inside the priority. For example, you should not be getting rid of **Priority #6, Family Car Payment**, to fund **Priority #10, Certain Wants and maintenance**.

Now that you have gone through the expenses and find that you need to increase income, at least it should be a little easier now. Before you begin making plans on how to make more money, remember the Roles that you have set in Chapter 11.

Do not get involved with get-rich-quick schemes. When I say increase income, I am suggesting a part-time job to help supplement your income until you can afford to leave it. When the going gets tough the tough get another job. Some of the options from part-time salesperson, to pizza delivery, to part-time warehouse help. I know many successful people who had to get part-time jobs after working their full-time job to help pay the bills.

Step 5 Advanced Budgeting Techniques

If you want to use a program to help you budget more efficiently I would suggest you use the Envelopes program. This is a simple system that forces you to budget out expenses into categories that once you spend it out will be gone. It follows Couple Development™ I have outlined and allows you to use better technology to track it.

You can do this at home without software by creating a normal letter-sized envelope for each category that you have in your budget. You pull the money out in cash that you would spend each month and put it in the envelope.

Those payments that are not mandatory for automatic bill pay can easily be changed to cash instead of using the debit or credit card. Studies have shown that cash is more difficult to spend than just swiping a plastic card. I recommend using cash as much as possible at first to see what you really need.

The great thing about the Envelopes system is that when it is gone it is gone, and you must wait until next month to refill it. This is extremely helpful for the flexible categories that tend to cause most arguments. One spouse gets mad at the other for spending too much money at the department store or on gadgets for the house, but their fights are rarely about paying the necessities.

The Envelopes program does exist online and the best one I have seen is at www.Mvelopes.com. It is an online application that can be used anywhere there is the Internet. It syncs with your checking account to help with categorization. It also updates to your phone and computer automatically. My wife and I have used Mvelopes for a long time and I referred it to my financial clients for years.

Rule # 2-Save for small emergencies and debt prevention

Once you have followed **Rule #1** you are ready to discuss where the 10% savings will go. As mentioned in **Priority #2**, it is best to save 10% in cash or deposit automatically into your savings accounts. If you are choosing to operate on cash envelopes just create another envelope for the savings. If you have automatic deposit at work, you can choose to have them send 10% of your paycheck to your savings account, or you can simply do a transfer after you are paid at each Finance Night.

After you have managed to save \$1,000 you will have what it takes to tackle most small emergencies. An unexpected funeral to fly to, a larger than usual car repair, a refrigerator breaking down are all examples of small emergencies. They are not Big Screen TVs in time for World Cup or the Super Bowl, regular maintenance items, or paying your credit card off. The goal is to have \$1,000 in savings or in cash at all times.

Once you have \$1,000 saved up you are ready for the next four rules. The next four rules are explained in more detail in the Couple Development Coaching™.

Conclusion

Congratulations, you have tackled the biggest burden most couples face with their finances. You have learned **Three Main Financial Principles of Couple Development™** and the first two foundation rules in the **Six Basic Rules of the Financial Game**. Once these first **Rule #1** and **2** are mastered you can much more easily move forward with the other rules of the game and be on your way to achieving successful financial goals as a couple.

Action Items:

- *Understand the 3 Main Financial Principles*
- *Complete the 4 Steps of Rule #1*
- *Complete Rule # 2.*
- *Look into Rule #3-6 in the Advanced Course Couple Finance.*

Chapter 14- Sexual Intimacy Theory

Many use the words “Sex” and “Intimacy” interchangeably, yet there is a distinct difference between sex and intimacy that needs to be discussed. Intimacy is being close to your spouse mentally, spiritually, emotionally, and physically, whereas sex is short for sexual intercourse. It is possible to have sex without intimacy and vice versa. A Thriving Marriage is a relationship where couples can experience both and we call it Sexual Intimacy.

Most issues around sexual intimacy involve the frequency. Just like a budget night is helpful to work on your finances it is important to have preset times when sexual intimacy is scheduled. These are times that you schedule during your weekly planning sessions. It may be good to set those times as recurring appointments. This scheduling allows agreement on when sexual intimacy should occur between both spouses. This does not mean that it always must happen on those dates, but it should be used to make sure that this part of your marriage does not suffer.

As children arrive and grow older sometimes this part of marriage can be neglected. I have talked to many struggling couples where sexual intimacy is nonexistent in the marriage, and it was mainly due to expectation and neglect. Having a scheduled time keeps couples excited and creates an expectation that is mutually agreed upon.

Not only does this scheduled intimacy have an expectation, but this also allows for excitement throughout the week to build instead of wondering when this time will occur. It reduces argument about who should initiate sexual intimacy and when to do so. In many ways having a schedule allows for couples to enjoy sexual intimacy with very little stress.

Some couples argue that scheduling does not allow for spontaneous times for sexual intimacy, but this is not true. Who is to say that you cannot try to seduce your partner and surprise him or her when it is not on the “schedule”? Look at it this way; when there was no scheduled sexual intimacy time, you may have been guessing at when the other wanted to have intercourse or argued and persuaded your partner or they you. Now you will have a schedule to at least have sexual intimacy at predetermined times and when the opportunity presents itself additional times as a bonus.

Scheduling sexual intimacy time does not mean that you two can or should not initiate other times when you are feeling like it. Spouses should also be sensitive to the wishes of the other spouse. That means even if it is scheduled, not to force the other into such a sacred act, if your spouse is not feeling like it. Sexual intimacy should never be something you force on your spouse, abuse with your spouse, or be used as a bargaining tool that you use to hold back. Instead, be sensitive to each other and be charitable in sharing love with your spouse. This part of your marriage can be one of the most sacred and intimate parts of your marriage. It should be a time when there is nothing between you and your spouse physically, mentally, and spiritually.

Sexual Intimacy should only be between you and your spouse. Many religions prohibit sexual intimacy outside of marriage. Dedicate yourself mentally and physically to your partner. Do not involve yourself with other people of the opposite sex in flirtatious or otherwise inappropriate behavior. This includes the virtual world of the Internet and on social sites like Facebook. Do not be misled to believe that dating sites that suggest adultery can help your marriage can possibly be true. It is true that people can learn from their mistakes but to go out and look for a mistake is divorce waiting to happen.

Pornography should never be used as an additive to your relationship. Studies show that pornography only degrades the experience and does not allow quality experiences with your spouse. It might excite the person to want to have sex, but pornography will never ever lead to sexual intimacy with your spouse. It instead can lead to abuse, violence, and infidelity, all of which are built on the selfish desires of the individual.

Pornography is as addictive as any drug and should be dealt with immediately to prevent further damage. Alarmingly men and women are becoming more open to pornography as it slimes its way into our virtually connected worlds on the Internet (Kastleman, 2007). A great program to help those suffering with this addiction is a program by Mark B. Kastleman called “The Drug of the New Millennium” available at Power Think Publishing www.powerthink.com.

If you or your spouse has ever been involved in adultery of any kind, mental, virtual, or physical admit it now and get some help from an ecclesiastical leader and a professional immediately. This can be the greatest trial of your marriage. I do know that it is possible to forgive each other and forget. It can be a long and painful process that goes much deeper than this course will teach, but it is worth it.

A Television set should never be allowed in your Bedroom. TVs have killed more sexual relationships than you would think. Because couples get in the habit of spending time in their bedroom watching TV they spend less time flirting and engaging in intimate time. If you have a TV in your bedroom for any reason, get it out immediately.

Sexual intimacy is not selfish but is selfless. One is giving of one’s self in this act of love. Sexual intimacy enhances the relationship and gives the couple a chance to forget troubles and other cares. It literally does not allow anything to come between them as they perform this most sacred act of marriage. It instead permits a psychological clearing and resetting of the marriage and is an extraordinary “re-energizer” for the marriage.

Action

Some great tips for having better sexual intimacy include having: A Date Night, Talk Time, and open communication about sexual intimacy.

Having a Date Night as suggested in the time management section, not only helps with communication, but also helps create new, fun, and exciting memories. It also helps to spark that physical desire to share sexual intimacy together.

Have “Talk Time” scheduled each night before or after you plan the next day. Do this without the TV or any other distraction. Just talk about the day, your struggles, your date coming up, or anything else that comes up. Talking and having this communication makes sexual intimacy a natural part of your relationship.

It is also important to communicate with your spouse throughout the physical act of sexual intimacy and afterwards to understand how your partner’s experience was. Couples should not expect to have great sexual intimacy without communicating about it. If there are aspects to improve you are responsible to tell your partner so you both can have a greater shared experience.

Plan little Couple Get-a-ways. What a great way of getting away from the cares of the world and go on a mini-honeymoon to reconnect and spend extended time together. Save up and make it a priority to get away and play together. These have been some of the best parts of our marriage. We look forward to going on these Couple Get-a-ways as often as we can.

Practice

Spend a few minutes discussing with your spouse about your sexual intimacy. Pull out your calendars and plan how often and when you would want to schedule your Sexual Intimacy times. Then schedule your Talk Times for at least 1/day as well whenever you can. Plan a Couple Get-a-way even if it is only a quick overnigher. Plan it out and go have fun.

Spend the rest of your Couple Development™ time discussing sexual intimacy. Take turns asking each other about what sexual intimacy means to each other. What are your favorite parts that you like about your sexual intimacy together? What areas can you improve? What have been your favorite dates?

Action Items:

- *Schedule Sexual Intimacy Times*
- *Have Talk Times 1/day*
- *Plan a Couple Get-a-way*
- *Communicate about Sexual Intimacy*

Chapter 15- Follow-up Theory

A few years ago, I began my career as a Life Coach. I helped individuals make changes in life. In the training we would identify the areas of life most important to them. 99% of the time the most important area was their relationship with their spouse. Then I would coach the individual through issues like money and communication. After going through the training, we would go back and measure the progress. What I found was no shocker, in each area there was a greater awareness but little change. It took me a little while to realize that without the spouse being part of the training, there would be little progress. I realized that I should teach couples together and created Couple Development™.

As I began to build the training program for couples, it dawned on me that I do not want to teach couples to depend on me. Instead, I wanted to teach couples how to coach each other and empower them to continue improving without my help. People can spend thousands of dollars each year on personal coaching without ever tapping into their greatest asset, their spouse.

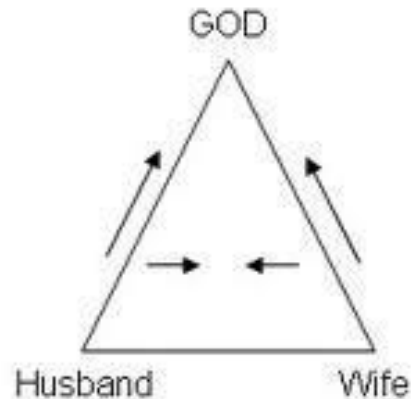
The Bible mentions that Adam and Eve were “helpmeets” for each other. A helpmeet is not an assistant; a helpmeet is a partner. Much like on a doubles tennis team, a business partnership, etc. couples need each other. By helping the other they are improving themselves.

Couple Development™ is the process where a couple learns and develops together as a team and culminates by becoming lifelong coaches for each other. Personal Development is where a person develops separately as an individual. Couple Development™ does not take away from Personal Development but adds to it by incorporating continual personal development through the window of a couple. In Chapter 8, we explained how working on yourself by improving your own attitude is one of the first steps to developing as a couple.

The couples that improve together stay together and couples that improve only individually will feel more comfortable alone. For example, there is this popular scapegoat called the Mid-Life Crisis, where a perceptual shift in a man’s life takes place. Young adult children leave the home, work becomes more stressful, and some people begin to realize that this may be their last chance to divorce, remarry, or have an extramarital fling. Research disputes the popular notion of a mid-life crisis and shows that most of these purported changes are actually taken in stride with a much lower likelihood of such a crisis. In fact, most research shows that women are more apt to reinvent themselves once their children have left the nest than men due to their role as mother (Berger, 2005).

A mid-life crisis is not some physiological change that happens to a man when he turns 40, instead it is what people blame on their relationship after 20 years when he and his wife have grown farther apart. He typically grows closer to things like his job or hobbies; where women tend to draw closer to their children and girlfriends. Instead, Couple Development™ teaches couples to coach each other and draw closer to each other as one unit or team.

A great example of how couples grow together is like a triangle. The spouses are each a bottom corner of the triangle. As they work to come together, they are moving up through life and the triangle points come closer together and eventually they merge into one point. This is what the coaching is all about, coming closer together as a couple and develop. Also, if you have involved God in your life, like I mentioned in Chapter 11, he can represent that top triangle point. As each of you are moving up the triangle together, you are also becoming more like God.



To grow together, it is imperative to set and achieve goals. First, I want you to set goals individually. If you have goals already simply plug them into this process. If you do not, here is the quickest and most effective way of setting goals. It does not matter if you already have couple goals or if it is the middle of the year, simply complete this together and see what difference it makes in your marriage.

The problem that most people have with goals is people tend to limit their own reality to what they think they can achieve in a given time frame. Doug Carter, a published author and popular speaker, once told me in a seminar that the best way to set goals is to think a few years down the road. This allows your brain the necessary time to think that the goal can be accomplished.

Action Part 1-Individual Goals

Each of you think of three years down the road. Where would you like to be, in the following four areas of life; Physical Health, Spirituality, Wealth, and Relationships? Be specific as possible and describe the intention in present tense. For example for Wealth you might put, “I have a successful Mexican Restaurant I own and operate,” or for Health you might write down, “I work out 3 times a week and have completed my 3rd Triathlon”.

For now go ahead and make goals in these 4 areas in **3 years**. Put these intentions in **present tense** and make them **specific**.

“In 3 years I...”

Physical
Health _____

Spirituality _____

Wealth _____

Relationships _____

Now take the **3-year** Goals and ask yourself what you can do in **1 year** that is working toward the **3-year** goal and write at least once thing per each **3-year** goal. Put these intentions in **present tense** and make them **specific**.

“In 1 year I...”

Physical
Health _____

Spirituality _____

Wealth _____

Relationships _____

Now take the **1-year** Goals and ask yourself what you can do in **1 month** that is working toward the **1-year** goal and write at least once thing per each **1-month** goal. Put these intentions in **present tense** and make them **specific**.

“In 1 month I...”

Physical

Health _____

Spirituality _____

Wealth _____

Relationships _____

After each of you has monthly goals for these four general areas of life you have something to work on and keep each other accountable. Each week when you do your planning, examine the areas you are working on individually and ask your spouse how they are doing on that area and how you can help support them.

Never “support” using negative reinforcement. Always use positive reinforcement. Study after study shows that although negative reinforcement can give immediate and short-term gain, positive reinforcement is more effective long-term.

Remember you are a team and when your spouse is doing well you should be happy for and praise your spouse. Simply put, support your spouse and your spouse will support you. Remember through this process to have a positive attitude, and use proper communication skills that you have been taught throughout this program.

Practice Part Two-Couple Goals

Individual goals are good, and they are important but so is developing together as a husband and wife. This is why I suggest that each year you do the same exercise you did for the individual goals and then complete it together for your relationship.

Go ahead and set goals together for your marriage in 3 years. Do not just put something generic like, “We have a happy marriage.” Be more specific than that. Examine some of the individual goals you have set and discuss what each of you wants. Have a discussion on what each of you wants in 3 years, 1 year, 1 month, and 1 week.

In **3 YEARS** where will our marriage be? Put these intentions in present tense and make them specific.

“In 3 years we....”

Marriage _____

Now, take the 3-Year Goals and ask each other, “What can we accomplish towards the 3-Year Goal **in 1 year**?” Where will our marriage be? Put these intentions in present tense and make them specific.

“In 1 year we....”

Marriage _____

Now, take the 1-Year Goals and ask each other, “What can we accomplish towards the 1-Year Goal **in 1 month**?” Where will our marriage be? Remember put these intentions in present tense and make them specific.

“In 1 month we....”

Marriage _____

Now, take the 1-Month Goals and ask each other, “What can we accomplish towards the 1Month Goal in **1 week**?” Where will our marriage be? Remember put these intentions in present tense and make them specific.

“Each week we....”

Marriage _____

Wow! Good job! This is extensive planning, and it might take two settings to complete the whole process. After you have written your goals individually and as a couple, you can follow-up with each other every week at your Couple Development™ time and see how you are doing.

Once your goals have been set, I would highly suggest that each month you set a monthly goal to work on a specific letter of the ABC’s that has been weak. For example if you sense that communication has been less than kind, you could decide that month to work on bettering it. You would decide each week what kind of specific one thing you will work on to make that goal better. For example, “This week we will focus on bettering our communication by having 30 minutes each night that we talk without any interruptions.”

Another suggestion is to write down all your couple goals with 3-year, 1-year, 1-month, 1-week goals and place it somewhere you see it each day. Our Goals hang on our bathroom door for us to see each time we wake up in the morning and before we brush our teeth at night.

It is also wise to write your monthly and weekly goals on a family calendar that hangs in the pantry or on a fridge to remind you what you are working on as a couple that month and week. When you begin your Couple Development™ Planning Sessions, you can grab the calendar and examine the last week’s effort to work on the specific area of need.

Conclusion

Married people will develop much better together than on their own. God made helpmeets, not president and vice president. We are here to help each other grow. Set goals individually and then together as a couple. Be positive with your feedback and the follow-up that you give each other. Remember that you are on the same team and you are to win against the oppositional forces set on seeing your marriage fail. Follow-up on these goals each week at your Couple Development™ time, and work on those areas that are weak.

Action Items:

- *Set Individual Goals*
- *Set Couple Goals*
- *At each Couple Development™ time write down a monthly and weekly goal in an area lacking improvement*
- *Review each week in the Couple Development™ time how you did on the monthly and weekly goal*

Chapter 16- Good Examples Theory

Good job up to this point! You have learned a great amount of information and it is crucial to avoid being overwhelmed. My wife and I have developed this process over the last few years and it will take some time to implement and get right for you. The learning curve will vary for each couple, so do not be discouraged in your progression.

This last step means you now have a firm foundation that you have built. You have all the tools you need to have a Thriving Marriage™, right? Wrong. I do not know all there is about marriages. No matter how unique this Couple Development™ process is to the world, if you come this far and forget to do this next step there will be very little result of your hard work.

In Couple Development™ we have discussed the three Essential Areas of Time, Money, and Intimacy, but there are also other Marital Issues that arise; in-laws, parenting, household responsibilities, and the list goes on. Do not worry because you now have the basic foundational tools to handle anything thrown at you two. The question is will you continue?

The industry is full of other great Marriage Educators who specialize in different areas. Follow them and learn more about important issues marriages face. Never stop your marriage education together. The hope is that when you have learned these principles, you can apply any other positive education in your marriage by going to seminars, reading good books, and following advice of couples who have made it.

It is crucial to a marriage to find good examples you can look to and follow who have already “Been there” and “Done that.” Watch these already Thriving Couples and ask them for advice. They do not have to be your parents, they could be neighbors, distant relatives, or friends who seem to have it together in an area you two are struggling with. Call them, write them, or have them over for dinner. You might not even have to tell them you are watching them, but you might ask questions that pertain to your issue and ask them what kinds of things they have done to be so successful in their marriage.

My wife and I have a few couples we look to for help, and they are completely unaware of it. Sometimes we see couples who we do not want to be like and that can be a good reminder of what not to do. Remember to keep it positive and focus on the areas we can improve on before judging other couples too quickly.

Good Examples can be both Marriage Educators and Thriving Couples. They can help with specifics, but you can draw energy from them knowing they somehow made it work. They should be the inspiration you can look to and not lose hope, as they have struggled through many if not the same issues that you are facing.

When we were first married, I had a coworker who was busily raising teenagers. She knew I was distressed about where the money was coming from to pay the bills for myself and my new bride. She enjoyed telling me of when she and her newlywed husband had been broke and could not even afford to buy new shoes. More than 20 years later they were doing well

financially and were even considering helping out other family members. It gave me great strength to see how relaxed she was about the subject knowing that they made it through and so could we.

Conclusion

Use the Couple Development™ Program as a foundation for all your future learning as a couple. Do not stop learning together. Go to seminars and listen to audio books together. Find a few already Thriving Couples you admire and follow them and use them for inspiration. You will need it. Thriving Marriages do exist, and you can follow their example.

Action Items:

- *Find quality Marriage Educators and continue your marriage education*
- *Follow good examples of Thriving Couples for ideas and to build hope*

Conclusion

Completing this process gives you the skills needed to develop as a couple and sail confidently for the rest of your life. Never mind if you have already hit some icebergs, like the Titanic. You have learned from these mistakes and have created a much stronger cruise ship.

The foundation for your marriage is much more deeply rooted in the principles you already love and trust. Your marriage will become stronger over time through the continual use of this process. You will prevent more mistakes than most other marriages and can serve as examples to other couples who want to improve their marriage.

Remember that these changes do not happen overnight, and you will not always be perfect in executing this process. However, make a commitment now with your spouse that you will not give up, and instead you will continue to use Couple Development™ as a way of life. This is not a fad diet, this is a life change.

Go forward with hope for your future together as you are ready to face the world together. Nothing can stop you two. God wants you to have a successful marriage together. You are the hope of the world. Beat the odds together and continue to improve your marriage each day as the mighty teammates that you are to each other.

When my wife and I were first married, we faced some incredibly difficult challenges together. The truth is we are not so different from most of you. In fact, I talk to people every day that have greater trials than we have endured. Unfortunately, almost half of marriages in the United States fail because of it. They hit the icebergs of married life and cannot survive. Instead of looking to each other as a team they each do their own thing and the team loses.

My wife and I can attest that all these trials throughout our marriage have been very difficult, but because we worked together and had faith in God, we are closer in our marriage than we have ever been before. We are not perfect, but we are Thriving!

Life is far from over for us and for you. Take Couple Development and use it to keep you close and build a Thriving Marriage™. Share its success with others and spread the word of creating Thriving Marriages Worldwide.

Happy Voyage!

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