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A Topical Plan For Conducting Marriage and Parenting Seminars for Couples

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A TOPICAL PLAN
FOR CONDUCTING MARRIAGE AND PARENTING
SEMINARS FOR COUPLES

A Product
Submitted to the Faculty of
Western Evangelical Seminary
Portland, Oregon

In Partial Fulfillment
of the Requirement for the Degree
Doctor of Ministry

by
John R. Jamison

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A TOPICAL PLAN
FOR CONDUCTING MARRIAGE AND PARENTING
SEMINARS FOR COUPLES

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INTRODUCTION

The Purpose

To write about marriage and parenting these days seems quite presumptuous. After all, there is a plentiful supply of informative books, pamphlets, periodicals, films, filmstrips and tapes. How do I know this? Personal visits were made to several Christian book stores, public libraries, college and seminary libraries. Then, close examination was made of book catalogs, the Minister's Library (and supplements),¹ the 1981-82 Current Christian Books,² film and filmstrips catalogs, and tape catalogs. Why, then, do a writing project in a field already "crammed" with good material?

Maybe it's the dream I've held for several years to make a writing contribution to the field in which I have practiced for over twenty years: professional marriage, individual, and family counseling. Within the past ten years much of my counseling has been in marriage, pre-marriage and parenting. In more recent years it has been my privilege to conduct seminars and retreats with couples, men, and women, and to teach parenting classes.

Training in family relationships is so vitally needed today in the Christian community. Perhaps such training could best be termed "preparation and prevention." Preparation is rather easily understood, but what does prevention mean? In marriage and parenting it implies helping individuals and couples to be better equipped when problems do arise, and to strengthen the good things they already have going for themselves.

Before getting into the writing project, I sent a letter to the pastors of four different denominational districts: Southern Idaho District of the Assembly of God, Pacific Conference of the Evangelical Church of North America, Columbia River and Pacific Northwest Districts of the Free Methodist Church, and the Pacific Conference of Friends. A total of 268 letters were sent: A/G, 54; ECNA, 67; Free Methodist, 92; and Friends, 55. The intent of the questionnaire was to sample how pastors feel generally about marriage and parenting literature available and specifically what they are doing by way of instructing their people in these two areas. One hundred twenty-five pastors responded to a three-question card which had been included with the letter. The questions and tabulated responses follow:

1. From the topics listed in the letter, would you find a "13-Session Topical Plan For Conducting Marriage and Parenting Seminars For Couples"* helpful to you and your church, if in published form?

Yes = 80/125 No = 4/125 Maybe = 38/125

No marking of either response = 9/125

2. Are you aware of any book (not film) available in the Christian market that offers such an approach to marriage and parenting?

Yes = 28/125 No = 85/125

No marking of either response = 9/125

3. Does your church have some organized plan in instructing people in marriage and parenting?

Yes = 46/125 No = 72/125

No marking of either response = 7/125

If yes, please list specific approaches.

* At a later time, I re-titled the writing project "A Topical Plan For Conducting Marriage and Parenting Seminars" and added one more topic.

It was encouraging to me to receive 80 affirmative responses indicating a desire for "13-Session Topical Plan..." should it be published. The significant 38 maybe responses added to the yes responses totaled 118 pastors showing interest in the proposed project.

Another significant finding in this simple questionnaire was the rather high 88 no responses to being aware of any book available in the "Christian market" with the type of approach proposed in my writing project.

Next, in significance, is the moderately high 72 no responses to question three around a plan for "instructing people in marriage and parenting."

Although the total response to my letter was less than 50% (actually about 47%), it seemed to be significant enough to merit the questionnaire. It was encouraging to know that a sizable number of pastors would welcome such a publication as instructional material for conducting seminars and retreats with their parishioners.

A few of the pastors identified a book (or books) which they had found helpful in working with their people. In three instances, I ordered books suggested by pastors, primarily because the titles conveyed some similarity to my writing project. However, from the suggested books, as well as my examination of secular and religious literature (books, reviews and annotations) in marriage and parenting (not exhaustive), none appeared to approach what I desired for my project.

The dream I hinted at earlier has been to make available to pastors, family life leaders, and other interested church staff or volunteers, a book specifically designed to be used in long-term

training seminars (thirteen sessions or longer), or short-term retreats. The topics have been carefully selected. They are those marital and parenting subject areas which appear rather frequently in my "day in and day out" counseling sessions.

Topic One, "Overview," sets the tone for either long or short-term usage. It is the getting started, getting acquainted, and self-discovery part.

Topic Two, "He and She Differences," explores basic genetic and environmental differences between the sexes. Topic Three, "Roles in Marriage," complements the second topic, but examines more closely the different and shared roles in marriage, as well as comparing traditional and open marriage styles.

In Topic Four, "Communication In Concert," blockages to communication and productive avenues to better couple conversation are listed and examined. An important aspect of this chapter is a section on conflict resolution.

Topics Five and Six both deal with "Money Matters." Topic Five sets forth vital principles in God's plan for handling money. Budgeting is advocated and outlined in this topic, also. Topic Six gets into financial dilemmas and financial planning.

"The Sexual Relationship" is covered in Topic Seven. Included is an extensive appraisal of sexual dysfunctions and treatment.

Topic Eight covers a broad range of topics related to "Children," including "to have or not to have," birth control, planning for, the birth process, and developmental stages. In Topic Nine, "Basic Parenting Tips," the positives of parenting are set forth. Topic Ten is on "Parental Family, Extended Family, and In-Laws." The principles of

grandparenting are also examined.

Topic Eleven encompasses "Goals and Priorities" in marriage and family living while retirement, financial preparation, and widow and widower roles are explored in Topic Twelve, "Retirement."

Topic Thirteen examines "A Christian Perspective" of marriage, parenting and home. This is a "cornerstone" chapter.

Finally, in Topic Fourteen, a post-test is presented for review and discussion. Each couple is encouraged to thoroughly discuss the post-test.

The Challenge

Other than following in "His Steps" (I Peter 2:21) there is no greater challenge around than being a responsible marital partner and a caring but conscientious parent in a contemporary society so prone to be more interested in being self-fulfilled and actualized than in practicing "others centered" love and understanding.

How really challenging are these roles? Let's examine current statistics in divorce. In a recent publication of the Family Therapy News,³ a monthly newspaper of the American Association for Marriage and Family Therapists, of which organization I am a clinical member, some startling figures are presented by a contributing writer to that periodical. The number of divorces in 1981 reached an all-time high. There were an estimated 1,219,000 divorces granted, a three percent increase (37,000 divorces) over the 1980 total. For the twentieth consecutive year the annual divorce total has risen. In two decades the number of divorces has tripled, with the total for 1962 being one-third of the 1982 total. More specifically, the 1981 divorce rate was 5.3 per 1,000 population compared with 5.2 in 1980.

By contrast, there were 2,438,000 marriages in 1981, setting a new national record. It is a one percent increase (25,000 marriages) over the 1980 total. So, comparing the marriage rate in 1981 to the divorce rate, we note a two to one ratio.

What about projections? At today's rate of incidence, 30% of couples reaching their 5th anniversary will ultimately divorce, as will 27% of those reaching their 10th. Of those marrying now (near the end of 1982), 19% will not even make it to their 5th anniversary; about 33% will be divorced before their 10th; and 40% before their 15th.

The above information has a strong bearing on parenting and children, if for no other reason than the continuing increase in broken homes. Fragmented families result in parental and child frustration and insecurity, as well as often leading to the perpetuation of problems to the next generation.

So what does the church community do to withstand the torrent of broken homes and broken lives? Two potent forces are education and re-education. These terms are somewhat synonymous with "preparation and prevention," which were mentioned in the "Purpose" section of this introduction. Along with introducing Christ and Christian living into people's lives, meaningful and worthwhile material can be the educational and re-educational tools to strengthen families. This writing project will hopefully serve as an enriching resource to help marital couples and parents prevent breakdowns, breakups, irreparable conflicts, and to effect a more positive, more Christian approach to marriage and parenting. These days, the challenge to the Christian community in family living is nearly overwhelming. My prayer is that the material in this paper may be one way of meeting the challenge.

INTRODUCTION END NOTES

1. Cyril J. Barber, The Minister's Library. (Grand Rapids: Baker Book House, 1974)
2. See 1982-82 Current Christian Books. (Colorado Springs: Christian Booksellers Association, Inc., 1981)
3. Sharon L. Butts, "1981 Marriage and Divorce Totals". Family Therapy News. Volume 13, Number 5, September, 1982, p. 6

Chapter One

TOPIC ONE: OVERVIEW

(For a retreat or seminar, the material up to "Getting Acquainted" is lead-in information.)

Marriage and parenting in America continue to be the cement for the foundation of family living. Both are avowed and propagated by Scripture. In examining marriage in the Old Testament we find God's personal endorsement in Genesis 2:18-25, the two becoming one.¹ Later, we see both the beauty and the hurt of a marital relationship in the unfolding saga of Abraham and Sarah. Still later, the drama of romance leading to marriage is seen in Ruth and Boaz. The extreme hurt in marriage is portrayed by Hosea.

In the New Testament, Jesus endorses marriage by His presence at the wedding in Cana of Galilee. Then, the Apostle Paul sets forth the relationship between husband and wife in Ephesians 5. Likewise the Apostle Peter suggests how a wife should treat her husband (I Peter 3:6) and the husband his wife (I Peter 3:7). Paul instructs Timothy in the necessity for wholesomeness in marriage by ministers and deacons.

But what about parenting? Does the Bible cover this? Of course, and in strong language. Deuteronomy (OT) 6:6-9 is instructive to parents in "how to do" language. In the NT, Paul uses descriptive phrasing to show the attitude of children towards parents (Ephesians 6:1-3) and parents to children (Ephesians 6:4).

Thus, God has ordained marriage and parenting and family

principles. He endorses wholeness, not brokenness. He wants marriages to be successful, parenting to be mature, and family living to be enduring and endearing.

The challenge, then, to Christians in marriage and parenting is to strive to learn how they can foster more meaningful marriages and become more mature parents in order to have more satisfying and fulfilling family living. Thus, this paper is so dedicated.

Why should these areas be such a challenge? Because the humanistic world and the enemy of the soul are constantly bombarding couples and families with materials and methods which attempt to weaken the biblical principles.

This writing project sets forth ideas, concepts, principles and guidelines which seek to give a stronger base for marriages and parenting. Participants will learn communication skills, test out their feelings concerning roles, involve themselves in a better understanding of handling finances, examine their sexual expectations, learn parenting practicals, set goals and prepare for retirement, and consider the Christian model for marriage, parenting and home life.

To better ascertain the strengths and non-strengths of a participant, a questionnaire will be given to determine specific areas to grasp. Likewise, each participant will write an autobiography for greater insight into the past which has helped shape that person's present.

A written evaluation will be given each participant in the last session to solidify the learning and to encourage the practice of principles. It is a review, but more importantly, it may be a reminder of "renewal" in marital and parenting attitudes and practices.

Getting Acquainted

Gestalt therapy has been extremely popular for about twenty years. The theory is much older than that but the practice enjoyed a renewal under Fritz Perls in the mid-60's and early 70's. It was basically from the Gestaltists that we learned that participants coming together for group sharing of any consequential time period (two hours, two days, or two weeks) have a considerable degree of anxiety. They are literally anxious, fearful, and sometimes traumatized. Gestaltists and others taught that participants can not do meaningful group sharing activities until they have experienced some "warming-up."

This section sets forth some getting acquainted exercises which can be helpful in dealing with group anxiety.

Warm-Up #1 - A low-key ice breaker is for each person to introduce himself/herself by name and tell one thing of interest about himself/herself (my hobby is collecting coins, etc.).

Warm-Up #2 - Make a name-tag out of construction paper and design a logos. A string should be tied to the logos and then the name tag is hung over one's head so it can be prominently seen. Each person is to circulate around the room to meet at least four to six people, introduce himself/herself, and explain the logos.

Warm-Up #3 - "FIND SOMEBODY WHO" This warm-up has many variations. It can involve finding another person who has the same color eyes and hair, same first initial or first or last name, same month of birth (if large group); or it can be a series of things to discover. In the "same" category in which two people have similarity, the finders can get acquainted. Finding many things exposes "finders" to many people.

Warm-Up #4 - Those in group form a double circle, men in outer

circle, women in inner. When a musical record (or instrument) is played, the circles move in opposite directions. When the music stops, so do the two circles. The participants face each other and talk with the person opposite. It is well that the leader gives a topic to discuss. This can be repeated several times.

Warm-Up #5 - Couples pair off. Leader gives each couple something to match with another couple who has the same (Example: two couples are given a toothpick. They have to find each other, introduce, and learn at least three things: birthplace, where they lived at age twelve (can vary), and where and when they were married (the questions can vary)).

These are representative of many types of get-acquainted activities. The important factor is "breaking the ice."

Questionnaire - (To be given immediately following the warm-ups.)

Examining one's perceptions of family life, past and present, are important to a participant in ascertaining current attitudes towards marriage and parenting. Attitudinal awareness is the primary focus of the "Family Life Questionnaire." The Apostle Paul wrote to the church at Galatia, "Each man should test his own actions..." (Galatians 6:4a NIV).

The full questionnaire contains sixty-five items. It is to be given to each participant to do at home. The couple should then discuss together their responses.

In the meantime, during the formal session, each participant is to respond to a twenty-one item "mini-test" on family life. The respondents are instructed as follows: this is an abbreviated questionnaire for you to examine your attitudes towards marriage and parenting

relating to your past and present experiences. The twenty-one items are divided into three categories: A. Preparation for Marriage and Parenting; B. Marriage; and C. Parenting.

Category A. - Preparation for Marriage and Parenting

Please read each statement carefully. Following each statement there are four choices. Check (✓) the choice which most adequately describes your experience.

1. Was your growing-up period pleasant (basically comfortable, enjoyable, happy) or unpleasant (basically uncomfortable, unenjoyable, unhappy)?

<input type="checkbox"/> very pleasant	<input type="checkbox"/> somewhat unpleasant
<input type="checkbox"/> somewhat pleasant	<input type="checkbox"/> very unpleasant

2. How would you describe your parents' marriage?

<input type="checkbox"/> very successful	<input type="checkbox"/> somewhat unsuccessful
<input type="checkbox"/> somewhat successful	<input type="checkbox"/> very unsuccessful

3. To what extent was the home atmosphere pleasant when you were growing up?

<input type="checkbox"/> very pleasant	<input type="checkbox"/> somewhat unpleasant
<input type="checkbox"/> somewhat pleasant	<input type="checkbox"/> very unpleasant

4. To what extent did your parents emphasize family devotions when you were growing up?

<input type="checkbox"/> considerably emphasized	<input type="checkbox"/> slightly emphasized
<input type="checkbox"/> moderately emphasized	<input type="checkbox"/> never emphasized

5. How involved was your family in play and recreational activities during your childhood and adolescence?

<input type="checkbox"/> very involved	<input type="checkbox"/> somewhat involved
<input type="checkbox"/> moderately involved	<input type="checkbox"/> never involved

6. How effective were your parents in preparing you for adult life, including marriage and parenting?

_____very effective _____somewhat ineffective
 _____somewhat effective _____very ineffective

7. How prepared were you for marriage and/or parenting by pre-marital counseling prior to marriage?

_____very prepared _____somewhat unprepared
 _____somewhat prepared _____very unprepared

Category B. - Marriage

Indicate your agreement or disagreement with the following statements according to the guidelines listed below: 1 represents the strongest disagreement and 12 represents the strongest agreement. Choice of a number between 1 and 12 indicates varying degrees of disagreement or agreement.

1	2	3	4	5	6	7	8	9	10	11	12
strongly disagree		moderately disagree				moderately agree				strongly agree	

(place number)

8. _____ A marriage is most successful when the husband has the final responsibility for important decisions.
9. _____ Both spouses having a relationship with Christ can benefit a marriage by providing a source of strength during family crisis.
10. _____ The sexual attitudes of marital partners have little to do with marital failure or success.
11. _____ Refusing to talk things over is a marital grievance considered very significant by both husbands and wives.
12. _____ Confrontation (confronting one's mate about a hurt or

grievance) is detrimental to a marriage.

13. _____ Openness in sharing feelings, perceptions, and concerns is becoming more the accepted style of contemporary marital communication.
14. _____ Marital couples should have one or two short and long term goals in their marriage.

Category C. - Parenting

Please read each statement carefully. Then mark your reaction to the statement in the space provided. You will probably find that you agree with some and disagree with others. Use the following guidelines to mark your reaction.

A - strongly agree

C - somewhat disagree

B - somewhat agree

D - strongly disagree

- _____ 15. If I didn't have a child (children), I would feel that my life was not complete.
- _____ 16. Having children causes many disagreements and problems between husband and wife.
- _____ 17. People ought to realize that rearing children is a difficult job, and they should decide if they are qualified for it before they have children.
- _____ 18. A basic need of children is a parent who will really listen to his/her problems and help them through troubled times.
- _____ 19. Students reporting (in a research project) the home circumstances that brought them happiness as a child ranked as important the happiness of parents in the marital relationship. To what degree do

you agree?

- _____ 20. The happiest children have mothers who like what they are doing, whether they work out of the home or not.
- _____ 21. An important factor in predicting success for marriage is when a child sees positive models for a husband/wife relationship in his parents.

Autobiography

"Know thyself" said the ancient Greek philosopher, Socrates. Thus, in launching a seminar or retreat for couples, each person should endeavor to get in touch with his/her molding process. One common method is verbal recall. Another desirable methodology for doing this is writing an autobiography. For most people this will be a challenging experience. Challenging, because it is really difficult to set down on paper things about oneself. There can be fear, anxiety, resistance, and various other blockages. However, the results can be excitingly rewarding.

The writer often uses both client verbal recall and the autobiographical writing process as resources in counseling. So many people have been able to discover areas in their lives which they have suppressed, or, perhaps, repressed. Vividly remembered are two such notable examples. One is an example of a repressed event brought to remembrance in counseling through verbal recall while the other is an illustration of an autobiographical remembrance.

Example #1 - Several years ago, Marie had come to me for counseling. She was in her third marriage and she was about to divorce him. About the fifth or sixth session of counseling she recounted being gang

raped when she was approximately twelve years old. She had never been able to share this experience with anyone before. This was the breakthrough in the counseling process. She finally was able to see why she had ambivalent feelings towards men. She liked one of the boys who had participated in the rape while loathing the others. Approximately three years after our counseling experience I received a Christmas card from her. She had finished her college training, had an excellent high school math teaching position, and was happily rearing her two children. This is an example of a very repressed event which became the pivotal point in counseling a distraught woman.

Example #2 - More recently in a counseling experience, a woman married for nearly twenty years discovered through writing her autobiography two or three happenings in her early life which have greatly contributed to the way she has been programmed as a person and within her marriage. We have used these discoveries to instigate some changes in her attitudes towards life and her marital partner. For Christians I am counseling, I ask them to pray that the Lord will really help to reveal significant material to them as they review their past.

Much research has indicated that our personalities are basically shaped in our pre-school and early school years. Attitudes and habits are also formulated during childhood, adolescence and young adulthood. Therefore, uncovering formational material at the beginning of a marriage and parenting seminar or retreat can be productive in looking at blind spots in our life.

In recent years, considerable attention has been focused on the Johari Window concept² by growth and awareness groups. The concept is a four-box arrangement (Figure 1) giving opportunity for participants to

show how willing they are to reveal themselves to others while also being open to feedback. The rule of thumb is that the larger our openness and feedback box (Figure 2) is, the more understanding we have of ourself and others, as well as having more understanding and acceptance of others.³

	KNOWN TO SELF	NOT KNOWN TO SELF
KNOWN TO OTHERS	I AREA OF FREE ACTIVITY (PUBLIC SELF)	II BLIND AREA (BAD BREATH AREA)
NOT KNOWN TO OTHERS	III AVOIDED OR HIDDEN AREA (PRIVATE SELF)	IV AREA OF UNKNOWN ACTIVITY

Figure 1

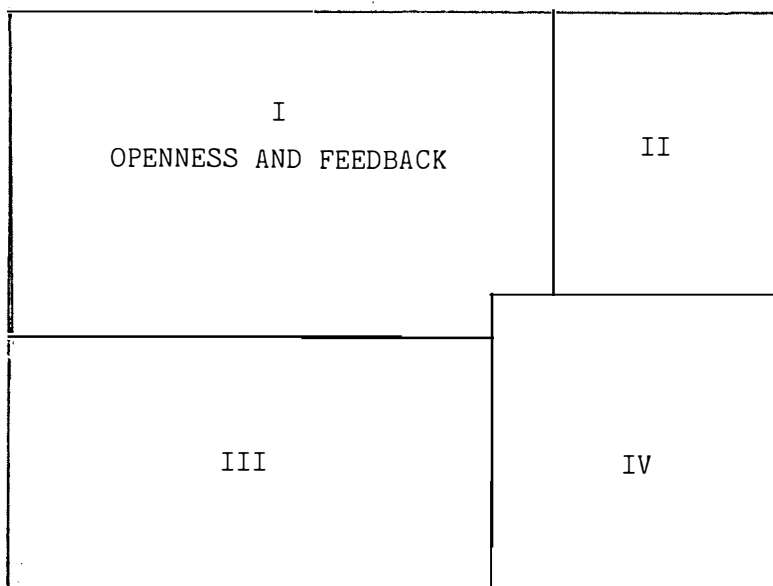


Figure 2

So, in the seminar or retreat setting, the value of the autobiography is to promote discovery and openness. It is vital preparation for the topics to be covered throughout the remaining sessions. Because this can be a lengthy experience, encourage the couples to get started in writing their autobiography but to finish it at home before the second session. Allow thirty minutes for getting started. Assure them that they do not have to reveal their writing to anyone if such is their desire. However, in the group sharing which follows, one question does involve the autobiography.

Group Sharing

Unlike the format of Marriage Encounter⁴ in which intimate sharing is exclusively done between a couple, the "Topical Session..." format encourages and promotes group participation.

For the group process, four couples is ideal. The groups of four should be spread out around a room large enough to give ample space for each group. One way to promote this is for each couple to number off by fours (depending on size of total group). Each couple is a number: one, two, three or four. After numbering off, four couples who are ones, four couples of twos, etc., can form a group.

Once the group is formed and settled, the leader(s) will pass out a paper to each couple for group sharing discussion. The group sharing questions are as follows:

1. What am I expecting to receive from the Marriage and Parenting Seminar?
2. Give your response to the questionnaire (feelings and thoughts about the items in the questionnaire).
3. Describe your models for marriage and parenting.

Is your style of marriage and parenting similar to or different from your models?

4. What are two or three principal strengths as a marital partner? What are two or three principal strengths as a parent (if applicable)?
5. In what way(s) did writing my autobiography aid in a better understanding of myself?

There should be no less than thirty minutes allowed for group sharing. This is an integral part of the first session. Group integration is one important step in each couple discovering that other couples have concerns, conflicts, and problems within their marital relationships and parental practices. It's like making a startling discover, "Uh-huh, they have problems just like we do." Although it may be a bit out of context, Isaiah noted, "Come now, let us reason together..." (Isaiah 1:18, KJV). Group process is reasoning together.

CHAPTER 1 END NOTES

1. J. Allan Peterson with Elven and Joyce Smith, Two Become One. (Wheaton, Illinois: Tyndale House Publishers, 1973)
2. The name Johari is derived from the first names of its originators, Joe Luft and Harry Ingham. To read more about this, see an excellent explanation in a booklet presented by the Minnesota Resource Center entitled The Helping Process, First Printing, 1971, pp. 39-42.
3. Gary Collins gives a succinct coverage of the Johari Window concept in his workbook People Helper Growth Book. (Santa Ana, California: Vision House Publishers, 1976) p. 13. The workbook accompanies his book How To Be A People Helper. (Santa Ana, California: Vision House Publishers, 1976).
4. See F. R. Chuck Gallagher's The Marriage Encounter (Garden City, New York: Doubleday & Company, Inc., 1975) 168 pp. This informative book explains the purpose of weekend and dialogue technique of Marriage Encounter.

Chapter Two

TOPIC TWO: HE AND SHE DIFFERENCES

From Scripture it is noted that "...God created man in his own image, in the image of God he created him; male and female he created them" (Genesis 1:27 NIV). So there was a difference, otherwise, he would not have made a distinction. In chapter two of Genesis, we note that woman was taken out of man (Genesis 2:23). That was the last time! Thereafter, man (and woman) came out of woman. Isn't that a marvelous reversal? Evans instructs:

Let us face it: in marriage we begin as twain, we are two personalities. Our backgrounds have done things to us whether we are conscious of it or not and we bring these effects, these harvests of personality, into our marriage and into our home. There troop along behind us habit patterns—our friendships, our ways of thinking, and our dispositional peculiarities. First of all, we are male and female—and because of this we normally think differently, feel differently, and are impressed by or seek out different things. When we have learned that, we do not let it upset or discourage us. It is God's way of giving alternate beats to the same heart of a home; yet there can result a oneness. These differences therefore should not make us despair, but should challenge us to start understanding each other, preferring one another, adjusting ourselves to each other.¹

Margaret Mead gained great fame as an anthropologist who studied a variety of cultures, races, and systems. Although somewhat controversial about certain of her views, a debt is owed her for her painstaking efforts in studying the differences between men and women in many societies. In her book, Male and Female, Mead says:

The differences between the two sexes is one of the important conditions upon which we have built the many varieties of human culture that give human beings dignity and stature. In every known society, mankind has elaborated the biological division of labor

into forms often very remotely related to the original biological differences that provided original clues. Are not sex differences exceedingly valuable, one of the resources of our human nature that every society has used but no society has as yet begun to use to the full?²

The nursery rhyme says,

Sugar and spice and everything nice,
That's what little girls are made of.
Frogs and snails and puppy dog tails,
That's what little boys are made of.

Although there are marked differences, there is definitely a shift in thinking that biology is determinate. In recent times, thinking has shifted among educators, psychologists, developmental professionals, and parents

to the view that it is the difference in treatment that causes many differences thought to be biological... Keeping girls in the doll corner, while boys are zipping around, moving, thrusting, making splashy changes in their environment, molding their world, helps to foster an artificial difference, a difference which is perceived by women as a lack and called by me, 'inferiority.'³

So, the speculation may be that some things thought to be biologically uniquely different might be environmentally conditioned.

Biological/Physical

Volumes have been written concerning biological versus social conditioning as the battle wages in determining male/female differences in intelligence. No less an authority than Corinne Hutt, a psychologist at the Human Development Research Unit at Park Children's Hospital, Oxford, England, is quoted:

The fact that such functional dimorphism (distinct differences of brain organization between the sexes: example of meaning)⁴ exists may be unacceptable to many human females, but denied of it does not prove its absence.⁵

Basic to understanding the differences between men and women is to study the biological make-up of each sex. As one author so aptly

elicits:

Biologically speaking, the essential difference between a man and woman is that she started out with two X-chromosomes and he started out with an X-chromosome and a Y-chromosome. Everything else follows from this.⁶

At a time when male/female equality is advancing, there are numerous physical differences between men and women. Here's what researchers have learned about how genes and hormones affect human development, health, and even life expectancy.

Women. (Some of the material will be plural, some singular depending on source.)

- * As infants, girls are in many ways more physically mature than boys and continue to mature at a faster rate during childhood. They walk earlier, get their permanent teeth sooner, and reach puberty at a younger age.
- * Woman may not be equal to men when it comes to speed or force, but they are better equipped by nature for activities involving endurance (such as long-distance swimming), says Dr. Estelle Ramey, professor of physiology and biophysics at Georgetown University Medical School. This is because their higher ratio of body fat provides a store of energy for extended exercise.
- * It's harder for women to lose weight. The primary reason is that they have six to seven percent lower metabolic rate, so they are not able to burn off calories as fast as men do. This is especially true after menopause, when the supply of estrogen, which helps the female body get rid of fat, is reduced.
- * Women have more acute hearing in the higher ranges and better night vision.
- * Women are less likely than men to be born with genetic defects,

because they have two X-chromosomes. If a woman has a defective gene on one X-chromosome, there's a chance she has a healthy matching gene on the other to offset the defect. But if a man carries a defective gene on his single X-chromosome, it will be expressed, since his Y-chromosome carries only the genes for maleness.

- * Women have a stronger immune system, again because of their XX-chromosome combination. Because disease-fighting (as well as disease bearing) genes are carried on the X-chromosome, having two X-chromosomes gives women more disease-fighting genes than men.
- * Women outlive men by an average of almost eight years, according to the latest statistics.⁷
- * Man and woman differ in skeletal structure, woman having a shorter head, broader face, less protruding chin, shorter legs, and longer trunk.
- * Woman has larger kidneys, liver, stomach, and appendix than man, but smaller lungs.
- * Woman has several unique and important functions: menstruation, pregnancy, lactation. Woman's hormones are of a different type and more numerous than man's.
- * Woman's thyroid is larger and more active. It enlarges during pregnancy and menstruation; makes woman more prone to goiter; provides resistance to cold; is associated with their smooth-skinned, relatively hairless body and thick layer of subcutaneous fat.
- * Woman's blood contains more water and 20 percent fewer red cells. Since the red cells supply oxygen to the body cells, woman tires

more easily and is more prone to faint. Her constitutional vitality is, therefore, limited to 'life span.'

- * On the average, man possesses 50 percent more brute strength than woman (40 percent of a man's bodyweight is muscle; 23 percent of a woman's).
- * Woman's heart beats more rapidly (average 80 beats per minute versus 72 for man). Woman's blood pressure (10 points lower than man's) varies from minute to minute, but she has less tendency toward high blood pressure—at least until after menopause.
- * Woman's vital capacity or breathing power is significantly lower than man's.
- * Woman withstands high temperatures better than man because her metabolism slows down less.⁸

Men.

- * From the very beginning, men seem to be less hardy than women. More males are miscarried or are stillborn; more males than females die in infancy.
- * Compared to adult females, adult males, on the average, are five inches taller, about 25 pounds heavier, and the ratio of muscle to fat in their total body weight is greater. They have more upper body strength, throw better, jump farther, run farther.
- * Boys stutter more than girls.
- * Men are less tolerant of extreme heat than women.
- * Men have more red blood cells, and their blood clots more readily than women's blood does. But this can work to their disadvantage in later years, putting them at higher risk for fatal strokes and other clotting ailments.

- * Men have higher cholesterol levels than women from their mid thirties through mid-forties. From the ages 45 to 64, the trend is reversed. But at the same level of cholesterol, men are more likely to die of heart disease.
- * Men have a higher incidence of hypertension during most of their adult years, but women start to catch up from the age of 45 on. Still, the death rate from conditions associated with hypertension is higher in men.
- * Among the genetic disorders that strike males almost exclusively are hemophilia and some kinds of muscular dystrophy. Color blindness is far more common in men.
- * Suicide rates are higher among males.
- * The leading cause of death in men over 45 is heart disease, followed by cancer. In women in this age group, cancer is first and heart disease second.⁹

Some organizations caught up in the struggle for male-female equality go so far as to argue that there are no real biological differences between the sexes other than the obvious difference in reproductive systems. They hold that any apparent differences in sexual, social or psychological responses are basically a result of the way each sex is conditioned in our culture.

One has only to observe youngsters, instructors and mamas in any nursery, preschool or kindergarten to learn that adults put incessant pressure upon little boys and girls to fit masculine and feminine behavior. In our culture (as observed in nursery schools, etc.) little boys are "not supposed to cry" and little girls are "not supposed to be rough and noisy." Little girls are supposed to be pretty; play with

dolls; play with sewing kits and cooking sets. Little boys are to be strong and energetic; play with cars, trucks and tanks; and construct with building blocks and simple tools. One psychologist¹⁰ believes that sex-role conditioning is very strongly established in children by the time they reach the fifth grade.

Many long-established stereotypes are being reevaluated. There is a movement among many thinking people to look at people as unique individuals, rather than prototypes of a sex, a race, or an age group. Therefore, children growing up today may as adults live in a world with far different definitions from previous conditioning rites.

Nevertheless, experts still see the sexes being biologically different. Judson and Mary Landis state:

If a cell or cells from the body of an unborn child can be obtained at any time after conception, the cells can be identified through laboratory analysis of their biochemical structure as having come from a male or female individual.¹¹

In summary, the basic biological differences between males and females are:

Studies show that in rate of development, both physical and mental, the female leads. In muscular strength, the male leads. The female has greater resistance to disease and death. The differences in body chemistry and hormonal functioning of the two sexes may account for behavioral dissimilarities.¹²

Emotional and Psychological

A question sure to arouse strong feelings is: "Are women more emotional than men?" Reams have been written on this topic. Discussions have waxed long, eloquent, and sometimes heated.

J. A. Fritze writing in The Essence of Marriage has an excellent chapter entitled "Psychological Differences Between Men and Women." The basic difference between a man and a woman can best be summarized in one

statement:

A male is basically a logical, rational creature; a female is basically an emotional creature. This does not mean that a man does not have emotions, nor does it mean that a woman does not have logic. However, feminine logic differs from masculine logic and the basic trait which they possess dominates by far each of the sexes.¹³

- * A man is quicker to arouse emotionally but quicker to recover from this emotion.
- * A man is more active, venturesome, and aggressive. He is more emotionally stable and self-controlled about big things than a woman. However, he is more irritable, excitable, and impatient about small things.
- * A man is less likely to have emotional outbursts to the degree of a woman--logic prohibits him from doing so.
- * A woman cries when she's happy, sad, nonchalant, excited, tired, or for no reason at all.
- * A woman is more concerned about other people's opinions of her than a man is.
- * A man does not get emotional over his children. He still loves them, but his logic and rationale prohibit him from being like his wife. A man can look at his little boy who has cut his finger and make the remark, 'It's all right, fellow, it will bleed a little bit, but it will be all right.' A mother embraces him warmly and says, 'My poor little boy.' Both are reacting as they should react because they are so constructed to fill the needs of this child.
- * Logic and rationale (men) is less rapid in making decisions, whereas emotions are quick to conclude. It is amazing at times how quickly the wife can solve a problem where it would take the husband five times as long to ultimately reach perhaps the same decision. But

logic must have reason, emotion is quick.

- * A man is more likely to be sincere in his friendship to another man than a woman is to another woman. Such a friendship is deeper and more secure.
- * A man is more likely to be loyal to his male employer than a woman is to her female employer.
- * A woman is more jealous of other women than men are of other women. She is more affected by praise or blame in relationship to her own sex than a man is to his own sex.¹⁴

What are some other emotional and psychological differences between men and women? Here are some Gary Smalley observations:

- * Women tend to be more personal than men. Women have a deeper interest in people and feelings—building relationships—while men tend to be more preoccupied with practicalities... Men tend to be more challenge-and-conquer oriented—competing for dominance—hence, their strong interest in sports such as football and boxing.
- * Women tend to find their identity in close relationships, while men gain their identity through vocations.
- * Because of a woman's emotional identity with people and places around her, she needs more time to adjust to change that may affect her relationships. A man can logically deduce the benefits of change and get 'psyched-up' for it in a matter of minutes. Not so with a woman. Since she focuses on immediate consequences of relocating, for example, she needs time to overcome the initial adjustment before warming up to advantages of it.
- * Men tend to express their hostility through physical violence, while women tend to be more verbally expressive.¹⁵

Perhaps the emotional and psychological differences between men and women can be no more apparent than a woman's relationship to a baby. Why? Because the overriding emotional need of a woman is to love something alive. If a baby is not available to fill that need, women go searching for a substitute. This forms the basis for women going traditionally into teaching, child care, child welfare, and nursing careers. They are doing what comes to them divinely and intuitively to the female psyche. In Women and Men the writer elucidates:

This maternal need in women is the reason why mothers whose children have grown up and flown from the nest are sometimes cut loose from their psychological moorings. The maternal need in women can show itself in love for grandchildren, nieces, nephews, or even neighbors' children. The maternal need in some women has even manifested itself in an extraordinary affection lavished on a dog, a cat or a parakeet.

This is not to say that every woman must have a baby to be fulfilled. But it is to say that fulfillment for most women involves expressing their natural maternal urge by loving and caring for someone.¹⁶

Are men really more analytical and women more personal and practical? Perhaps this humorous anecdote will illustrate it. A couple and their two teenage children sit down to dinner. One of the children asks: "Where did you get that steak?" Dad will answer, "At the corner market," or "Bill's Steak Shop." Mom will usually answer, "Why? What's the matter with it?"

Sexual Drive and Behavior

Slick covered magazines to the contrary, men do have a stronger (as a rule) sex drive than do women. There's a biological reason for this. The male produces about ten times more testosterone (male hormone) on the average than the female, so it's natural that men should have more sexual energy. One author suggests,

When women are injected with testosterone, they experience an

immediate increase in sexual drive and energy. So one of the central issues involving sexuality that the family and the church need to deal with is channeling the male sexual drive into productive areas.¹⁷

And to prove that point, the author described a research project in which two groups of women underwent surgery to remove cancerous glands. In one group the ovaries were removed, depriving the women of the source of their female hormones. In the other group, the adrenal glands¹⁸ were removed, taking out the organs which produce testosterone. The two groups were compared to see which manifested the greater drop in sexual desire. It was found that the group whose adrenal glands were removed showed much less interest in sex than the other group. Many of the women reported little sexual interest. The study also indicated that these women experienced a drop in general energy as well as sexual energy, showing that the two are connected.

There is another side to the sexual desire differentiation between men and women. Judson and Mary Landis clarify:

In our culture today, even though the concept is accepted that either marriage partner may initiate sexual intercourse according to need or desire, it is the man who usually initiates it. He does so when he is ready and able; his state of mind and body is such that there is seldom any doubt about his ability to complete the sex act at the time he initiates it. His wife's best time for response, the time when she would initiate lovemaking if it were left to her, may not coincide with his at all. In cases in which the wife habitually initiates lovemaking when she feels the inclination, she probably finds more occasions when her husband is too sleepy or too involved in other complications in his life to be interested in sex. In fact, more wives today than formerly do have these specific complaints. Probably an increasing proportion of marriages are no longer traditional regarding which one initiates lovemaking or which has the greater sex drive...still a difference between the manner and duration of reaction in men and women does exist. Men tend to be more easily aroused and more quickly satisfied, women slower to arouse and capable of longer response.¹⁹

Many experts in the field of marriage counseling believe that there is an important difference in the degree of sexual response vari-

ation in women, which is far wider than men. Masters and Johnson discovered in their extensive sexual experiments in the mid-60's that some women never achieve orgasm, and some only when they are thirty to forty years of age. At the other extreme, some women have frequent multiple orgasms. Neither of these extremes is characteristic of males. There is also an interesting difference in feelings of pleasure with repeated orgasms; going upward with women, and declining with men.

Frank Cox notes,

The sexes also reach their peaks of sexual activity at different ages. The average male reaches his peak of sexual activity in his late teens and early twenties. The female tends to reach this peak in her early thirties.

Another difference is that females tend to have a cyclic increase in sexual desire related to the menstrual cycle. Most women report increased sexual desire just before menstruation and a few report increased desire right afterward. There is no counterpart of the cyclical heightened desire in the male.²⁰

All of these differences should be understood so that something so pleasurable and yet something so ordained by God does not cause undue misunderstanding and conflict. "May it be so, Lord."

Pot Pourri

This is a catch-all of differences between men and women.

- * I tend to agree with Vance Packard, who writes in Sexual Wilderness,

The world is happier when each sex can enjoy the special competence and attractiveness of the other...If both sexes persist in trying to look alike and act alike, there would be a loss of enchantment in both camps, a loss of gallantry, for example, among men and a loss of appreciativeness among women...fulfillment of our potentialities would seem to lie in the direction of working for a world in which males and females are equal as people and complementary as sexual beings.²¹ (I say that God ordained it!)

- * J. A. Fritze holds that

a man is less religious than a woman is. A given man and woman can both be deeply religious people. However, if we were to measure the depth of religious conviction and acceptance, we would find it more stable within the female. There is much in Christianity, as well as

in any religion, that defies logic and rationale. it is this logic and rationale that gets in a man's way and keeps him from being as religious as a woman. The woman's emotional dependency has a solidarity in religious concepts.²²

- * In about 75 percent of societies studied by anthropologists, the bride is expected to move from the location of her own family to that of her husband, while only 10 percent require the reverse exchange. Lineage is reckoned exclusively through the male line at least five times more frequently than it is through the female line.²³ Certainly, we see this throughout Scripture. However, women obviously are exerting more leadership qualities as they are given opportunity.

- * T. Berry Brazelton, Associate Professor of Pediatrics at Harvard Medical School, writing in a popular periodical stated:

I'm convinced we don't need to treat boys and girls alike as babies in order to fit them for the roles we want them to be ready for. And, if we do, they may lose the security of well-defined sexual behavior that gives them an inner sense of security.

I would hope, then, that we set our goals in a way that fosters and reinforces the individuality of each child, regardless of sex. By doing this we offer our sons and daughters a firm belief in themselves and in their own capabilities. Certainly we would do well to work toward equality of males and females in terms of adult opportunities; in infancy, though, I'm all for saying, "Vive la difference!"²⁴

- * John Hopkins' researcher John Money thinks that the greatest gift of emotional security we can give our children is to help them base their gender schemas firmly on the genital and reproductive differences between male and females. If boys and girls are secure about these differences,²⁵ they will be freer to pursue their own interests and capabilities without regard to stereotypes (Me, Tarzan; You, Jane). And as they grow older, perhaps children will be able to wash dishes or shovel coal, tend children or run for public office without straining their confidence in themselves as masculine

or feminine.²⁶

Those familiar with Transactional Analysis will appreciate a scene described by Anne M. Roney:

Consider this scene. A young woman fumbles with her apartment key, and her equally young male friend masterfully takes the key from her and demonstrates the unlocking of her door. Both are behaving in accord with sex stereotypes. She has played the Child, and he has fulfilled the Parent role. If this scene is endlessly replayed, the transactions remain Child--Parent, and both the man and woman are prevented from developing a mature Adult--Adult relationship. Sex stereotypes as determinants of behavior, then, seriously hinder the development of fully functioning persons.²⁷

Sugar, spice, puppy dog tails: the differences between the sexes are real, yes, and fascinating--but boys' and girls' potentials do not have to be terribly limited or overly stereotyped by sex. This leads us to our next chapter: sex roles: differences, shared, and old vs. new.

CHAPTER TWO END NOTES

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Chapter Three

TOPIC THREE: ROLES IN MARRIAGE

Role is a central concept in sociology and social psychology.

But more importantly, role is a component of our culture. Defined, it

is a pattern of behavior prescribed by one (or more) members of a group for one (or more) other members.¹ To say that the behavior is prescribed means that it is in some sense obligatory; the person is supposed to behave this way. The actual behavior of a member for whom a role is prescribed is termed role performance.²

An important distinction should be made between role (which defines appropriate or required behavior) and role performance (which is how a person actually behaves).

The part of culture we call role is an important influence on the part of social behavior we call role performance, and vice versa. People behave as they do toward one another partly because they share ideas on how they ought to behave.³

Obviously, some roles are much older than any living person.

The roles called sister, leader, and comrade are as old as human existence, although they are given somewhat different content in the culture of specific societies. Some other very old roles are boss, clergyman, and inmate. By contrast, roles like policeman, scientist and engineer are much newer, while others such as astronaut and women's libber are recent coinages. In our culture the terms husband and wife immediately conjure roles and role performances.

My grandparents homesteaded in eastern Oregon in the 1930's. Their roles were specifically and unequivocally defined. Grandpa worked 12-14 hours (in the growing season) on the farm: irrigating, plowing,

discing, harvesting, milking, etc. Grandmother worked as many or more hours in and around the house: cooking, baking, washing clothes, ironing, canning, making butter, feeding the chickens, etc. Their roles and role performances were clearly and explicitly defined. Both appeared to be contented with their roles. How times have changed! A battle for more equality and less discrimination between the sexes has been in process for years. ERA, the Feminist Movement, and Women's Liberation are "household terms."

As we say in the previous topic, "He and She Differences," a consideration of sexual differences within our culture emphasizes that what rights or privileges one has because of one's sex, and one's obligations in marriage, are determined not entirely by the biological/physiological facts of nature or by cultural traditions. Needless to say, some role expectations and definitions are biologically/physiologically based and relatively impervious to change. Others are based on folkways, customs, mores, and tradition, and subsequently do change with time, circumstances and process.

Landis and Landis so clearly state:

The individual's role in life exists only in terms of interaction with other people... Some people...fear that if women dress like men or do 'man's work,' they may confuse their sons about who is mother and who is father and make them uncertain about their own masculinity. Similarly, it is implied that the man who does housework or bathes the baby is depriving his son of a needed masculine model. Does a child's perception of masculinity and femininity arise from clothing and work or is it based on a deeper identification? Couples...today need to have this perspective upon the question of role definitions and situations. Each must understand the pressures and requirements put upon the other by the fact that they are living in a time of readjustment and reassessment of many long-held definitions. Among...people today can be found extremes of views, some people tending to retreat to the hoped-for safety of a rigid traditional definition of men's and women's places in life, others unwilling to accept any degree of traditionalism. In marriages that are successful today, both men and women must become able to recognize a broadened definition of masculinity and feminin-

ity; they must have flexibility in order to function in a wide variety of masculine-feminine patterns.⁶

What we must keep in mind is that there is no superior or inferior sex. And, besides that, many husbands and wives are too busy to give much thought to theories or conceptualizations about "his place" or "her place" in life or in the family. They are "caught up" with living and adjusting in the world in which they find themselves. A man who, a few years ago, might have vehemently argued before marrying that "her place" is in the home, may be very pleased that his wife is working outside the home in order to make ends meet. Furthermore, he probably would agree that if a woman is to work she has a right to do whatever work she is capable of doing and should be paid equal to a man's wages. If he is realistic, he is also likely to agree that, under the circumstances, he should do a share of the housework and child management.

The biblical model favors a more traditional approach to marriage. However, it is also very apparent that our society has basically moved away from the life style so commonly known in biblical times. My grandparents were still following the biblical tradition fifty years ago. Modern day Christians desire to follow God's Word, but at the same time they are caught in a "Catch 22" system that is placing tremendous demands on the family economically and socially. My admonition is for a couple to seek God's will earnestly in this matter, but also recognize that whether a rigidly defined traditional, or a more flexible, equalitarian role approach is "better" depends on the two people in the marriage. They need to consider their strengths and weaknesses, their mutual goals, their marriage expectations, and their willingness to honor and follow God. It is obvious that there has been considerable role confusion because some men have abdicated from the

biblical admonition "the male is the head." Man should be the spiritual leader in coupled marriages. That statement has scriptural support, (e.g. Joshua 24:14,15 and Ephesians 5:22,25). Naturally, in a marriage where the husband is a non-Christian, a Christian woman should do her best to model Christ both to her husband and children.

Many studies have confirmed that although the trend toward equality in all aspects of life between "him and her" has accelerated in the seventies and early eighties, change will still be somewhat uneven due to strong traditionalism. Suffice to say, that in the average marriage,

The husband and wife must harmonize their feelings about roles. A couple who are cooperative and who can give each other recognition and respect for ability or achievement in whatever line have a better chance of happiness, regardless of how they work out the division of labor and authority.⁷

We must also remember that some men who believe they want their wives to play a traditional role actually don't have a high regard for that role. In other words, in our society a higher value is placed on work (because of our competitive economic structure) than upon homemaking, a norm which tends to be accepted by both men and women. Thus, homemaking has been labeled "second class." One woman expressed herself:

My husband just thought of me as 'the little woman.' He didn't seem to think anything I did was of importance until I went out and got a paying job. He wanted me to stay home and be a housewife, but he certainly puts more value on what I'm doing now.⁸

The point to be made is that our changing society is causing marriage partners to look more carefully at the differences, shared and changing roles in marriage.⁹

Differences

As J. A. Fritze states,

The sexes are not equal, they are equivalent - of equal value - but they are different because they have different roles to fill. Marriage is a complementation of a man and a woman. If men and women were the same it would be impossible for them to complement. Further, if the sexes were the same we would really never have marriages because there could be no fusion of the two.¹⁰

That's why homosexuality is such an abomination in the sight of God. It is abnormal fusion.

Men and women have been made in God's image. Could that not suggest that God is a mixture of masculine and feminine traits? One writer, Peter Blickington, has done considerable research in this area. He suggests:

One set of adjectives alone would not be enough to realistically portray the character of God, as revealed to mankind. So God is both male and female, and it takes both men and women to adequately reflect God's character. That is one reason, I believe, why God told Adam and Eve to become one. Only through a uniting of their two natures could the mother and father of our race truly glorify their Creator.¹¹

It all goes back to the sexual hormones. And who made us with different hormones? God! In a previous topic the hormonal differences were listed but not greatly analyzed. To summarize here (as Blickington and others note), the female system produces two prime sexual hormones: estrogen and progesterone. The ovaries are the main suppliers. The male hormones termed androgens are led by the potent testosterone. The testes are the main source.

In short, the male hormones produce the common masculine traits: aggressiveness, energy, ambition, and a strong sexual drive. The female hormones tend to produce gentleness, nurturance, and tenderness, "softness," if you please.

Blickington emphatically points out:

A man's disposition toward dominance and aggressiveness is determined by his sexual hormones (testosterone) while he is still in his mother's womb. Men are more aggressive and dominant than women, not because they are trained that way, but rather because God programmed them to be that way.¹²

One of the reminders given to a pre-marital couple in counseling revealing a basic difference between them is that he will be a "protector" and she a "nurturer." Certainly, this does not dictate that he can never nurture and she never protect. It simply suggests that the Great Programmer computerized this basic aggressive (male) gentleness (female) difference a long, long time ago.

In his folksy but articulate manner, Fritze explains the hormonal difference:

A man in relationship to a woman is and must be, because of his structure, a dominant individual. He is the aggressive person in the relationship. He is the hunter, fighter, provider, defender, protector, and lover of his mate. There is an undercurrent cry in America that says, 'Put Father back in the home.' I would rather restate that and make it read, 'Let Father take his rightful place back in the home because of what he is.'

The female is the submissive creature. She is the one to be hunted for, fought for, provided for, defended, protected, and loved. The female is the dependent creature. She is dependent upon her male for emotional security. She is his helper - he is the leader. Being a dependent creature, she places, and wants her mate to take, responsibility for many things in the relationship. A common statement of the wife is, 'I want him to make the decisions. I want him to take the responsibility. That's what I married him for.' Being an emotional creature, she cannot quite trust herself because she does not possess the aggressiveness and the dominant trait to take her own initiative and be secure in it.¹³

Whether one totally agrees with Fritze or not, there is no question that Women's Liberation is strongly affecting the way many women feel about men. Some women are opting to stay single, others to have a bonding without marriage, while others, if they do marry, make it quite clear that they are not going to be subservient. God ordained marriage. He put His "good housekeeping seal" on it. He initiated the hormonal differences. Those of us in Christian marriages cannot alter

or compromise with God's great hormonal plan. Whether we are traditional or equalitarian, the hormonal structure is not debatable. Genetically though, some interesting developments occur. One author writes,

In a few rare individuals, even though gene determinants have set the sexual direction, the hormones fail to carry out the process. Such a person has characteristics of both sexes, though neither are fully developed, and is called a hermaphrodite.¹⁴

In the book, Women and Men: Traditions and Trends, a topic called "Understanding the Difference" points up some of the role differences from a woman's standpoint. A contrast is shown between how a Positive Woman sees herself and the manner in which a women's liberationist views herself. Here are some highlights of the Positive Woman:

- * The Positive Woman starts with the assumption that the world is her oyster. She rejoices in the creative capability within her body and the potential of her mind and spirit. She understands that men and women are different, and that those very differences provide the key to her success as a person and fulfillment as a woman.
- * It is self-evident to the Positive Woman that the female body with its baby-producing organs was not designed by a conspiracy of men but by the Divine Architect of the human race. Those who think it is unfair that women have babies, whereas men cannot, will have to take up their complaint with God because no other power is capable of changing that fundamental fact.
- * The Positive Woman looks upon her femaleness and her fertility as part of her purpose, her potential, and her power. She rejoices that she has a capability for creativity that men can never have.
- * The Positive Woman knows that, while there are some physical competitions in which women are better (and can command more money) that

men, including those that put a premium on grace and beauty, such as figure skating; the superior physical strength of males over females in competitions of strength, speed, and short-term endurance is beyond rational dispute.

In the Olympic Games, women not only cannot win any medals in competition with men, the gulf between them is so great that they cannot even qualify for the contests with men. No amount of training from infancy can enable women to throw the discus as far as men, or to match men in push-ups or in lifting weights. In track and field events, individual male records surpass those of women 10 to 20 percent.

- * Does the physical advantage of men doom women to a life of servility and subservience? The Positive Woman knows that she has a complementary advantage which is at least as great--and, in the hands of a skillful woman, far greater. The Divine Architect who gave men a superior strength to lift weights also gave women a different kind of superior strength: maternal love.
- * The Positive Woman finds somebody on whom she can lavish her maternal love so that it doesn't well up inside her and cause psychological frustrations. Surely no woman is so isolated by geography or insulated by spirit that she cannot find someone worthy of her maternal love. All persons gain by sharing something of themselves with their fellow humans, but women profit most of all because it is part of their very nature.
- * Amaury de Reincourt, in his book, Sex and Power in History, (one of the few scholarly works dealing with woman's role) shows that a successful society depends on a delicate balancing of different male

and female factors, and that the women's liberation movement, which promotes unisexual values and androgyny, contains within it 'a social and cultural death wish and the end of the civilization that endorses it.'

- * de Reincourt traces distinguishable types of women in different periods in history, from prehistoric to modern times. The "liberated" Roman matron, who is most similar to the present-day feminist, helped bring about the fall of Rome through her unnatural emulation of masculine qualities, which resulted in a large-scale breakdown of the family and ultimately of the empire.
- * An effort to eliminate the differences by social engineering or legislative or constitutional tinkering cannot succeed, which is fortunate, but social relationships and spiritual values can be ruptured in the attempt. Thus the role reversals being forced upon high school students, under which guidance counselors urge reluctant girls to take "shop" and boys to take "home economics," further confuse a generation already unsure about its identity. They are as wrong as efforts to make a left-handed child right-handed.¹⁵

Does the matter of differences, particularly hormonal, suggest that men and women in marriage can never cross role lines in employment or domestic situations? Certainly not! If the two of them agree that she is better equipped to go out and work as a line person for a power company and he should be the domestic engineer at home--such is their business. What cannot be disregarded is that the male is to be the spiritual leader. The question is raised: Will the switching of employment roles change his effectiveness in being the spiritual leader? That is a role he cannot rightfully abdicate. Why? Because God has

called him to it (Joshua 24:15). So be it!

Most women will not consider being a utility worker or truck driver in preference to their husbands. However, our cultural and societal changes are opening more opportunities for women in careers. If she is an attorney and he a bank teller, it may be more advantageous for her to work out of the home (if they have children and do not prefer outside baby/child care). This is the type of problem the modern day couple is facing which their forebears did not encounter. This is why a contemporary Christian couple must so thoroughly understand biblical principles plus being able to adapt to changing cultural and societal role differences. No longer can there be a "head in the sand" approach. What are their guiding conceptualizations, goals and values in the midst of change? By the same token, can sexual roles be switched around without considerable damage to the society?

Shared

Differences between men and women have been examined leading to the discovery that the obvious dissimilarities are homonally induced; such inducement being implanted by God. There is no equivocation with the evident hormonal differences. But what about roles that are shared by men and women? Should a husband share with his wife in domestic responsibilities? Likewise, should a wife be expected to share with her husband caring for the lawn, repairs to the house, car maintenance, plumbing, and other more traditional masculine maintenance roles? Perhaps the basic question is: Are there many occupational roles that men can perform better than women, and vice-versa? Women are now entering construction, mechanical fields, forest industries, professional sports, and most, if not all, the professions, many of them formerly bastions of

masculinity. Granted, there are still "things" related to physical strength and endurance that women have not entered: certain physical labor areas that require excessive strength, such as lifting, pushing, carrying, and "manhandling;" professional sports competition in which women would compete with men in the same activity: baseball, basketball, football, tennis, swimming, and wrestling—to label some. Yet the breakthrough is phenomenal in hardhat, blue collar, white collar and highly skilled professional areas.

As quoted in Human Intimacy, Time magazine in its first issue in 1976 ran as its cover story "Women of the Year." Some excerpts from that article are:

- * They (women) may be cops, judges, military officers, telephone linemen, cab drivers, pipefitters, editors, business executives—or mothers and housewives, but not quite the same subordinate creatures they were before.
- * Across the broad range of American life, from suburban tract houses to state legislatures, from church pulpits to army barracks, women's lives are profoundly changing, and with them, the traditional relationships between the sexes.
- * The belief that women are entitled to truly equal social and professional rights has spread far and deep into the country. Once the doctrine of well-educated middle-class women, often young and single, it has taken hold among working-class women, farm wives, blacks, Puerto Ricans, and white 'ethnics.' The Y.W.C.A. embraces it; so do Girls' Clubs of America and the Junior League.
- * A measure of just how far the idea has come can be seen in the many women who denigrate the militant feminists' style (too shrill,

unfeminine) and then proceed to conduct their own newly independent lives.¹⁶

In marriage, what is basically being examined is the overlapping of roles and blurring of lines of demarcation between roles of men and women. Men today must be more flexible in accepting some obligations formerly considered to be feminine, yet they are still expected to be 'masculine' as tradition holds.

As Landis and Landis anecdotally point out:

Not all men could be as comfortable in a cooperative, equalitarian, and many-faceted role as a young engineer who answered the doorbell at dinner time and stood on the porch talking with a colleague about plans for a business meeting while wearing a kitchen apron and holding his baby son tucked against his shoulder. But an ever-increasing percentage of young men are finding this complex role meaningful and satisfying.¹⁷

In sharing, the important area of understanding is that each mate be committed to the idea of seeking equity in the marriage and communicating openly any feelings of inequity.¹⁸ This also suggests that the couple be willing to experiment and change if first equitable solutions fail.

Frank Cox illustrates sharing of roles by describing a couple who made some changes after taking a class in Creative Marriage. The following points are highlights of his illustration:

- * Sally and Jim decided to rearrange the family responsibilities so that each can have more time to do the things he or she wants to do as an individual.
- * They hope by being freer as individuals, they will find more joy in doing things together.
- * Since both Sally and Jim work, each felt put upon by the children and the household chores. Although Sally did most of them, Jim

always felt her anger at him for not doing more. Even when he did help, he did not do it happily and then Sally felt guilty for not properly fulfilling her role as housewife.

- * They each pick out the four things they think they are best at. In one cast they picked the same thing. Jim thinks he is good at handling money and Sally thinks she is. They decide that, to be equitable, they will try handling the money on alternate months.
- * The chores neither want, they divide among them. They decide to try the new arrangement for two months and then reevaluate.
- * At the end of two months, they decide to change how they did the chores neither had wanted to do. They decide that rather than dividing the unwanted chores, they will assume responsibility for all the chores on alternate weeks. In this way, each will be completely free of the chores for one week and then totally responsible for them the next week.
- * To date this arrangement is working well for them. Each feels freer and less resentful toward the other and the family is still running efficiently.¹⁹

The above is probably near the ultimate in sharing roles and family responsibilities. Some would find such experimentation leading to considerable more satisfaction than limiting oneself to prescribed roles that may or may not mesh. Nevertheless, such an equitable arrangement in marriage demands both partners being willing to explore, compromise, and cooperate. Cox advises:

Each couple will have to sort responsibilities so as to yield the greatest freedom while maintaining love and intimacy. This is no small task, but the rewards can be large. Of course, the couple will be still burdened by the stereotypical sex roles by the general society. For example, Sally and Jim may agree that she is able to handle the investments but still find that the banker or stockbroker

always asks for him. His signature is needed to close a deal, not hers. Be this as it may be, however, each couple can work to realize freedom within their marriage.²⁰

Is it wrong for a Christian couple to consider such an arrangement as did Sally and Jim? This writer's response is "no." Especially if equity is what both of them desire in their marriage. As long as both realize that the basic design of God is for the man to be the spiritual leader and the woman to be the nurturer in the home (Genesis 18:19, Proverbs 31:15, 27), any plan they invoke to make family living more enjoyable to each is not against God's plan. "A heap of trouble occurs" when we digress from God's design for man to be spiritually and morally responsible to Him and the woman (within marriage) to, in turn, be spiritually and morally responsible to her husband (Genesis 3:1-19, 27:6-35, Acts 5:1-11, I Peter 3:6-7).

A shared role marriage is one in which a couple is "freed up" to try to establish the most meaningful relationship that they can, whether a "traditional" or "open" concept of marriage is chosen. Sharing means being free to establish sex roles that best suit them. It should mean the freedom of choice within the marriage. Some may choose the traditional. Even though the roles may be quite rigid in a traditional marriage, at least the tasks necessary to facilitate a marital relationship are clearly outlined and each partner knows his or her duties. Such a specific role assignment can make for greater comfort for some since it "pays off" in tighter limits and security. Others may choose to occasionally change roles and keep flexible options. The shared roles system has as its credo: "The best marital roles are those that best suit or fit under God."

Old (Traditional) vs.
New (Open) Marriage Style

In their inimitable style portrayed throughout We Can Have Better Marriages, David and Vera Mace show how marriage has literally been turned inside out.²¹

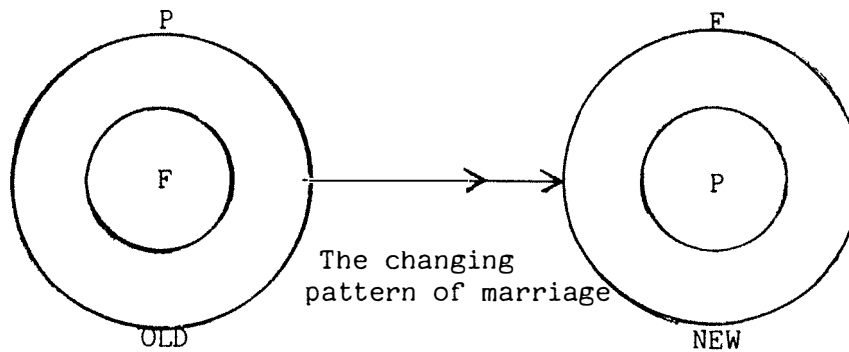


FIGURE 1

In the old pattern the space within the outer circle represents the marriage. The inner circle (the bull's eye) stands for the central goal of the marriage. In the old pattern, this is indicated by the letter F, which signifies family obligations and duties. Out on the circumference, far from the central goal is the letter P, which indicates personal fulfillment.

What are the Maces really trying to say and illustrate? Here are excerpts of their message:

- * In the old days the primary purpose of marriage was to carry out the family duties—having children to continue the ancestral name and line, taking care of the family land and property, preserving the family tradition.
- * This concept is still preserved in some measure, one such being when a son is born. The child is given the name of his father, John Smith, Jr.

- * Another is the tradition, at weddings, in which the father "gives away" his daughter—separating her from his own family so that she can devote herself to building up the family of her husband.
- * Now, when you ask any engaged couple why they are getting married, they may even be surprised that you are asking. So you may have to spell it out and say, "Well, for instance, are you getting married to carry on the family tradition?"
- * In the end, a couple questioned as above will probably say impatiently, "Look, we're getting married because we're in love and because we hope to be happy together."
- * This radical change has made marriage a great deal more complicated. It was comparatively easy to make the old-time marriage work. The main thing was to have sexual intercourse and get the wife pregnant. It was unladylike for a woman to enjoy sex.²² Beyond that, there were no intimacies.
- * Husband's duties (clearly defined) were: do the outside jobs and a few technical tasks and occasionally lifting indoors.
- * The wife was in complete charge of the home. Her responsibilities were the cooking, cleaning, the mending, the care of the children, and perhaps a little gardening.
- * Their roles kept them apart, and they didn't get in each others way. If any disagreement arose between them, the husband could settle it swiftly by exerting his authority as the head of the house.
- * Those old marriages could be very superficial and still keep going because they were mainly motivated by a sense of duty. Also, some of those marriages were very happy—as good as the best marriages of today. If happiness didn't happen, the situation was accepted with

a shrug of the shoulders.

- * Today, a marriage has to bring happiness, or else. It is undertaken for love, so it is expected that it will go smoothly and sweetly.
- * The sex life must measure up to high requirements. There must be good companionship, so disagreements are very painful. When they arise, they aren't easily settled because this is an equal partnership, so each partner has one vote. How do you settle the question when each votes differently?
- * In earlier times people almost always married a partner from some neighboring family, and the pair started life together with a great deal in common: the same basic education, the same religion, the same social background, the same values.
- * Today people often marry partners who are out of very different backgrounds with different values and standards. Such marriages can be challenging and very successful, but the amount of adjustment each must make to the other is greatly increased.
- * Today, people live under great stress. The pace of life is swift and sometimes furious. It is often quite hard for married couples to find the leisure, and the detachment, to cultivate their companionship.
- * In our mobile society, with the average family moving every five years, the support of familiar surroundings, dependable relatives, and trusted friends is often lacking in times of crisis.
- * What this all adds up to is that marriage today is a very much more difficult task than it was in the past.²³

Besides old vs. new, another way of describing patterns of marriage is to do so by the terminology: traditional marriage vs. open

marriage, or, closed vs. open.

It must be said very openly here that society is moving towards open marriage at a rapid rate. One author makes "no bones" about it, saying:

Equity between the sexes, not sameness, is the goal we should be seeking. Yet, gaining such a goal is not easy. First, one is born male or female, though this is not always as clear as it may seem at first. Second, the roles (masculinity and femininity) that go with one's sex are taught by society. If a society holds hard and fast stereotypes of sex roles, it will be difficult for individuals to achieve equitable roles since variations will be discouraged. Thus for change to occur, individual couples must strive to create equitable roles in their own marriage and at the same time join with others to fight cultural stereotypes.²⁴ One group working to change stereotypes has been the women's movement... Until women are able to earn the same amount as men for the same work, it will be difficult for couples to change the traditional roles of 'man, the provider' and 'woman, the homemaker,' if they would wish to change them.²⁵

Those who advocate open marriage use as their major selling point,

The concept of open marriage does not dictate the kind of a relationship a couple will have (as opposed to a traditional marriage with rigid roles).²⁶ What it does say is that couples should be free to explore and encouraged to make their own choices.²⁷

It may be that the closed (traditional) marriage locks the husband into a set of roles that may limit his growth just as it may hers. His is a provider role which from the outset gives him a set of guidelines different from hers. Because ours is a competitive society where the "American Dream" is measured by productivity, achievement, and visibility of possessions, the husband must perforce manage and have two marriages: to his career and to his wife and family. In far too many situations, when conflict arises between his marriage and work, his employment comes first. His argument: "You enjoy eating, don't you wife?" This may be difficult for the traditional wife, who is family-focused, to tolerate. What are her feelings? She may feel "short-

changed and put down" by her husband because he appears to place a lesser value on what for her is the most important part of her life, the family. As experts point out, so long as the economic system gives preference to the man (this is changing more and more), it will be difficult for him to escape the role of provider. This seems to be especially characteristic of middle class men who struggle between economic success and marital life.

Some wives are coping with the above conflict by participating as much as possible in the outside lives of their husbands. The men can support this by sharing more of their work, career goals, and financial management with their women. Another factor is how much wives can accept and respect the conflict faced by their husbands.

In traditional marriages, a similar conflict exists for married career women. Cox describes:

The working wife and mother also faces major problems in coping with the work world and her marriage. First, as noted earlier, the kind of jobs available to her are more limited than they are for males. Because of the lower pay for most women, she will probably spend as much time on the job as her husband, but bring home much less money. If she has small children, she must pay sitters or day-care centers to watch them while she works. Because of the costs of child care, clothes for the job, transportation, and higher-income tax bracket for the family due to her earnings, she may actually be adding only 30 to 40 percent of what she earns to the household income.

Second, despite such aids as self-cleaning ovens and automatic washers and dryers, the full-time working mother is still responsible for the major portion of the household chores. Automation does not get the children off to school on time nor make their lunches. If her husband is locked into the traditional male roles, she will in many cases be carrying two full-time jobs--running the family as well as working. Some husbands of working wives do participate in some of the domestic tasks, but even when they do, their share of the work is usually much less than the wife.²⁸

The closed traditional marriage is workable if both mates are committed to making it work. The blueprint is made particularly clear in Ephesians 5:21-33 and 6:1-4. One of the Landers' sisters

(columnists) reportedly once said when asked how to make a marriage successful, "Each partner will have to work like a dog." The possibility must be faced, however, that such a marriage may give a couple security and reduce conflict on the surface, yet, in the long run, a marriage based on rigid stereotypical roles will probably create resentment in both partners. Because of the rigidity of such a marriage, heavy strains and stresses can cause fragility. The traditional marriage is that which Paul talks about in Ephesians 5 and 6, and I Timothy 3:2-5, 11-12). It is still very possible if couples are willing to respect, love and understand thoroughly their roles. Both need to understand the pressure being exerted by the Feminist Movement to almost totally ignore God's ordained plan.²⁹

What is right in the midst of so much societal change and pressure? Whether traditional or open, God's basic laws cannot be ignored or overlooked. Rather than setting forth one or the other, old or new, traditional or open, I like what David and Vera Mace explain as "degrees of involvement in marriage." They are bold enough to suggest that modern couples, Christian and otherwise, are opting for a companionship marriage, whether traditional or open. From their writing, it seems they place such a marriage more towards open (which they call sharing) than on the traditional side. Their explanation:

At the heart of the new companionship marriage lies the desire of both partners for intimacy, closeness, and the deep sharing of life experiences...

The word that best sums up the change is 'involvement.' When two people become involved, it means that they cross the frontier that separates them from one another and enter to some extent into each other's private lives. This provides the intimacy and closeness for which most yearn, because the vast impersonal urban world in which we now live makes us feel small, lonely, unimportant, and often worthless. Sharing life deeply with another, and being loved, trusted, and appreciated even when we are fully known, gives us back a sense of identity and self-confidence.³⁰

The Maces set forth three kinds of involvements in marriage, as shown in the following diagram:

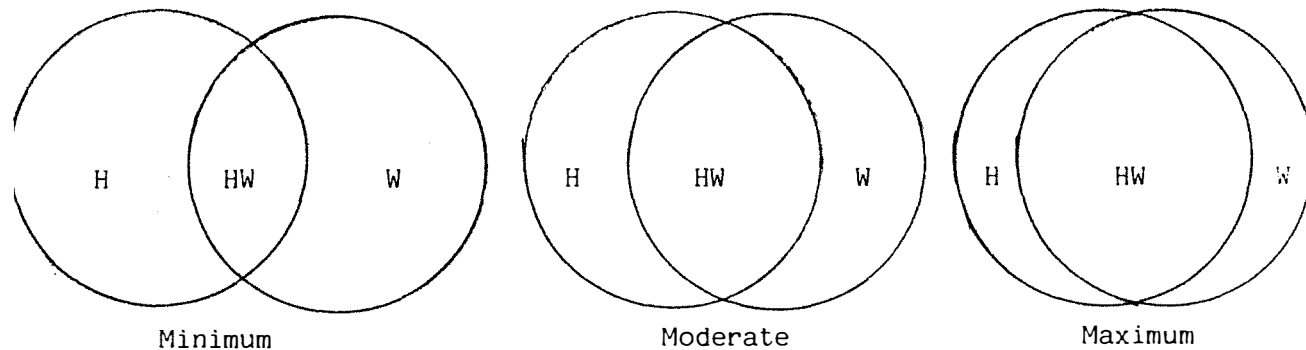


FIGURE 2

- * In the minimum style, he basically does his thing, and she basically does her thing. This doesn't mean they never share an activity or project, but such a sharing is infrequent. He has his own interests and hobbies. She has her own personal interests. Husband and wife don't talk much about what is going on in their respective worlds. They tend to keep their distance. He provides the income and she manages the home. Their sex life is mechanical. Their relationship is based on an exchange of service; they have few moments of disagreement and few moments of tenderness. By running their own lives (within the marriage), the couples avoid many troubles that make other marriages miserable. This is particularly so if both of them want some space and distance in the marriage.
- * At the other extreme is maximum involvement. A couple wanting this kind of relationship share their lives as fully as they can. They are interested in each other's world and want to talk about their separate and mutual worlds. They share many, if not all, the roles involved in marriage. Above all, their thoughts and feelings are

open to one another. They plan together the running of the home, rearing the children, and managing their finances. All major decisions are made together. They use the resolve method of working through disagreements, the solutions being acceptable to both. They respect, trust, appreciate, and warmly support each other with love, understanding and tolerance. There is much tenderness in their relationships, including the sexual aspect of their marriage.

- * In the middle is moderate involvement. Most American marriages fall into this category. Since marriage is usually pictured as a close and intimate love relationship, this is what couples aim for in the beginning. But they find the going hard and more than likely have to settle for less somewhere along the continuum.³¹

We are admonished in I John 3:18 to not love in word and thought only but in deed or action. Later in I John 4:11, we read, "Dear friends, since God so loved us, we ought also to love one another" (NIV). That includes marriage and parenting. So, whatever the style of involvement, love is the key.

Tim LaHaye, in How To Be Happy Though Married, says that in God's ordained plan for marriage "love can be rekindled." He elaborates:

"I just don't love my husband anymore!" said a young woman whose husband was not a Christian. She was looking for the wrong way of escape - divorce. Not loving your partner does not necessarily testify to the unloveliness of the partner, but it does reveal your own lack of love. God will give you love for your partner if you seek it... love is of God (I John 4:7). If you want to love your partner you can. God has commanded you to love him, or her, and he will enable you to if you ask Him. In fact, the first characteristic of the spirit-filled life is love (Galatians 5:22). If you find your love beginning to wane then go to your Heavenly Father, the author of love, and He will give you a new love for your partner... You may be inclined to ask, 'But is it worth it?' or 'What if my partner doesn't deserve it?' That has nothing to do with it. You should love your partner for the Lord's sake; but, because of the

principle of reaping what you sow, loving will bring you love. If you go to God by faith for His supply of love to give to your partner, then God's divine law will bring love to you.³²

Not so incidentally, LaHaye went on to explain that the young woman applied the principle of praying for rekindled love. She informed LaHaye that God had restored her love for her husband. Furthermore, "...he has never been more loving and considerate in the eight years we have been married."³³

Not too long ago one of my clients rekindled her love for her husband by memorizing and practicing I Corinthians 13:4-7. Her quote was similar to the woman about renewing her love, "he wants to be with me, do things around the house and be with the kids. It's a miracle!" God and she working together caused a rekindled love.

CHAPTER THREE END NOTES

1. Underlining is mine, underscoring definition.
2. Alan P. Bates and Joseph Julian, Sociology: Understanding Social Behavior (Boston: Houghton Mifflin Company, 1975), p. 38.
3. Ibid.
4. For a scintillating article on sex-typed occupations see N. T. Feathers "Positive and Negative Reactions to Male & Female Success and Failure in Relation to the Perceived Status and Sex-Typed Appropriateness of Occupations" Journal of Personality and Social Psychology, 1975, Vol. 31, No. 3, pp. 536-548.
5. This is verified in an article by Connie J. Deutsch and Lucia A. Gilbert "Sex Role Stereotypes: Effect on Perceptions of Self and Others and on Personal Adjustment" Journal of Counseling Psychology, 1976, Vol. 23, No. 4, pp. 373-379. In their study of 128 college women and men they learned that "The average college undergraduate woman sees herself as slightly feminine, wants to be more androgynous, but believes she is more desirable to men if she is extremely feminine. She is pulled toward opposing goals, a situation ripe for conflict." (p. 377).
6. Judson T. Landis and Mary G. Landis, Building A Successful Marriage (7th Edition, Englewood Cliffs, New Jersey: Prentice-Hall, Inc., 1977) pp. 19-20.
7. Ibid., p. 24.
8. Ibid.
9. James D. Wright explores the negatives and positives of women who work in "Are Working Women Really More Satisfied? Evidence From Several National Surveys." Journal of Marriage and The Family, May 1978, Vol. 40, No. 2, pp. 301-315. Evidence from six large national surveys conducted by the University of Michigan and the National Opinion Research Center between 1971 and 1976 consistently shows that working women are not more significantly happy than full time housewives. "Despite the attention given to the 'dozens of satisfactions' available to women who work outside the home, housewives prove to be consistently just as satisfied." (p. 312).
10. Julius A. Fritze, The Essence of Marriage (Grand Rapids, Michigan: Zondervan Publishing House, 1969), p. 48.

11. W. Peter Blickington, Sex Roles and the Christian Family (Wheaton, Illinois: Tyndale House Publishers, Inc., 1980), p. 51.
12. Ibid., p. 53.
13. Fritze, op. cit., p. 53.
14. Frank D. Cox, Human Intimacy: Marriage, The Family and Its Meaning (St. Paul: West Publishing Company, 1978), p. 36.
15. Suzanne Fremon, ed., Women and Men: Traditions and Trends (New York: The H. W. Wilson Company, 1977), pp. 28-37.
16. Cox, op. cit., p. 54.
17. Landis and Landis, op. cit., p. 25.
18. This subject is explored by Marilyn Marshall in a study of black couples "Can a Marriage Survive When The Wife Earns More?" Ebony. March, 1983, Vol. 38, No. 5, pp. 44-48> Marshall states: "For husbands and wives who are bothered by the fact that the wife earns more money, there are ways to alleviate the problem. One is to keep the lines of communication open, since they often break down when troubles begin... Another is not be become carried away with the notion that men and women have certain roles that must be fulfilled in marriage." (p. 48).
19. Cox, op. cit., p. 53.
20. Ibid., p. 54.
21. David and Vera Mace, We Can Have Better Marriages (Nashville: Abingdon Press, 1974), p. 61.
22. For a revealing insight into the difference between a boy's sexual endowment vs. a girl's see Elena Gianini Belotti What Are Little Girls Made Of? (New York: Shocken Books, Inc., 1976), 158 pp. Specifically see pp. 43-44.
23. Mace, op. cit., pp. 62-65.
24. Underscoring is mine.
25. Cox, op. cit., p. 57.
26. Parentheses mine.
27. Ibid.
28. Ibid., p. 52.
29. In a somewhat humorous, but nevertheless thought-provoking manner, an editorial entitled "Coffeebreak" written by Warren T. Greenleaf in Principal. Jan. 1983, Vol. 62, No. 3, pp. 4-5, shows that prime

time TV exalts the single male and plays down or ignores the family man. "The message which emerges is this: Men, once you get married, say good-bye to adventure and hello, slippers... There's plenty of adventure in being a husband, if only the media would shed their stereotyped thinking and really dig into the role." (pp. 4-5).

30. Mace, op. cit., p. 75.

31. Ibid., pp. 76-78.

32. Tim LaHaye, How To Be Happy Though Married (Wheaton, Illinois: Tyndale House Publishers, 1968), pp. 114-115.

33. Ibid., p. 115.

Chapter Four

TOPIC FOUR: COMMUNICATION IN CONCERT

Many years ago I was assigned a certain book to read for a course in social psychology at a university. The book was S. I. Hayakawa's Language in Thought and Action.¹ It had a profound influence on me concerning a better understanding of both communication and semantics.

In his preface, the author notes:

The increased density of the communication network in the nation and in the world resulting from technological advances means an increased tempo of social change--and therefore an increased need for semantic sophistication on the part of everyone.²

Later, Hayakawa defines: "Semantics is the study of human interaction through communication. Communication leads sometimes to cooperation and sometimes to conflict."³

If communication is to be in concert then it follows that there must be considerable harmony between or among the communicators. However, occasional conflict does not have to be severely disharmonious if a couple, parent, parents, child, or children can learn certain guidelines inherent in resolving conflicts. This will be addressed in our section on conflicts.

"Com" is a prefix which in the Latin denotes with or together. It serves as a launcher for many words, among them common, communication, and communion. In the Scripture to have "had all things common" (Acts 2:44, 4:32, 33) meant the early Christians had a

commonality in experience (knowing Christ and being infused with the Spirit) and sharing their earthly possessions and means. So much of communication in marriage is sharing: lives, words, bodies, thoughts, disagreements, good times and bad times.

Many professional people who work in the field of marriage counseling: marriage and family counselors, ministers, psychologists, psychiatrists and social workers—suggest that communication is one of the seven or eight major problems areas in the marital relationship.⁴

Yet, while it is true that lack of communication between husbands and wives is a key problem in many marriages, it's important to consider that communication involves much more than an exchange of words. Communication forms are many: physical gestures, facial expressions, tone of voice, moods and feelings. Of the last-named, many are never put into words. This is why the slang vernacular "vibes" has taken on such common usage. The vibrations are emotions which are transmitted from person to person as surely as if they were shouted in words. But, sometimes they do both.

Tim LaHaye illustrates this so well by explaining what occurred in one of his marital counseling sessions. He was doing work with a couple who were quite a physical contrast. The man was large, a Los Angeles Rams tight-end type, and the woman was a "mite." The man was explaining that he had never hit her in all their married life. While stating this he had his huge hand formed into a fist. His little wife, now crying, agreed that he had not physically hit her, but that he was "everlastingly clubbing her with his words."⁵

In their book The Marriage Gap, Rosner and Hove discuss the topic of emotions in marriage. They point out:

Many husbands and wives 'walk on eggs' when it comes to communicating their feelings. Because they are uncomfortable with their own needs and emotions, and perhaps believe there is something wrong with them, they're afraid to bring them out in the open. They hedge when it comes to discussing some of the important issues between them and their partner. They're afraid that if they admit their inner feelings they will arouse their partner's anger. Consequently the emotions they communicate most clearly to each other are fear, anxiety, and dishonesty.⁶ The relationship then becomes a game of hide-and-seek,⁷ with neither partner able to locate or communicate with his authentic mate. In that sense it is a nonrelationship.⁸

In this seminar, some introspective questions need to be asked by the marital partners. Are there "off limit" topics you and your mate avoid? Is there great concern about discussing your real needs? How much openness is there around discussing: Having any/or more children, the need for family devotions, more money for your personal allowance, your sexual relationships, church attendance, and why there should be a will made out for both? Are you, as a wife, fearful of admitting that you want to own your own business, further your education, or work as a bank teller? Are you as a husband, unable to express what you desire in your marriage? In other words, are there some "too touchy" issues to ever get into, or do your attempts end in arguments, tears, withdrawing or, perhaps, very vindictive hurting emotionally or physically, not to mention the spiritual?

Concert communication means that partners can or should be able to discuss anything openly and without fear of undue criticism, cold withdrawal, or destructive criticism. Communication in concert assumes mates being able to discuss their feelings clarifyingly and openly. It means basically that their sharing is harmonious, not discordant.

Why is Communicating So Important?

Do you like posters? While writing this material I'm drawn to one in my den. The verse is by Ed Cunningham, whom I do not know, but

it reads, "Nothing brings more contentment than seeing love in a smile and knowing that smile is for you." The picture accompanying the verse is showing a young woman sitting in a chair with her legs across the arm. Her body turns to a young man kneeling and her face bears a beautiful smile. That's communication!

In a marital union, it is so vitally important for the partners to be able to talk about anything, openly and without qualms. When discussion of feelings between them is blocked, the air becomes heavy and/or stagnant. By freeing feelings, the two can clear the air which will help them better see and understand each other.

One couple valued communication so highly in their relationship they set aside ten minutes each evening to share what had transpired with each during that given day. They practiced active listening by being attentive while the other shared and occasionally asking a clarifying question or making a statement of encouragement. This ten minutes nightly (very rarely did they skip) became a priceless prime time of intimate sharing. It became their "perfect ten" each evening.

In his book Your First Year of Marriage, Tom McGinnis points out:

In theory, a husband and wife should be able to discuss anything and everything that interests, concerns, creates anxiety, fear, doubt or other emotions in either. You should especially communicate about your expectations and about the roles you desire to play in your relationship so that you can bring to the surface any different concepts you may have. The fewer subjects you put beyond the bounds of discussions, the fewer areas you avoid to keep from rocking the boat, the fuller and more complete your relationship can be.⁹

Many times in conducting marriage retreats I give an opening talk entitled "Building On The Positives." It is based on an article which appeared in the Reader's Digest¹⁰ several years ago. Norman

Lobsenz was the author and he pointed out that one way a couple can begin to communicate is to share the number of things they have in common. He calls them "bonds." How many bondings do you and your mate share? Lobsenz told of a couple who thought they might have five things they would enjoy sharing together when they began this exercise only to discover they had fourteen bondings, or common interests. What a discovery! This finding of commonalities opens up more communication channels.

Communication is important in building trust and respecting confidences. So, this admonition to newly-weds, several, and many 'years-weds':

Try to keep moving in the direction of fuller disclosure. Revealing yourself may be like taking a dip in the ocean for the first time in the season. At first you may test the temperature of the water with your toes, then your ankles, then your thighs. Soon you are up to your waist and then you are ready for the plunge which will make you wet all over. In the same way, as you grow more and more accustomed to the sharing and respecting of confidences, you will be encouraged to go into such matters further and further.¹¹

Conflicts

Maybe a better wording for communication conflicts might be Chuck Swindoll's coinage "termites that get into our 'troth.'"¹² Generally, during courting, a "much in love" couple find a lot of things to discuss. Then, as the honeymoon glow dims, they find termites, little foxes, gopher holes, and various and sundry other nemeses blocking their communication. As Henry Brandt clarifies:

Before you were married, all you had to do was discuss. Now you must decide. Before, you could end the discussion and go your own way—just like playing your half of the court in singles (tennis). When you marry, you not only discuss questions or issues, you must come to agreement and cooperate. You can only partially do your own thing.¹³

So, one of the prime conflicts in communication is control. Who

is going to win, be in charge, dominate, or otherwise be the "big cheese?" Now, we grant that the husband should be the spiritual leader in his home, but does it follow that he should dominate (or control) everything else concerning decision making with his spouse? My answer is a somewhat emphatic "No." In the democratic process others can and should be entitled to decide in areas of their expertise. This includes children as they grow and mature. In other words, a husband/father who is deciding what color or wallpaper should go in the bathroom, or style of curtains in the kitchen, is perhaps extending his control into an autocratic style rather than democratic. Likewise, a father who chooses his seventeen-year old son's clothes is probably not recognizing the developmental process of a youngster about to emerge into adulthood.¹⁴

By contrast, a wife who must seize the throne of control in areas which her husband should more appropriately be handling shows a disregard for her husband's leadership. More than likely such seizure will cause a struggle around control.

Positive communication between a couple around areas of responsibility concerning each other, including handling of children, more properly leads to amicable decisions and affirms the personhood of each. Such affirmation says: "I recognize your talents, strengths and maturity. I realize in certain areas and situations of family living your expertise and worth. I generously defer to your abilities in love and respect."

Besides control, another communication conflict is in handling disagreements. Disagreements and quarrels are inevitable in this business of marriage and family living. Several years ago I discovered a little pamphlet put out by the Family Service Association of Orange

County, California. This informative publication entitled "Quarreling Can Be Constructive..." listed ten guidelines by professional counselors. Not all of them are listed below but a good sampling is shown. Incidentally, the guidelines were preceded by this informative lead-in:

Seldom, if ever, can a married couple live together without an occasional disagreement. No one really wins a family fight. In fact, the purpose should not be to win, but to express one's personhood. During times of dispute, the quarrel can be constructive if each individual involved will observe a few guidelines.¹⁴

- * Express opinions, desires and concerns in as calm and lucid a way as possible. Be willing to listen as well as talk.
- * Try to appreciate the other person's point of view even if it does not make sense to you in the heat of the argument.
- * Remember that timing can be a major factor in a marital argument. Many fights start the moment a husband walks in the front door after a hard day's work, when a wife is ready to vent her day's irritations. Try to select a proper time when both can devote time and concentration to the discussion.
- * Offer correctional critiques of conduct—this means to mutually develop positive suggestions for improvement in each other.
- * Decide how each can help the other relative to the problem.
- * Give up the irresponsible luxury of wild accusations, vulgarity, verbal abuse, shouting one another down, threats of divorce, going home to mother, or committing suicide. Noise is no substitute for reason.
- * Tears are a form of psychic warfare. But although they may sometimes evoke compassion, they are just as likely to provoke annoyance.

* Learn when to call a truce in a quarrel.¹⁵

The underlying factor in disagreements is that they can be growth vehicles if mates will concentrate on being constructive rather than destructive. It's the latter that kills communication and destroys marriages. Be constructive!

The third communication conflict is lack of earnest listening.¹⁶ Several years ago a favorite married couple of mine had a delightful way of practicing the art of earnest listening. They chose to alternate reading a portion of a book to each other every night (or as frequently as their busy schedules would allow). One night Marvin would read a portion of the book to Nelda while she earnestly listened. The next evening they reversed. At the end of the reading these dear friends would discuss briefly what had been read. They did this delightful exchange for many years. What a pleasant experience in earnest listening. After all, earnest listening is an integral facet of communication. Listening is to communication what chewing is to digestion. Both are vital to the overall process.¹⁷

The C-D-E's of communication conflicts are control, disagreements, and earnest listening. Each must be dealt with in a mature manner in order to allow a positive communication between mates, parents and children.

James Fairfield discusses five conflict styles in his well-articulated book When You Don't Agree. Using a hierarchical ladder Fairfield places the five styles in order of effectiveness from lowest to highest.

RESOLVE	(works with personal goals to improve relationship)
COMPROMISE	(bargains goals for relationships)
YIELD	(maintains relationship-sacrifices goals)
WIN	(achieves goals-sacrifices relationships)
WITHDRAW	(gives upon goals and relationships)

In defining his hierarchy, Fairfield analyzes each style from bottom to top.¹⁸

1. Withdraw - a person who withdraws from a conflict loses out on the opportunity for gaining personal goals within a relationship and turns away from the other person too.
2. Win - this style is not concerned with maintaining relationships, only in satisfying personal needs.
3. Yield - You may find that in order to preserve a relationship with another, you feel it necessary to yield your own personal desires.
4. Compromise - this style chooses to negotiate different needs in a middle ground of relationships.
5. Resolve - if you choose this style to resolve conflict you will be aiming for a high level in relationships while still working out your own needs, as well as those of the other person.

Fairfield suggests that although resolve is the style of highest value, each style may have a positive usage. He points out:

Remember, even the person who consistently uses the resolve style will find good reason to withdraw on occasion...even Jesus, whose greatest purpose was to resolve the conflict between man and God often used withdraw, yield, win, and compromise styles within his larger goal...through the terrible hours of His execution, Jesus chose to yield (for example) to the purpose of His persecutors. He absorbed their hostility...(Luke 23:18-49).¹⁹

Just supposing from reading the above you decide, as a couple,

to use the resolve style most of the time to settle disagreements. How would you proceed?

1. Speak directly and personally to the other person. Don't assume that the other person knows what you are thinking or feeling (Proverbs 28:23).
2. Make statements out of your questions (that avoids the Grand Inquisition).
3. Focus on your desired expectations or positive changes rather than on faults or defects or what you hope to avoid (I Thess. 5:11).
4. When you are sharing what you want in a conflict, share your request in a statement of preference rather than a statement of necessity.
 - a. when you feel unloved by your partner, initiate loving behavior toward your mate. Your act of love can fulfill some of your own needs and is also a demonstration of Christ's love toward another person (I John 3:18).
 - b. Make "I" statements rather than "you" statements and share your present feelings rather than past thoughts or feelings.²⁰

Create Atmosphere

My father tells the pastoral visitation story of walking up on the porch of a family he was about to visit when the raucous noises inside the house of a husband and wife obviously indicated a "knock down and drag out." The literal clatter of things being thrown caused him to reconsider and choose another time for visiting.

Several years ago I visited in a home of a family known to the church I was pastoring where I learned from the teen-age children that their parents had not been directly talking to each other for about eighteen months. When one of the parents chose to communicate with each other it was always through one of the children: "Tell your mother that the insurance payment is due" or "Let your father know that we need more wood cut for the fireplace." Think of the negative marriage modeling going on in that home.

Louis H. Evans in his provocative book Your Marriage - Duel or Duet? emphasizes:

The atmosphere of a home is of tremendous importance. It does make a difference. The spirit of melancholy on the part of either the husband or the wife can drop down on the home like a dismal, foggy, dark day. There is a vigor that belongs to a cool, crisp morning. There is a laughter that is natural when spring is in the air and the sun is shining. It is depressing to live always in a dismal atmosphere.²¹

Remember, we are discussing communication. Light, happy, care-free, caring talk and laughter over 75% of the time in a home will basically produce a pleasant atmosphere. After all, Jesus said, "Blessed (happy) are the peacemakers..." (Matthew 5:9). Peace and pleasantness do not occur happenstance around the home. We have to work to produce a creative atmosphere.

Between mates, creative communication takes some concerted effort and planning. Otherwise, a rut will ensue and a rut has appropriately been described as "a grave open at both ends." Marriages literally die unless a couple can become somewhat imaginative in their approach to communication.

One couple discovered their talking was "in a rut" and the atmosphere around their home was dull and stolid. They decided to do something about it. Whenever they had their evening meal together they would take turns revealing something from their five sensories which had occurred recently in their lives: something they had heard, seen, felt, read or smelled. Before they began each had to write on a piece of paper what sensory the other person would share. The partner guessing correctly received a special stroking from the other person (backrub, small gift, small token of appreciation). An incorrect guess meant that the sharing person could require a small penance (putting the dishes in the dishwasher, weeding the garden, shining a pair of shoes, changing the bed.)

As children came along this creative communication scheme was passed along to them. It became such a pleasant and invigorating experience that many of their friends implemented it in their lives. Can you imagine describing a smell and the amount of good humor this would invoke. Wow!

Another couple set aside one night a week to do their creative communication. Their's was a writing exercise. It was a constructive process in which each would describe their feelings, thoughts, and observations about the other person. It was a type of critique of the other person with the writer sharing his/her impressions of the other's behavior. This was certainly not a gripe letter routine, rather it was an imaginative manner of keeping in touch with each other's lives. Usually constructive dialogue would take place following the reading of their letter. Sometimes the letter was a commentary of praise, while at other times there might be constructive admonition and a revealing of the writer's feeling, sense or mind.

Such an exercise is also adaptable to children from writing age (7 or 8) through college. It can be a meaningful and exciting family togetherness project.

It is so easy to get in a rut around not communicating.²² The hard work comes when a couple or family do some creative thinking to stimulate an exciting atmosphere in their marriage or with their children. The hardest exercise of all is to stay away from negatives. That's what we are considering next.

Positive Mental Attitude

Norman Wright, in his best seller Communication: Communication: Communication: Key to Your Marriage suggests:

Magic doesn't make a marriage work: hard work does. When there are positive results it is because of two people working together one step at a time...Christians have the best possibilities for a happy marriage (and a happy home for children)²³ because they have a third Person, the Lord Jesus Christ—working with them and strengthening them. But there must be communication²⁴ between them and their Lord and between (and among)²⁵ themselves.

A few years ago I taught at a small, church-related college in the northwest. The basketball coach, a very energetic young man, would get his basketball players on the court for practice, line them up, and then inquire, "How's your P-M-A?"²⁶ They would reply in a loud voice, "It's okay!" This was a very invigorating exercise and one which seemed to highly motivate the basketball players in their practice. Occasionally, when this coach had the chapel service he would use the same technique with the student body.

How's your P-M-A in marital communication? How is it with your kids? My definition of a positive mental attitude in both marriage and parenting is the same as those qualities I must have in dealing with a client: a feeling of empathy, warmth and genuineness. Empathy - this basically means feeling in or with; in other words, being able to walk in the other person's moccasins. Warmth - sincerely caring about what happens to the other person and being able to express one's concern by verbalizing and through actions. The epitome of this is found in I John 3:18 in which we are admonished to love not only in word but in deed. Genuineness - Gary Collins quotes L. M. Brammer "the truly genuine person is spontaneous but not impulsive or disrespectful, consistent in his values or attitudes, not defensive, aware of his own emotions, and willing to share of himself and his own feelings."²⁷

So, positive mental attitude in marital and parent/child communication must include a heavy dose of empathy, warmth and genuineness.

Then, there are these uplifting essentials for healthiness in communication, what I affectionately term the "Be-Care Formula." Each of these has strong scriptural support.

Be cheerful. Remember cheer is not limited to Christmas time; it should be a daily lifestyle (Proverbs 15:13, "a merry heart."; II Corinthians 9:7).

Be adult. In transactional analysis terms, operate out of your adult ego state at least 75% of the time in interaction with others, rather than out of the controlling parent and the competitive or belligerent child. This requires a steady movement towards maturity by mates and parents. Gene Getz says,

The supreme mark of Christian maturity is love. It includes the attitudes and actions spelled out by Paul in I Corinthians 13, such as patience, kindness, concern, humility, gentleness, objectivity, fairness, honesty and sincerity. In summary, 'it always protects, always trusts, always hopes, always preserves' (I Corinthians 13:7 NIV).²⁸

Be respectful. Respect begets respect. In other words, if we want respect from our mate or children, we do not get it by demand. We earn it, like the TV advertisement of Smith-Barney investments. We also model it. When we are courteous to those around us, it rubs off! Try this simple psychological experiment sometime. Walk into a room where people are frowning or seem anxious. Wear a pleasant smile for several minutes. You will observe that the people around you will begin relaxing in facial expression and demeanor. Modeling positive behavior is infectious. As a Christian in marriage and parenting, be an example in speech, life, love, faith and purity (I Timothy 4:12 NIV - these five examples will be discussed in detail in Chapter Thirteen).

Be eager to please. In marriage, communication can be enhanced through this technique alone. When both partners reveal a zeal to be

understanding, kind, cordial, and downright delightful the majority of the time—pleasant atmosphere ensues. Being eager to please usually involves giving. Jesus said, "Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap..." (Luke 6:38 NIV). I am well acquainted with a couple who have really worked on being eager to please each other. At first it was merely an exercise to accelerate better communication. Then, it became a pleasant practice. Now it has become a habit.

Chuck Swindoll reveals the dialogue between an American soldier and an orphaned boy on a street in London shortly after World War II. The lad had his nose pressed against the window of a bakery watching the cook making a batch of doughnuts. Chuck described the compassion to give (or to please) that the soldier had. The conversation went like this:

Son...would you like some of those? The boy was startled. "Oh, yeah...I would!" The American stepped inside and bought a dozen, put them in a bag, and walked back to where the lad was standing in the foggy cold of the London morning. He smiled, held out the bag, and said simply: "Here you are." As he turned to walk away, he felt a tug on his coat. He looked back and heard the child ask quietly: "Mister...are you God?"

We are never more like God than when we give. "God so loved the world, that He gave..."²⁹

Try pleasing your mate. If you have a child or children, I assure you it works equally well. Try it; you will indeed like it.

There you have the "Be-Care" formula: Be cheerful, be adult, be respectful, and be eager to please.

During this writing I have been counseling with a couple who have flunked communication in their marriage. Recently, I had a controlled interview with them using some excellent material from M.A.P.³⁰ Following nearly an hour-and-a-half with them, they confirmed

that it was the most pleasant they had dealt with each other in well over a year. They couldn't believe how well they listened to each other. The "Be-Care" formula works.

Speaking of listening, one who describes it so very well is David Augsburger:

When I listen: I want to hear you...To hear with an inner ear is to tune in to feelings, the hurts, the angers, the demands of another...I want to hear you, and not hear myself interpreting you...I want to hear you accurately, so I'll need to check out what I hear at crucial points to be as sure as I can that my meanings match your meanings...I want to hear deeply, clearly, accurately enough that I am able--to some extent--to feel what you feel, hurt a bit where you hurt, and want for you the freedom to be all you are becoming.³¹

Our final look at listening is through the eyes of that great communicator, Joyce Landorf. She writes:

Whether you're building a wall* or a marriage, you have to talk and listen in open, loving honesty, using the non-abusive language of love. How do you talk and listen this way?

- a. Slowly. Pick your time wisely. Don't try to talk out a conflict when it is in the heat of happening.
- b. Honestly. Share your real feelings in humility and share a little background as to why you feel that way. Admit your feelings may be wrong or silly, but share them.
- c. Patiently. Ask what you can do to help the situation. Let the other person know you are willing to correct, change or apologize to straighten this conflict out. Do not expect or demand miracles overnight!³²

Are 'ya listening?

* Joyce and her husband, Dick, built a brick wall together at their "Casa in Mexico."

CHAPTER FOUR END NOTES

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12. Charles R. Swindoll, Strike The Original Match (Portland, Oregon: Multnomah Press, 1980), p. 87.
13. Henry Brandt with Phil Landrum, I Want My Marriage To Be Better (Grand Rapids, Michigan: Zondervan Publishing House, 1976), p. 76.
14. See Daniel J. Levinson's, The Seasons Of A Man's Life (New York: Ballantine Books, a division of Random House, Inc., 1978), p. 57.
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19. Ibid., pp. 36-40.
20. H. Norman Wright, The Pillars Of Marriage (Ventura, California: Regal Books, 1979), pp. 153-154.
21. Louis H. Evans, Your Marriage--Duel or Duet? (Old Tappan, New Jersey: Fleming H. Revell Company, 1962), p. 44.
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23. Parenthetical statement mine.
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Chapter Five

TOPIC FIVE: MONEY MATTERS (PART ONE)

Who has not fantasized at some time or another about inheriting a large sum of money or being the winner of a national limerick (twenty-five words or less why a certain product is best) contest? If you have not, you are a rarity. Why do we fantasize so? One reason is in the area of "wants;" not "needs," but wants. Most of us realize that in our lifetime our earnings will not fully supply us with our "wants." Therefore the only way we can acquire "wants" is to inherit or win a contest.¹

The Reader's Digest promotional people have done an excellent job of motivating us to enter their numerous sweepstakes by informing us of people in our hamlet, town, city or metropolis who have won in previous contests. They even print their names for authenticity. The idea being to convince us "if they have won, so can I." So off goes our entry. To this point in my lifetime total contest winnings amount to an old-fashioned lemon squeezer and a turkey.

Gary Collins in his excellent book entitled You Can Profit From Stress so clearly elaborated on "wants" while writing about "Stress and the Problem of Money." Says Dr. Collins:

In itself money is only paper with intrinsic value, but people run themselves ragged (sometimes with two or three jobs) trying to earn it, they enter innumerable contests trying to win it, they use credit cards to spend it before it comes in, they hoard it when they do have it, and they sometimes even steal it, either blatantly (like robbing a bank) or subtly (like cheating on income tax). The reason for all of this, of course, is that money represents something else.

It lets us get material things we want² and it often lets us buy temporary psychological benefits, such as acclaim and attention (when we flaunt our money), self-esteem (when we give charitable gifts), relief from guilt (when, for example, we give money to the children that we feel guilt about rejecting), and sometimes friendship (the person with money often has at least a few greedy followers). In Western society, money means power, it brings status, and it is a mark of success.³

A second reason for our inheritance/winning fantasy is insecurity and financial loss. As I write this paper, all across the United States a constant tragedy is taking place among blue-collar workers and their families: the tragedy is of closing factories and lost jobs. This, in turn, is having a ripple effect all through the economy. As John C. Raines writes,

Mom and Pop stores are being forced to close. Service workers are being fired. Whole neighborhoods are going downhill. Today more Americans are unemployed than at any time since the Great Depression.⁴

Raines goes on to reveal a Johns Hopkins University study

that for every one percent increase in sustained unemployment there will be a six percent rise in the national suicide rate, and a seven percent increase in homicides among young men between the ages of 15 and 24. Admissions to mental hospitals will increase by three percent for women and five percent for men. In addition, alcohol and drug abuse, as well as deaths caused by heart attacks and other stress-related ailments mount during times when many are out of work.⁵

A third reason for fantasizing a large inheritance or "winning a bundle" is the "keeping up with the Joneses." The success syndrome of power, position, and possessions cause people to maintain what Louis Evans describes as "keeping face socially and keeping solvent financially."⁶ Evans then gives this humorous anecdote of the "keeping up with syndrome":

A man said to his psychiatrist, "I have one of the most beautiful homes in Hollywood. I have a chauffeured Cadillac, two swimming pools (one for the children), a helicopter to take me to the beach club; we belong to an exclusive golf club; I man a yacht crew of six and eat so well my Diner's Club bill averages more than \$1,000 a

month." The psychiatrist replied, "Under those conditions, what kind of a problem could you have?" Said the client, "My problem is that I only make \$50.00 a week."⁷

Bizarre as the story is, it does remind us that many couples and families live beyond "their means." Sometimes the cause is one, or the other, or both, feeling the pressure to "keep up."

Even in non-threatening economic times, family discord is caused by failure to agree on money matters. Landis and Landis, referring to a study of adjustment areas in marriage record:

It will be remembered that the study of the length of time required to adjust in marriage revealed that it had taken the longer married couples more time to work out problems centering around spending the family income than problems in any other area except sexual relations. Approximately one couple in five had never satisfactorily agreed about finances, although the couples had been married an average of twenty years. Our study of the three groups of couples—the marriage counseling group, the divorces, and the married couples—showed that all three groups listed finances either in first or second place as a cause of their problems in marriage.⁸

J. K. Lasser corroborates the above by stating,

Money should help to answer problems, not to be a worry itself. Yet, quarrels about money continue to be a major cause of divorce, of dissension between parent and child, and of breakdown in family relationships. Managing money wisely may not save every marriage, but it can go a long way toward it.⁹

Herb Goldberg and Robert T. Lewis pointedly exclaim that

love and money are a difficult mix...since money is supposedly ruled by the head and love is ruled by the heart, money views are usually hidden and individuals get married pretending money does not exist.¹⁰

For many years wives and children were excluded from awareness about the finances of the family. Although more openness in sharing is changing the exclusion pattern, there is much of the residual around. Where the man (husband or father) handles money within the family with secrecy and aloofness, wife and children often feel insecure and ill-prepared about asking for help because after all "money is a taboo" area

of discussion.

A case in point is given in Money Madness...

Margaret Bradford's husband, Peter, was a successful attorney. He not only made considerable money in his law practice, but also through timely real estate improvements. His relationship with his wife was, at best, overprotective; at worst, demeaning. He never discussed finances with her, claiming that he did not want to bother her with the sordid problems of money. He paid all the bills, made all the expenditures, kept all the family's financial records... It made him feel powerful and protective to indulge his wife like a favorite child and to maintain her dependence on him by keeping her ignorant of financial matters.

For her part...Margaret disclaimed any other interest in money, considering it "unfeminine." She saw Peter as the strong, masculine figure and she enjoyed being pampered and indulged by him...If ignorance is bliss, Margaret lived in a state of financial euphoria. At least she did until Peter died suddenly of a heart attack. Then she had to pay for her years of isolation from the real world...She paid attorneys and accountants and stock brokers to help straighten out her affairs. She also paid a heavy price emotionally. She realized that the pampered and protected status she had had with Peter all but disqualified her from coping without him.

She felt stupid and inadequate when confronted with the hundreds of decisions she had to make and became somewhat paranoid about people taking advantage of her.¹¹ Most of all, she felt angry with herself for letting it happen.¹¹

In the traditional marriage, the husband went to work and earned the money but it was the wife who ran the home and more than likely, spent the money. These days both husband and wife may work, or, in some cases, the wife may be employed while the husband stays home and takes care of the house and the children. Whatever the combination, Bernice Kohn Hunt reminds, "No matter how they do it, husband and wife are 'in business' together in the sense that they share income and responsibilities."¹² Should not the children share in family finance planning as they get older? What better way to prepare for adult responsibility in money matters?

God's Will in Money Matters

In this section, two principles growing out of one concept will

be advanced: (1) stewardship in tithing and giving, and (2) stewardship in managing money, paying debts and taxes.

J. Allen Peterson in Two Become One gives meaningful stewardship admonition:

Money can mean many different things to people. Money not only has the power to buy the necessities of life but can also symbolize a measure of success, power, social status, or emotional security. The Christian couple who acknowledges the Lordship of Christ over all of their lives, including money, must be careful to use money and not let it use them.

The fundamental teaching of the Scriptures about money is that of stewardship. A steward is one who manages another's property or financial affairs which have been entrusted to his care. Since God is the original supplier of all you possess, you are accountable to Him to manage your resources well.¹³

Simply stated, stewardship is managing. Thus, a steward is a manager. Our first call to stewardship is our life. From there, God's challenge to us is to manage well all facets of our life, including money.

Interestingly, the Scriptures do not condemn wealth, per se. By the same token, poverty is not commended. Larry Burkett aptly states:

Wealth is neither moral nor immoral. There is no inherent virtue in poverty—there are dishonest poor as well as rich... Above all else, God is concerned with our attitude. The abundance or lack of money does not affect our relationship to Him—only our attitude does.¹⁴

God's Word does warn against becoming dependent upon money (Acts 8:20).¹⁵ Paul informs us that love of money is the cause of all evil (I Timothy 6:10) and can cause spiritual decline.

Scripture does make plain that we are to manage well that which has been given us. The "Parable of the Talents" in Matthew 25:14-30, clearly sets forth the concept of stewardship. Slothful handling of God's provision for us is strongly denounced.

Principle #1 - Tithing and Giving

I remember my minister father telling of a parishioner who, upon being a candidate for water baptism, requested to have his pocket book baptized during the ceremony. My father obliged readily! For the professing Christian, stewardship is most properly practiced in absolute surrender of one's will to God's will. Therefore, the first principle is "paying God first." His tithe comes first! In Genesis 28:22, the tithe is mentioned as a tenth. Leviticus 27:32 reads, "The entire tithe of the herd and flock—every tenth animal that passes under the shepherd's rod—will be holy to the Lord" (NIV).

This writer is pleased to have married a very sensible and God-fearing woman. She has aided me in many areas of our marriage, but none any more than in handling money and finances. So from the beginning of our marriage we have been exceedingly diligent in placing first God's tithe in our budget. Has it made a difference! Monetary riches have not been ours, but God has so faithfully supplied our needs and many of our wants. The Apostle Paul said it so well, "And my God will meet all your needs according to His glorious riches in Christ Jesus" (Philemon 4:19 NIV). What is the point being made? Simply, God comes first in our handling of finances. In the Sermon on the Mount, Jesus exclaimed, "But seek first His kingdom and His righteousness, and all these things will be given to you as well" (Matthew 6:33 NIV).

Louis Evans states the principle of first fruits (tithing) so well:

Lay aside, put aside a definite amount for God. The tithe of the Old Testament was always a "first" and not a "last." It is too dangerous to give to God what remains over, after we have fulfilled our whole necessities and desires. In this royal partnership of finance, God comes first... In too many budgets there is no remainder...This whole matter of proportionate giving is something more

than simply a gimmick for getting money for charitable and religious purposes. It is a godly principle and as such deeply religious... Every home that is well run financially and spiritually needs a motive, a method, and a management. The motive is to seek first the Kingdom of God. The method is regular giving--to the proper place, person, position, or thing. And finally, management is the management of both our desires and our dollars--our persons and possessions.¹⁶

Tithing was instituted in the Old Testament.¹⁷ The modern-day Christian may be tempted to think of the tithe as a ritual to be performed in a legalistic manner, perhaps grudgingly. But Jesus came to build upon the law. His concept of giving was not limited to the tithe. He admonished, "Give and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you" (Luke 6:38 NIV). In other words, Jesus was proclaiming liberal giving, not just the tenth.

One writer explains:

Tithing is minimum giving. Tithing is legalistic giving and can be done grudgingly, but God wants you to enjoy high level giving--"spontaneous giving"...Why not put a ceiling on our own standard of living and take the lid off to spontaneous, love-motivated giving.¹⁸

A former parishioner of mine, a fine practicing physician living in Colorado, paid twenty to thirty percent tithe to the local church, personally supported a missionary, and gave liberal offerings (above the tithe) to God's Kingdom. That's an example of generous giving. His concept was, "I can't outgive God, and after all, it's His anyway."

Stewardship encompasses more than money. It includes our deeds, services, talents, times, words, etc. Whatever we are giving, Paul advises, "Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver" (II Corinthians 9:7 NIV). What a concept to model to our mate, child,

employer, employee, pastor, parishioner, or whomever.

Cheerfulness in giving can be early taught to children. My wife and I practiced giving in our home. We endeavored to model generosity to the Lord and others, whether of time, talent or tithes. As middle-aged parents we are now witnessing our children giving of themselves and their "means" to God and others. "Remember this," Paul writes, "whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously" (II Corinthians 9:6 NIV). Let's be cheerful, giving models. It pays dividends!

An appropriate benediction to this section on tithing and giving is found in David's prayer recorded in I Chronicles:

Wealth and honor come from you; you are the ruler of all things. In your hands are strength and power to exalt and give strength to all. Now, our God, we give you thanks, and praise your glorious name (I Chronicles 29:12, 13 NIV).

Principle #2 - Managing money, paying debts and taxes

Besides tithing and giving, stewardship includes properly managing our money matters, paying our debts and taxes. It cannot be overstressed that we are merely stewards of all God has bestowed upon us (His property) while we "trod this sod." So it is extremely important for Christians to accept their role as "faithful stewards" in managing God's resources.

What does this really mean? Basically, it means being honest, punctual, and meticulous in handling money. There is nothing (apart from sexual impropriety) which will besmirch a person's name more than a notorious reputation for being slothful in money management, i.e., not paying bills on time, having to borrow excessively because of mismanagement, and being dishonest. Such behavior is a discredit to oneself, the

Christian community, one's church or fellowship, and more importantly, to God's Kingdom. Besides, it is harmful to marriages, parental credibility and peer relationships.

The perils of money management matters are diverse and numerous.¹⁹ A workable classification of "all the terms and labels" for money mismanagement seem to me to be: carelessness, contrariness, covetousness, and craftiness.

Carelessness encompasses slipshodness in paying bills, improper handling of checkbook entries, and no system or a weak system of handling income and expenditures. Continued financial carelessness often results in cranky creditors.

Contrariness suggests an obstinate or stubborn approach to a plan or system of staying within one's income in money management. Such an attitude in a marriage invites disaster because it purports that one or both partners desire the control in money matters. If one person insists on handling all the financial interests, without the other having any consideration in planning, jealousy and distrust erupt.

Covetousness in one form is desiring what another person has. In America we label it the "wanting to keep up with the Joneses." In a marital and family situation such a peril is overextending one's credit buying, excessive use of credit cards, and/or placing oneself or family in too tight a squeeze between income and expenditures. An example is a husband who desires a personal item above a vital need of his wife or children, i.e., purchasing a horse and saddle when a new automatic washer (which would benefit everyone in the family) is needed. Such a purchase is not only selfish, but it breeds distrust in the marital relationship.

Craftiness has several meanings, among them guile, or deceitfulness. Dishonesty in money matters, whether with mate or child, or in income taxes, is wrong. Sometimes deceit is so subtle that a family member may be "fooled" for a long time before the duplicity surfaces. Several times in counseling situations, a spouse has informed me of such a happening after years of trusting or endeavoring to trust the other. Thinking that bills are being paid when they are not, and then receiving an ominous call from a creditor by the unsuspecting spouse is the maker of "shattered dreams" in a marriage. Recently, in dealing with such a couple, I had to strongly recommend that the husband turn back all handling of the family finances to his wife because she learned he was not paying the bills as he had purported doing. This is tragic, because she had wanted him to assume the leadership. A husband, I worked with, was supported in taking away all credit cards from his wife because of impulsive, reckless and irresponsible use. Continuing craftiness hurts, and sometimes destroys marriages and families.

The four C's of carelessness, contrariness, covetousness, and craftiness are evident money management pitfalls. Although rain falls on the "just and the unjust" (Matthew 5:45 NIV) alike, it is of "witnessing" importance that extreme care be taken by the Christian in handling money matters. As Gary Collins points out: "All of our money comes from God, all belongs to Him, and all of it should be spent under His direction. Have you ever asked God to give wisdom in how your money be committed."²⁰

What can be done to avoid money perils or mismanagement of finances? The following are some suggestions which have been helpful in our family:

- * Keep an accurate accounting of income. This is particularly advisable if there is some irregular income.
- * Keep an accurate accounting of expenditures. To aid in this process, an inexpensive account book can be utilized.
- * Someone should be the designated bookkeeper (my wife has done this throughout our marriage; she enjoys it and also has the training--bookkeeping is her field).
- * Keep your outgo (expenses) within your income.
- * Allow for emergencies—a family contingency fund. The approach to this is by (a) a savings account so designated; or (b) by decreasing credit buying allowing for more ready cash.
- * Operate with (and within) a budget. (This will be treated in length later in this chapter.)

A sociologist, E. E. LeMasters, in his book Modern Courtship and Marriage, suggests some practical ways families can improve their standard of living. These practical pointers are:

- * Consistent use of seasonal sales.
- * Careful comparison shopping.
- * Careful use of credit.
- * Purchase of used items.
- * Avoidance of luxury models.
- * Use of forced savings plans.
- * Careful scrutiny of expenditures--do you really need or want an item?
- * Always consider quality as well as price.
- * Use the services of consumer research groups.²¹

Another practical list for properly managing money is contained

in a pamphlet "Where Does All The Money Go? published by Louis Neibauer Co., Inc. (Jenkintown, PA 19046) as quoted by Gary Collins' book on Stress. These excellent suggestions are:

- * Set your financial objectives. What things are most important for you?
- * Rank your priorities. What do you want first and what must wait until later?
- * Develop a spending plan. Write down your annual income, then make a note of your total giving, your fixed expenses (like mortgage and taxes), and your other expenses. Try to set a realistic budget and stick to it.
- * Keep accurate records. This is time-consuming but important. Not only do records help at tax time, but they let you see where your money is going and how accurate your plan has been. If necessary, change the plan, flexibility is important.²²

Tax time is mentioned above. In Luke 20:25 (Render unto), Christ is advocating paying the government that to which it is entitled. Biblically, tax evasion is wrong. Pay Caesar! Financial consultant Robert Sharpe in an article entitled "Ten Ways to Give Sensibly," appearing in a J. Allen Peterson edited book, For Men Only (Wheaton, Illinois: Tyndale House Publishers, 1973), differentiates between "tax avoidance" and "tax evasion." Sharpe writes:

If you detour to use a free bridge to avoid a toll bridge, that's tax avoidance--legal, smart, commendable. If you crash the gate to avoid paying, that's tax evasion--illegal. Don't evade, but do avoid taxes when possible and enhance your giving potential. The government encourages tax avoidance as long as it is legal²³ (tax shelters, IRA, Keogh, etc.).²⁴

Jim McKeever, in his book The Almighty Dollar, echoes Robert Sharpe in government overpay of taxes. McKeever notes....

It is poor stewardship to give the government more in taxes than we should. Unfortunately, that is what many Christians do. Many people pay more in taxes than they should because of (1) poor tax planning, (2) poor tax counsel, and (3) poor tax records.²⁵

It saddens me to learn of Christians who are two or three years behind in their taxes to state or federal government. Perhaps occasionally, there might be an extenuating circumstance, but often it is the result of one or more of the four C's of money management pitfalls mentioned earlier. Principle #2 of "God's Will in Money Matters" is to be a good steward in all things, including prompt, proper and full payment of that which is owed the government.²⁶ The passage in Luke 20:21-25 reveals Christ's teaching that a person should pay all the taxes he owes.²⁷ I am sure Christ would.

God's will in money matters is faithful stewardship by His adherents. He wants His (tithes and generous giving); then He desires that we manage well "ours He has loaned us." In a prayer-like attitude we can then thankfully say with Chuck Swindoll,

Not "my" mina, Lord, but yours. Lord, your salary provided this. Your financial provision for promotion made this possible for us as a family. Lord, your money has prospered me in this way and as I stand before You; here's my accounting of it.²⁸

Budgeting

My wife and I have basically budgeted throughout our nearly thirty-four years of marriage. In fact, I have before me "another one" in the monthly list. Itemized, it appears like this (March):

- Tithes
- House Payment
- Food
- Utilities
- Cars
- School Payment (doctoral program)
- School Loan (from previous seminary work)
- Home Repair
- Furniture

Recreation and Social
 Insurance (life, home and car)
 Savings (general--which includes money to pay income taxes)
 Savings (vacation)
 IRA
 Miscellaneous

How many of these have I made out in our marriage? Several hundred, I am sure. From the beginning, Roma has managed paying the bills (actual check writing procedure) and my role has been to prepare the budget. That way we have a check and balance system. The right hand does know what the left is doing. We are very comfortable with our system. Realism suggests to me that there are other workable plans. But for "me and my house" our monthly budget has worked year after year.

Who could describe a budget more simply than a man writing a book with a title of Freedom of Simplicity? Richard Foster defines:

A budget is nothing more than making the decision where our money goes. Without a budget we forfeit the ability to make that decision. A budget merely controls how much goes where. It keeps us honest with ourselves...If we allow our wants to determine our buying patterns, the result will be chaos and considerable debt. A friend of mine who is the president of a credit agency tells me, out of considerable experience, that seldom does he find a couple in financial trouble who have been operating with a well-designed budget.²⁹

Although Foster does not go into the actual formulating of a budget, he comments about the task of budget making with five observations:

- * One, it is almost universally true that in the initial attempt to put a realistic budget onto paper, expenses will exceed income. No budget will ever work until the flow in exceeds or equals the flow out. Something has to change. I would suggest that you first look at ways to cut back expenses rather than ways to increase income... whatever you do, balance the budget.
- * Two, never go into debt for ordinary expenditures. An investment is

one thing, that new tea set you just can't do without is quite another.

- * Third, build accountability into your budget. Our system is simple: in our budget book I treat each of our twenty budget categories as if it were a separate bank account. For example, our monthly family budget for clothing is \$50.00. The first of each month I record a \$50.00 deposit in that category. Then, when the question arises as to new shoes for the kids or whatever, the answer is easy: if there is a sufficient balance in the clothes budget, go ahead; if not, wait. The same holds true in all other categories as well.
- * Fourth, if you exceed your budget, don't get discouraged. At least you know where your money is going and are beginning to have some control over it. You will get better and more realistic as you go along.
- * Fifth, put the giving of money to Christ and His Kingdom in a different financial frame of mind from other budget items. What I mean is this: most budget items we hope to hold down, but our desire is to see giving increase as much as possible.³⁰

An important point to make in financial planning is that a budget is not primarily a plan to save money; rather it is a system to distribute the income so a person, couple, or family may have the essentials covered. Realistically, a budget should be a spending plan based on an estimate of the family's income and expenditures.

Judson and Mary Landis give the following admonition to couples early in their marriage:

One of the chief values in keeping a budget in the early years of marriage is that it causes a couple to study their spending and encourages them to talk over a plan about money matters... Marital tension is sometimes increased through attempts to follow a finan-

cial plan that is too rigid. If they cannot make the budget work, a couple may begin to blame each other for the failure. If one believes in a plan that includes keeping a record of every cent spent, and the other is not good at remembering where and for what the money went, constant irritation may center around finances...

Nothing is to be accomplished by one partner's trying to use a carefully worked out financial plan as a means to force the other into line in the spending of money. If this attitude exists, something more fundamental is wrong in the relationship of the couple, and budget keeping will not correct the difficulty. It will simply serve as a focus for their friction.³¹

George Ford is president of Stewardship Evangelism Foundation, a non-profit organization that provides basic stewardship training through seminars, literature, and audio-visual materials. Ford says that "budgets can be fun!" He writes: "The best way to handle a budget is to make a game of it. Not a frivolous game, but a serious one, for you're playing for keeps... Where do you start?"³² He suggests preparing a "How Much Are We Worth?" statement. This includes listing all assets and liabilities in column form:

<u>Assets</u>	<u>Description</u>	<u>Value</u>
House	_____	\$ _____
Other Real Estate	_____	\$ _____
Car (s)	_____	\$ _____
Other Vehicles	_____	\$ _____
Furniture	_____	\$ _____
Life Insurance (Cash Value)	_____	\$ _____
Savings Accounts	_____	\$ _____
Other Savings	_____	\$ _____
Checking Accounts	_____	\$ _____
Bonds & Securities	_____	\$ _____
Retirement Plan (Present Value)	_____	\$ _____

Annuities	_____	\$ _____
Other Assets	_____	\$ _____
TOTAL ASSETS		\$ _____
<u>Liabilities</u>	<u>Description</u>	<u>Value</u>
Mortgage(s)	_____	\$ _____
Personal Loans	_____	\$ _____
Car & Other Vehicle Loans	_____	\$ _____
Installment Contracts	_____	\$ _____
Charge Accounts	_____	\$ _____
Credit Cards	_____	\$ _____
Medical & Dental	_____	\$ _____
Other	_____	\$ _____
TOTAL LIABILITIES		\$ _____
TOTAL ASSETS		\$ _____
TOTAL LIABILITIES (Subtract)		\$ _____
NET WORTH		\$ _____ 32

Ford adds: "(Now) you know where you are. You know what you own and what you owe."³⁴

Whatever the method in planning for a budget, the key is using some system to list all of your expenditures (fixed and variable) and all your income (salary/wage, rentals & leases, notes, refunds, interests, inheritances, honorariums, etc.). The bottom line is that if your expenses exceed income some "paring and shaving" is necessary for a balance. On the other hand, if income is greater, then you can be creative in your stewardship of giving and meeting some of your wants (above needs).

Larry Burkett in his very practical book What Husbands Wish

Their Wives Knew About Money gives invaluable advice about how to handle a checkbook. He advises:

It is impossible to have a home budget without balancing your checkbook... Here are some things that you should do to help keep a good checkbook.:

1. Use a ledger type checkbook (as opposed to a stub type).
2. Before you tear out the first check, write in every check number.
3. Before you tear out a check, record the information on the ledger.
4. Either husband or wife should keep the ledger and the checkbook so that only one person is actually making entries.
5. Balance the ledger every month without exception.³⁵

Many articles and books have been written on categorical percentages in budget preparation. One of the most popular is the George Bowman Plan. George Ford explains the concept:

George Bowman worked out the 10-70-20 plan in his book, How To Succeed With Your Money. He suggests that after the tithe and tax a family should put 10 percent of their remaining money in savings, use 70 percent for living expenses, and pay off old debts with 20 percent. When the debts are paid the 20 percent should go to savings and investments.

I've recommended Mr. Bowman's plan as I've worked with couples in financial difficulty. In many cases we've had to shift the percentages, but the plan has always worked. You may have to cut your savings to 5 percent till you get some things paid off. If you take more than 20 percent to pay off your debts, you may have to live on 65 percent, or even 60. But you should never skip the tithe and you should put something in savings every payday. If 20 percent doesn't cover debts, you have three options.

1. You can use more for debts and less for living and savings.
2. You can contact your creditors and ask for reduction of payments and extension of time.
3. Least desirable, get a consolidation loan. Before you go that way you should know exactly what will happen. In most cases the time for payment of debts and the interest rate are increased. It can cost you a lot of money--be sure you know how much. I don't recommend a debt consolidation loan if you can find any other way, and you probably can.

If your expenses are more than your income you'll have to make some trade-offs. Each member of the family should look for ways to cut down... If things are really tight, Dad may have to give up bowling for a while, Mom may have to do her own hair, and the kids may have to get along with less. You may need to postpone some purchases you've planned... If you cut down now to get out of debt, you'll soon have more money to spend for what you want.³⁶

Besides George Ford, Charles Swindoll highly recommends George

Bowman's 10-70-20 Plan. Chuck says:

My wife and I are working toward aligning our family budget according to the (Bowman)³⁷ guidelines. Your total earnings are represented on the top. Out of the total earnings, the Lord is first, then comes taxes to the government. That which remains is what I call "working money." From there, allow 10 percent for savings and investments, 70 percent for living expenses, and 20 percent for debts and a buffer fund to handle those unexpected items.³⁸

Another plan is to give a percentage to each line item. Malcolm MacGregor does this in Financial Planning Guide For Your Money Matters.³⁸ His percentages are on a "range basis." In other words, because of economic times some items (such as housing and food) might have to receive a large percentage, while other line items would have to be lesser. His percentages are:

Housing	25 - 40%
Food	20 - 35
Car	7 - 13
Consumer Debts	- 7
Insurance	6 - 10
Entertainment	6 - 9
Clothes	5 - 7
Medical	5 - 10
Savings	3 - 10
Gifts/Christmas	3 - 4
Wife Support	2 - 3
Allowance	2 - 4
Furniture	2 - 8
Education	2 - 5
Contingencies	- 5 %

The U.S. Department of Labor issues periodic reports on annual expenditures for a family for four in three categories: low income, medium income, and high income. These statistics show the actual American families spend their money in eight line items: food, housing, taxes (income and social security), clothing, medical care, transportation, other, and personal care. In 1977, for example, a low income family spent 30% for food, a middle income family, 26%, and a high income family, 22%. That same year the housing comparison was: low

income, 20.3%; middle income, 23%, and high income, 23.1%.⁴⁰

Using the U.S. Labor Department statistics somewhat as a basis, Frank Cox in Human Intimacy suggests these percentages for a family of four in low and middle income range:

<u>Item</u>	<u>Low Income % Range</u>	<u>Middle Income % Range</u>
Food	25 - 35	20 - 30
Housing	25 - 35	20 - 30
Transportation	16 - 20	12 - 18
Taxes	12 - 15	20 - 23
Clothing	10 - 15	10 - 15
Health & Insurance	8 - 12	8 - 14
Recreation & Savings	4 - 10	8 - 12

Cox adds this reflective note,

As dull and uninteresting as budget planning may sound, the family that does not put time into planning their finances may find themselves facing increasing monetary strain which may even lead to the destruction of their marriage.⁴¹

Larry Burkett has indeed done some monumental work in financial planning writing. I have quoted extensive already from two of his books: How To Manage Your Money (1982) and What Husbands Wish Their Wives Knew About Money (1980). A third book sets forth an extremely workable budget percentage plan. In the Financial Planning Book (1979) Burkett gives this guide:

Budget Percentage Guidelines⁴²

Salary for Guideline = \$21,000/Year

Gross Income Per Month - \$1,750.

Tithe (10% of Gross) (\$1,750.) = \$175.

Tax* (12% of Gross) (\$1,750.) = \$210.

Net Spendable Income

Housing (32% of Net) (\$1,365.) = \$437.

Food (15% of Net) (\$1,365.) = \$205.

Auto (15% of Net) (\$1,365.) = \$205.

Insurance	(5% of Net)	(\$1,365.) = \$ 68.
Debts	(5% of Net)	(\$1,365.) = \$ 68.
Entertainment & Recreation	(7% of Net)	(\$1,365.) = \$ 96.
Clothing	(5% of Net)	(\$1,365.) = \$ 68.
Savings	(5% of Net)	(\$1,365.) = \$ 68.
Medical/Dental	(5% of Net)	(\$1,365.) = \$ 68.
Miscellaneous	(6% of Net)	(\$1,365.) = \$ 82.

TOTAL (Cannot Exceed Net Spendable Income) \$1,365.**

* This can vary according to changes in tax laws.

** Illustrative, but not figures Larry uses.

Perhaps I favor this plan because it is so similar to the way my wife and I are endeavoring to handle our finances. Budgeting "can be fun" when it is worked diligently.⁴³

Charlie Shedd is such a delightful and inspiring writer. I share his Letters to Karen and Letters to Philip with my pre-marital counselees (and many married couples). Concerning "Money Maxims" he writes in Letters to Philip:

Make up your mind that you're not going to be personally happy until you get control of your money. Note I didn't say "get money" but "get control...". A whole lot of folks let their money manage them, direct their thinking and rule their hearts.

Some anonymous poet puts it like this:

It's not how well I'd be doing
If a million should fall to my lot;
But what am I thinking today
About the dollar and a quarter I've got!...

As you know, we have operated our family budget on this policy: "Give ten percent, ~~save~~ ten percent, and spend the rest with thanks-giving and praise."⁴⁴

When all is said and done concerning budgeting as a process of money management, nothing more importantly can be said than the

declarative advice: KEEP YOUR VALUES STRAIGHT. Pastor Dale Galloway of the successful New Hope Community Church in Portland, Oregon, writes:

Money does have considerable value. Many good and wonderful things can be accomplished with money. It is God who has given to you both money and the responsibility for managing it. There is no limit to how much good can be done with money that is well managed. A faithful manager of money is what God wants you to be. Any person who steps out of the crowd and manages his money well opens the door to the prosperous life that is our divine heritage.⁴⁵

CHAPTER FIVE END NOTES

1. An excellent article entitled "Sweepstakes and Contests: Who Wins and How" appears in Changing Times, The Kiplinger Magazine, December, 1982, Vol. 36, No. 12, pp. 24-28. "In some cases the odds may be so great that the price of a 20-cent stamp is too much to pay to enter." p. 28.
2. Underlining mine.
3. Gary Collins, You Can Profit From Stress (Santa Ana, California: Vision House Publishers, 1977), pp. 126-127.
4. John C. Raines, "Conscience and The Economic Crisis" The Christian Century, Vol. 99, No. 27, September 1-8, 1982, pp. 883-887.
5. Ibid.
6. Louis H. Evans, Your Marriage - Duel or Duet (Old Tappan, New Jersey: Fleming H. Revell Company, 1972), p. 64.
7. Ibid.
8. Judson T. and Mary G. Landis, Building A Successful Marriage, Seventh Edition (Englewood Cliffs, New Jersey: Prentice-Hall, Inc., 1977), p. 317.
9. J. K. Lasser, Managing Your Family Finances (Garden City, New York: Doubleday & Company, Inc., 1968), pp. 1-2.
10. Herb Goldberg and Robert T. Lewis, Money Madness: The Psychology of Saving, Spending, Loving, Hating Money (New York: William Morrow and Company, Inc., 1978), p. 33.
11. Ibid., pp. 36-37.
12. Bernice Kohn Hunt, Marriage (New York: Holt, Rinehart and Winston, 1976), p. 21.
13. J. Allan Peterson with Elven and Joyce Smith, Two Become One (Wheaton, Illinois: Tyndale House Publishers, 1973), p. 112.
14. Larry Burkett, How To Manage Your Money (Chicago: Moody Press, Revised Edition, 1982), p. 13.
15. James Kilgore with Don Highlander, Getting More Family Out Of Your Dollar (Irvine, California: Harvest House Publishers, 1976). Notice this Money Prayer: "Lord, I am tempted when it comes to

money. I am tempted by its apparent power. Keep me from being willing to measure my inner worth by the amount of money I possess. Help me not to measure another man's value on that standard." pp. 111-112.

16. Evans, op. cit., pp. 67-68.
17. For insightful comments on the amount of the tithe see article "To Tithe or Not To Tithe," excerpts from Wayne Watts' book The Gift of Giving but found in Discipleship Journal, Vol. 2, No. 6, November 1, 1982.
18. From a book by J. Allan Peterson, (ed.), For Men Only (Wheaton, Illinois: Tyndale House Publishers, 1981). Actually the comments are made by Charles Blair "Invitation to Prosperity" in Peterson's book, p. 153.
19. Burkett, op. cit. On pages 29-33, the author lists several "perils of money" pitfalls. He doesn't stop with pointing out the perils, he goes on to suggest ways to be "free of bondage." pp. 37-43.
20. Collins, op. cit., pp. 128-129.
21. E. E. Lemasters, Modern Courtship and Marriage (New York: The MacMillan Company, 1957), pp. 448-452.
22. Collins, op. cit., pp. 128-129.
23. J. Allan Peterson, (ed.), op. cit., p. 165.
24. Parentheses mine.
25. Jim McKeever, The Almighty and The Dollar (Medford, Oregon: Omega Publications, 1981), p. 210.
26. Chuck Swindoll gives excellent insight to the correlation of taxes and tithes. "Christ and Caesar are essential, not optional. You can't live very long in this world without paying taxes. If you try to ignore them, they catch up with you. The same is true of the Lord's part. If you are involved in a church and deriving a major benefit from it for your family or your own life, then the majority of your contributions should go there." Strike The Original Match (Portland, Oregon: Multnomah Press, 1980), p. 129.
27. An excellent book on how to pay less taxes is that of Barry R. Steiner and David W. Kennedy, Perfectly Legal - 275 Foolproof Methods (New York: Warner Books, A Division of John Wiley & Sons, Inc., 1981). 241 pp. The authors give 275 foolproof methods for paying less taxes.
28. Swindoll, op. cit., p. 123.
29. Richard J. Foster, Freedom of Simplicity (San Francisco: Harper & Row, Publishers, 1981), pp. 119-120.

30. Ibid., pp. 120-121.
31. Landis and Landis, op. cit., p. 321.
32. George L. Ford, All The Money You Need (Waco, Texas: Word Books, Publishers, 1978), p. 40.
33. Ibid., p. 28.
34. Ibid., p. 40.
35. Larry Burkett, What Husbands Wish Their Wives Knew About Money (Wheaton, Illinois: Victor Books, 1980), pp. 91-92.
36. Ford., op. cit., pp. 45-48.
37. Parentheses mine.
38. Swindoll, op. cit., p. 131.
39. Malcolm MacGregor, Financial Planning Guide For Your Money Matters (Minneapolis, Minnesota: Bethany Fellowship Inc., Updated Edition, 1981), p. 28.
40. Frank Cox, Human Intimacy (St. Paul: West Publishing company, 1978), p. 194.
41. Ibid., p. 195.
42. Larry Burkett, The Financial Planning Workbook (Chicago: The Moody Press, 1979), Form 3.
43. Another fine budgeting worksheet is in Larry D. Lindstrom and Peter L. Velandar's M.A.P., The Marriage Awareness Portfolio M.A.P. 16 - "Family Income and Expense Management Worksheet" (Cannon Falls, Minnesota: Shepherd's Staff Publications, 1981).
44. Charlie W. Shedd, Letters to Philip: On How To Trust A Woman (Old Tappan, New Hersey: Fleming H. Revell Company, 1968), pp. 93-94.
45. Dale E. Galloway, The Solution To Your Money Problems (Portland, Oregon: Scott Publishing Company, 1980), p. 97.

Chapter Six

TOPIC SIX: MONEY MATTERS (PART TWO)

Note: Readers be reminded that interest rates change rapidly, as can laws related to bankruptcy and federal money programs. Inflation, recession, and economic recovery—all have a bearing on financial management and planning.

Money means different things to different people. Depending on conditioning from the family of origin (one they grew up in), a person's values, attitudes, and fantasies shape how money is symbolized: power, security, freedom, survival, sexuality, etc. How much or how little money (or financial resources) is available usually decides which of these symbols is paramount.

Unfortunately, in the American culture, it seems that money becomes the measuring device for the success or failure of a person. There appears to be a prevalent preoccupation with or stress upon material rather than intellectual or spiritual things. Money tends to be synonymous with power, prestige and position (Yes, Virginia, there is a stratification system). The "haves" can exert greater influence in most systems than the "have nots."

Money is an object of fantasy with many people. Those who anticipate marriage are prone to fantasy around money matters. For example, the somewhat pampered and self-indulgent woman who marries expecting a spouse to bestow upon her a huge and fancy house, expensive cars, and a high quality standard of living will feel her husband a traitor if he can't afford more than a small apartment or duplex. She

may even go to work to save for a house, but she will do so regretfully and resentfully. Why? Because in her eyes a husband is a "flop" who can't provide for her in the manner she fantasized. To her, money depicts love, and because he has not fulfilled her fantasies, her husband doesn't love her.

By the same token, some very stingy men marry women to do their spending for them. Vicariously these men get a thrill from their wives' "money promiscuity," and then they can play the role of the conservative father chastening a profligate daughter.

Creath Davis, commenting on money and materialism says:

Materialistic values really determine how we spend or invest the resources at our disposal. We pay those who build our cars more than those who teach our children. We spend more on weapons for destruction than on humanitarian causes. The Christian has the distinctive assignment of being "salt and light" in the world in attempting to bring a more benevolent--thus godly--view to the use of our resources. We were made to love people and use things, but we can so easily become sidetracked and do the reverse... I have seen money become both a curse and a blessing. Money is hard to manage properly without allowing it to dominate us or cause us to withdraw into selfish pleasures.¹

Money is an important matter to most people whether they acquire huge or little amounts of it. If we let it control us, then we are nothing more than slaves. If we control and manage it by God's help, we are living purposely, and more than likely our lives will have great meaning and fulfillment.

In Money Matters, Part Two, our attention will be focused on various practical aspects of money management.

Buying on Credit

Earlier, I described a man who requested that his pocketbook be baptized with him in the baptismal sacrament. His request came a number of years ago, so he probably was not thinking that much about credit

cards. Credit buying and credit cards have become a way of life in "these United States" and around the world.

There is probably little doubt that the best buying policy for the average family is to buy for cash. This is particularly true of the young single adult, or a newly married young couple. Paying cash focuses realistically on staying within one's means, in other words, balancing income with expenditures.

A number of years ago I taught a course entitled "Marriage and the Family" at a church college. One aspect of the class was to bring in experts in various fields pertaining to marriage for lecturing and responding to questions. One such person was a loan officer at a bank. His advice to the students around credit buying was: "Do not have out more than two lines of credit at one time exclusive of buying or renting a house." He meant that if one were buying a car then one other credit area should be the limit whether furniture, paying back a loan, installing a carpet, a department store, or a charge card.

Some couples decide at marriage that they will buy only what they can afford, paying cash at the time of purchase. For a couple so motivated, great is the moment when they purchase a chair, bed, car, luxury cruise, or whatever by "cash on the barrelhead." Other couples decide that since in the United States "every day is Santa Claus" because credit buying is so easy, there is no reason to delay gratification. "Charge it!" has become a national motto or creed.

Obviously, early in marriage (and perhaps for a minimum of five years), every advantage is on the side of using caution in credit buying. It is very easy for a young adult single, young married couple, or a single parent, even with an adequate income, to become so deeply

immersed in debt that the struggle to get out of debt is arduous and sometimes impossible. Several years ago a study was done by an insurance company of families declaring bankruptcy.

They found that, typically, the head of the bankrupt family in 1971 was 30 years old, honest and hardworking, with a blue-collar job and a larger than average family. The most common cause for the financial failure was found to be poor money management, usually with overbuying on credit. Other causes of failure were unexpected layoffs, elimination of overtime pay, and unexpected medical bills.²

On the brighter side, credit buying has allowed the average American a standard of living beyond his/her dreams. Furthermore, it has provided Americans the opportunity for a healthier, happier, more expansive life, which was not available to my great grandparents. One author believes that young couples should not approach marriage with the assumption that they will stay out of debt; rather, the trick is to learn how to use debt (credit) intelligently, so that it is an aid in financial goal achievement for them and their children. Thus, he defends installment purchases on the grounds that this is a well-established method of forced savings--that is,

It prevents the couple's spending their income each month on purely expendable items (such as food), and gradually helps them to accumulate some capital equipment, such as a car, refrigerator, and other necessary items.³

For those favoring credit buying early on and throughout marriage, the argument is advanced that home purchasing has been on credit for many years. Why should not the same principle cover college educations, vacation trips, power mowers, sofas, medical bills, and even funerals? One advantage of charging goods is convenience. For the responsible person or couple, after credit has been established, there is very little "hassle" in purchasing articles (sometimes purchases can be made on time over the telephone). Then, too, if the article has been

charged and the purchase is not suitable, it is a simple matter to return the item and receive credit. Finally, there is the convenience of receiving an itemized record of all purchases at the end of the month. Record keeping is facilitated through such a process, and the payment can be mailed each month.

Naturally, the many services provided by a company in credit buying are absorbed by the consumer, not the company. The extreme cost is interest. Since the Truth-in-Lending Law of 1969 sellers must state on the sales contract how much (by figure) the actual interest is. Now buyers can know whether they are paying 10 percent, 20 percent, or more. (At present, you can deduct interest charges from your income tax, which somewhat reduces the actual amount of money that interest rates cost you.)

Take the matter of credit card use. If you continue a balance on your credit card rather than 'paying up' at the end of each month, you are charged 1 1/2 percent interest each month or 18 percent a year. Additionally, there is a one time transaction charge of 4 percent of each cash advance and 1 percent of each loan advance (interest rates vary due to pressure of inflation and recession).⁴

The minuses and pluses are many and varied in credit buying. In making the decision whether to use some charge accounts, a couple or a family must consider their own situation. Landis and Landis suggest posing these questions.

- * Can we afford to pay for the services offered by charge accounts?
- * Do we need these services?
- * What about the sales resistance of the family?
- * Have we learned to consider before buying, or is it impossible for us to pass up items that make a momentary appeal?⁵

Then, the authors point out:

Remember this, if either the husband or wife cannot resist overpurchasing when the articles are to be charged (whether revolving account or by end-of-the-month accounts), then it is better to not use (or have) charge accounts or credit cards or debit^o cards.

The following anecdote sums up credit buying best:

A little boy said, 'I saw a honey of a squirt gun. If I still want it next week I am going to buy it.' This youngster had already learned that a good way to stretch money is not to buy until one is sure that one really wants or needs the thing that looks so desirable at the moment. All these things (questions posed earlier) enter into whether the family should buy only for cash.

Credit Rating

How important is a good credit rating? Like the proverbial jingle says, "You don't miss the water until the well runs dry." In other words, it isn't until you need something really bad, which perverse you must buy on time to secure it, that a good or bad credit rating comes into play. I recall a personal incident which occurred to me several years ago. I had finished a teaching degree in the month of August from a Western college. A teaching position had been secured for the Fall, and I was certain I needed a newer car. When I went to the bank to secure a loan, the first question asked was "What do you have for collateral?" Nothing! The banker knew I was a recent graduate with very little chance to have gained a credit rating. Without a positive credit rating and collateral, I could not get a loan for a car. Fortunately, the Lord and I managed several more months with the old car. The following Spring, my credit rating had been established (through a teachers' credit union) and I was able to purchase another car.

Subsequently, my wife and I have maintained an "A-1" credit rating which has allowed us to buy four different homes, several cars,

furniture, and other significant items. Such a rating has been invaluable.

If your credit rating is excellent, good or fair, you can buy just about anything you want on time, from a summer chalet to a winter vacation. You can overload yourself with debt even if your credit rating is not so good—in fact, bad. Creditors aren't likely to object to anyone borrowing on time—until that "someone" doesn't pay on time.

J. Allen Peterson in For Men Only uses a quote from the Kiplinger Magazine Changing Times (February, 1969). The article "Don't Drown in Debt" reveals credit danger signals. The writer gives five of the easiest warnings, any of which could place a credit rating in jeopardy:

- * A substantial share--20 percent or more—of your take-home pay goes to cover debt payments.
- * You have been stretching-out your debts by borrowing for longer and longer periods.
- * You let your debts snowball by adding new obligations before paying off old ones.
- * You always have outstanding debts with banks or lending companies.
- * You are frequently delinquent on payments and can't seem to catch up.⁸

Proverbs 22:1a says, "A good name is more desirable than great riches" (NIV). Concerning a man's credibility, his good financial name (rating) does indeed determine whether he can buy certain items by installments or by credit card.⁹

Christians should especially be conscious of maintaining a "good name" in credit matters. Such conduct is as important as fidelity to

one's wife, responsibility in rearing children, and faithfulness to God's house.

"Running a credit check" is common terminology among mortgage lending institutions; banks who loan money for cars, furniture, etc., and even high interest loan companies. The value of not having good credit may be unimportant until a consumer really desires to have something very badly. Then, if there is a negative rating, hopes are dashed and sometimes distrust occurs in a marital relationship.

Beckman and Foster in Credits and Collections write:

Judgment of character must be based upon evidence, and the seeking and appraising of evidence is one of the technical jobs of credit management. Perhaps one of the best evidences of willingness to pay is a long and consistent record of credit payment. The debtor who has an established credit record seldom, for reasons of character, deviates from his paying pattern. Others who have displayed their indifference to debt and their reluctance to meet just obligations may usually be expected to show such tendencies again in the future. Evidence of paying record is usually obtainable from other creditors directly or through an intermediary organization.¹⁰

Good, bad, or indifferent, your credit worthiness is almost a matter of public knowledge. If you apply for credit at a bank, department store, loan company, or for a mortgage, you are going to be probed. If you have overdrawn at a bank, there is a record. If you fail to pay a utility bill, a delinquency will be recorded, particularly if the service is cut off. The truth of the matter is that nearly every significant delay or failure to pay a debt becomes a part of your credit history and very greatly affects your credit rating.

In the matter of credit buying, I find the words of a great Christian financial consultant and writer so appropriate. George Bowman in How To Succeed With Your Money writes advisedly:

Credit buying creates other problems, such as a decreased ability to think and work. A man heavily in debt is not as good an

employee as the man who is free from debt. While I have no real statistics to prove it, I believe that excessive credit buying can lead to poor church attendance and to a limited or nonparticipating in the work of the church. I do know of church leaders who lost their influence in the community because of their mishandling of personal money matters.¹¹

I recommend parents sharing with children and youth something of the family financial situation.¹² Perhaps a monthly financial statement showing expenditures (even if disclosing income is not a comfortable area to reveal) will help a youngster to understand proper stewardship of money. Allowing questions to be asked can sometimes alleviate undue anxiety on the part of youngsters. The matter of paying tithes, allowances, expense for a vacation, and clothing allowance are several items which necessitate open discussion with youngsters from thirteen through seventeen. After all, they are not far from adulthood. Respecting youngsters in discussing financial matters begets respect of adults by their children.

Borrowing Money

To hedge against borrowing, some families establish emergency savings accounts to withstand sudden or unanticipated economic crises. For various reasons, others have not been able to do so, or else their emergency funds are not large enough to counter an illness, accident, death or unexpected vicissitude. Sometimes it is necessary to borrow. Those who might be saving their money for a home, a car, or education choose to borrow to meet an unexpected crisis rather than utilizing a savings account earmarked for another purpose.

There are many possible sources for borrowing by a consumer: friends, relatives, loan companies, banks, and credit unions--to identify some. The basic problem for any consumer is to find the source

that will lend money at the lowest interest rate. Naturally, it is important to investigate lending sources carefully, even relatives. One unfortunate result of not checking out lending resources carefully is that those with a good credit rating may pay exorbitantly high interest rates by borrowing from sources that mainly do business with people who have poor credit ratings.

A general rule is that it is less costly to borrow on collateral (property or possessions) than on a promise to pay. In other words, tangible resource (collateral) to repay is of more substantial worth to the lender than a promise to pay. Thus, lending sources requiring collateral can lend credit more cheaply (less interest) than those requiring the borrower's signature only. However, many consumers resist "putting into hock" (mortgaging) a car, furniture, or home as security, and hence will pay higher interest rates. Good stewardship of finances demands the borrower (if the loan is necessary or not beyond the person's repaying resources) to secure a loan as reasonably as possible, even if collateral is required. A person or couple should not borrow at all if they are not sure the loan can be paid, or if there is danger of losing the collateral.

A very legitimate borrowing source is a life insurance policy. One may borrow directly from an insurance company or else use a policy(ies) as collateral with a bank and/or credit union. Borrowing on the cash values of life insurance policies is several: no one checks your credit; usually the money can be paid on short notice; there is no definite time to repay it (in fact, you don't have to); the purpose of the loan does not have to be stated; interest repayment is given in the policy and is generally lower than current lending institutional rates.

Hence, establishing a good policy early in one's adult life can be advantageous later for lending purposes.

In dealing with couples anticipating marriage, I generally ask them how they feel about borrowing from relatives, specifically parents. There are varying answers ranging from an adamant negative to a hearty positive response. Many parents encourage their children and in-laws to borrow if money is legitimately needed. The problems can be manifold unless there is bilateral understanding. If both parties agree to a loan, terms and conditions should be explicitly understood. Basic to such a loan is whether or not interest should be charged, and, if so the amount. Repayment length, skipped payments, collateral, foreclosure, extenuating circumstances, in other words, all facets of the loan should be fully understood by both parties in writing. Even then, there can be extreme sensitivity in such arrangements. Whether it is a loan to a child only, or a couple (child and in-law), the guideline should unequivocally be an earnestness on the part of both parties to be willing to fulfill all stipulations of the loan. My personal rule of thumb is if there is any considerable hesitancy or resistance on the part of the lender, those desiring to borrow should not engage in the loan.

In mid-life or later, a person or couple may have a proposal from his or her parents to lend money. Now, the borrowing problem is reversed. One is reminded of the fifth commandment, "Honor your father and your mother, so that you may live long in the land the Lord your God is giving you" (Exodus 20:12 NIV). If the amount is not large, perhaps a gift to parents is more appropriate than a loan. However, if parents are employed, a loan could be deemed practical. If so, all of the

guidelines used in parent to child lending should be applied in child to parent loans.

What about borrowing from friends? It goes on all the time. Again, as with parents, there are many instances in which friends having money to lend "would be hurt" if they were not consulted about lending. If guidelines are important in relatives lending to relatives, how much more important it is for friends to follow rules in borrowing. Relatives can sometimes overlook and forgive misunderstandings in borrowing. Friends find it more difficult, particularly Christian friends who feel there is sound basis for repaying debts. In other words, lending and borrowing among Christians can lead to embarrassment and compromising of Christian witness. So lending and borrowing standards should be "spelled out" carefully so there is complete clarity on the part of lender and borrower.

What Everyone Should Know About Credit Before Buying or Borrowing Again is an excellent compendium on credit. The authors, commenting on borrowing from friends and relatives state:

The climate of this kind of borrowing is tense. It is demeaning for the borrower to plead for a loan, and the percentage of success is low. Often the person approached refuses to lend the money, and accompanies his refusal with an unwelcome lecture on prudence, thrift, and the need to prepare for emergencies. Or he may plead that he is short of funds himself, although this may not be the case... Repayments of loans made within families have a miserable record. This kind of borrowing has a long and sordid history of marring or destroying amity or even civility between the debtor and friend or relative. Borrowing this way can hardly be recommended.¹³

So the basic answer to borrowing or not borrowing, regardless of the lending source, is don't, or, if you do, be ever so careful!¹⁴

George Ford gives this sage advice:

The first thing to remember about interest is that is is the rent you pay on the money you borrow. You'll never get it back; so don't rent money unless there is no other way. And don't say there

There is an interesting explanation of the word "bankruptcy" although the etymology of the word is somewhat questionable. Among the various explanations is one from Hebraic times. During the existence of the temple in Jerusalem, Hebraic custom required the deposit in the temple on certain occasions sums of money. This money had to be in Hebraic currency, but, since Roman coins were generally used at the time, money changers established places of business consisting of tables or benches (banks) on which they displayed their supply of Hebraic coins which were to be exchanged for Roman money. Money lending was another function which was later added to the practice of money changing. Some of these ventures proved unsuccessful and creditors, therefore, drove the failing money-lender from his table or bench. Thus he found himself "bench-broken" (bancus raptus in Latin) or "banchrupted," bankrupted.¹⁷

Bankruptcy defined is

A legal process whereby an insolvent debtor, presumed or actual depending upon whether it is voluntary or involuntary, is declared a bankrupt, his assets (if available) are seized and liquidated, and the proceeds are equitably distributed among his creditors, after which he is discharged from certain further liabilities.¹⁸

A voluntary bankruptcy begins with the debtor filing a petition with the bankruptcy court. Husband and wife may file a joint petition. The filing constitutes an order for relief or determination action that the petitioner(s) is bankrupt.

Individuals, partnerships, and corporations may file a voluntary petition. Exceptions are banks, credit unions, insurance companies, railroads, and savings and loan associations.

An involuntary bankruptcy begins with the creditors filing a petition with the bankruptcy court.

An involuntary petition may be against an individual, partner-

ship or corporation, except a farmer; or a banking, insurance or non-profit corporation.¹⁹ In cases of involuntary bankruptcy no restrictions are placed on the amount that must be owed by the person who makes a bankruptcy petition.

In involuntary bankruptcy, a debtor must be insolvent, that is, his/her liabilities must exceed assets, at a fair valuation. In addition, a petition must be filed by three or more creditors with provable claims amounting in the aggregate to 4500 (in excess of collateral or securities held by them). Should the creditors be less than twelve, one creditor who has a net verifiable claim of \$500 or more may petition. All creditors are excluded who were employed by the bankrupt when the petition was filed. Others excluded are: relatives, stockholders and officers of the bankrupt corporation, and creditors whose claims are fully secured, who have received voidable preferences, or who have participated in the act of bankruptcy charged in the petition.

Other involuntary petition requirements are: the debtor must owe \$1,000 or more at the time of petition filing and must be insolvent in that the entire mass of his resources at a fair valuation falls short of satisfying his existing indebtedness. Also, the debtor must have committed one or more of the six acts of bankruptcy within four months before filing of petition.²⁰

Some sweeping changes were made in the 1978 Bankruptcy Reform Act. It was designed by Congress to provide some conformity standards and to simplify some rather complex state bankruptcy laws. The federal law applies unless: 1) a state's law has more liberal bankruptcy laws; or 2) the state passes a law that prohibits use of the federal guidelines (some have). The two sections of the federal act which apply to

individuals are Chapter 7 and Chapter 13.

Chapter 7 covers "begin again from scratch" bankruptcies.

Interpreted, the court arranges for the sale of all one's assets with the exception of those exempted by law and distributes the "take" to a person's creditors.

Now, once the court action has commenced, a person's creditors must leave him/her alone. Also, wages cannot be garnisheed, and no creditor can go after income from: social security, unemployment compensation, alimony veteran's benefits, child support, pensions, and profit-sharing or annuity programs.

The 1978 federal exemption rules of the law allows a Chapter 7 user to keep the following: \$7,500 equity in a home, \$1,200 equity in a car, \$4,000 in cash value life insurance, \$750 worth of implements, \$500 worth of jewelry, \$200 per item in household goods (appliances, clothing, furniture), books or tools of a trade you are practicing, and professionally prescribed health aids. All the above items are doubled when a married couple files a joint bankruptcy.

Collateral property used for a loan can be repossessed by the lender except one may keep that property at fair market value rather than for the total amount of the outstanding loan figure. For example, a consumer purchased a sofa for \$700, now valued at \$500, but \$600 is still owed the lender. Under Chapter 7, one could redeem the item for \$500, and the extra \$100 still owing on the loan would be cancelled.

Obligations not covered under Chapter 7 are alimony and child support payments, damages for malicious injury, fraudulently represented debts, government educational (student) loans, and taxes. Furthermore, one cannot declare bankruptcy again for six years.

One other area is important in Chapter 7. While the bankruptcy is proceeding, it is possible to promise the creditor to pay off a debt in order to keep the item(s), or perhaps to get new credit, or to protect a person who co-signed for the loan. Any reaffirmation (promise to pay the lender) requires the court's approval, except a mortgage.

Chapter 13 of the 1978 law stipulates a debt repayment program that permits a user to retain all belongings while paying some or all of his/her debts for a time period of three years (usually). After court approval, a sum is paid to the court each month. The amount paid is distributed among the creditors, with the user of Chapter 13 keeping the property. Although Chapter 13 shows on a user's credit report for ten years, creditors tend to look favorably upon a borrower who has successfully completed such a program.

Other features of Chapter 13 are:

- 1) self-employed people now are allowed to use the option (Chapter 13);
- 2) co-signers of loans are protected from lenders (exception being when the lender gains court permission to pursue the co-signed.
- 3) there is a six-year moratorium on another bankruptcy, unless at least 70 per cent of what is owing is paid.²¹

Pity the unfortunate debtor, laid off his job, burdened by medical bills, he's sleepless with worry about how to keep up the payments on his house. So he files for bankruptcy and emerges from debt, grateful for the fresh start and determined he'll never need another. Is this case justified?

Should we pity the next one? He's stretched to the limit on his two dozen credit cards, fatigued with jet lag from his last trip to Europe, and sleepless with worry about how to keep up with the payments

on his Porsche 924. So he files for bankruptcy and emerges free of debt, grateful for the fresh start and determined he won't need another for at least six years, when he can legally file again.

Which of the two portraits most accurately represents the nation's state of affairs concerning bankruptcy? Which case is really justified?²²

Should bankruptcy be in the Christian's arsenal of coping mechanisms? It would be so easy to reply wholeheartedly "No!" However, the economic recession of the late 70's and into the 80's indicates that unforeseen economic circumstances do plunge people into the "canyon of financial disaster." Naturally, if any kind of plan can be worked out with creditors to pay back even before Chapter 7 and Chapter 13, such should be endeavored. Involuntary bankruptcy, particularly if it is not a totally unforeseen financial disaster, is a smirch on a Christian's witness. Being a good steward of God's money means staying away from the promiscuous, seductive society of excessive credit and advertising duping.

John Kenneth Galbraith in his brilliant The Affluent Society sets forth two propositions of consumer demands (in America):

- 1) The urgency of wants does not diminish appreciably as more of them are satisfied; and
- 2) Wants originate in the personality of the consumer.

What he seems to really be saying is that economic contentment appears to relate more to one's attitudes and values than to the actual economic level of a family.²³ The writer to the New Testament Hebrews also had something to say about contentment that might well apply economically (Hebrews 13:5).

Maybe the real antidote against bankruptcy is "common sense finances." Larry Burkett admonishes:

Never do anything that will jeopardize your financial freedom. That includes making purchases or investments. Do not depend on some future event (such as a raise or potential sale) to meet an obligation. Sacrifice your wants and desires, if necessary, but do not overextend yourself.²⁴

Luke 14:28 says, "Suppose one of you wants to build a tower. Will he not first sit down and estimate the cost if he has enough money to complete it?" (NIV). Perhaps the theme of this verse is: "live within your income."

One way to live within your income is to incorporate dollar stretching ideas, such as those listed by Dale Galloway in his book The Solution To Your Money Problems. He gives 97 ways to stretch the buck. Three examples are:

- * Suggestion #10 (food) - buy products from farmers at the peak of the growing season, and can and freeze them.
- * Suggestion #42 (clothes) - buy clothes at reduced prices through catalogs, sales, secondhand shops, swap meets, and garage sales.
- * Suggestion #77 (home energy) - make sure that the insulation in your ceilings, walls, and flooring is adequate, in order to cut down on heating costs.²⁵

Insurance: Why and What?

Some experts believe that nearly 80% of all personal insurance written world-wide is purchased by Americans. This may be a rather startling statistic until one considers the purpose of insurance "...the protection of one's possessions and the assurance of a better future for one's family despite the adversities of life."²⁶ After all, nowhere in the world do material possessions multiply as fast as they do in the

U.S. Where else does a person have so great an opportunity to place money into investments? Many people in the United States can afford to buy insurance, and "buy it" they do.

There are literally thousands of insurance programs, and many hundreds of plans for insuring a specific need. Insurance companies are prolific; they abound on every hand in this country. Salesmen—they are legion! High pressure and low pressure—they are myriad.

The mistake most initial purchasers of insurance make is to not analyze his/her needs. Why buy insurance? An insurance consumer expert asks these hard questions:

Is it because of social pressure?

Is it because of something you saw in an advertisement?

Is it because of some kind of personal contact?

Is it because of necessity?

Is it because of guilt?

Is it because of plain old pressure?

Insurance consumer expert Chernik sees the above as all of the wrong reasons for buying insurance. He says,

None of these should create within you the need to buy insurance, and any protection bought under these conditions is probably inadequate or unnecessary. To buy insurance when you're under pressure or out of dire necessity is like gambling when you're short of funds. You never win. A spur-of-the moment decision where insurance is concerned is like marrying after only one date.²⁷

So, the question remains: Why buy insurance? Chernik gives this simple, yet comprehensive answer: "To obtain protection. There is no other answer."²⁸

Wherry and Newman discuss insurance definitions. They suggest:

We need a definition of insurance that will transcend casual usage and set apart the distinguishing characteristics of insurance as an institution. Those distinguishing elements are pooling and

transfer. For our purposes, we can define insurance as a pooling arrangement to transfer the burden of loss. The pooling can be done by an individual person (self-insurance) or among persons. Transferring a loss by insurance does not decrease the loss. In fact, insurance increases the cost of losses to society, since making the transfer of the burden of a loss, which is the function of a working insurance organization, is expensive.²⁹

In summary, then, the function of insurance is to pool and transfer the impact of risk. In the U.S., at least, we can't seem to get along without insurance, as in mandatory auto coverage.

A number of years ago, in fundamental Christianity, some took a very disparaging view of insurance, particularly life. The thinking was "the Lord will protect me and my family, why should I buy life insurance?" Many young married men, in particular, had this view. Jehovah Jireh, "the Lord will provide." God does indeed provide. But to be a faithful family man also requires looking after one's family needs should there be an untimely or premature death to the head of the house. One important aspect of husbanding and fathering is to provide, including family welfare should he die before his children are reared or prior to his wife receiving retirement or social security funds.

"Why buy insurance?" The answer to this significant question must relate to a person's life goals and his/her financial situation. But it also relates to one's philosophy of life. Some people enjoy risks and gambling. Most of us, however, purchase insurance because we know of our financial inability to handle some hazards of living, so buying insurance adds to the stability and security of the individual and the family. Wherry and Newman clarify...

Insurance helps to preserve the net worth position and financial integrity of the family; it is also true in the sense that financial security helps to promote psychological stability. Money may not be essential for happiness, but it helps.³⁰

A common complaint concerning insurance is that if you need it

you can't afford it. Yet, in this day of constant liability suits, there is probably no time a person or family can afford "not to be insured." So basically the answer to the "why buy insurance?" is to secure protection. There really is no better answer.

We turn from the "why" to the "what" of insurance. Most experts agree that there are three general types of insurance: legal, mandatory, and voluntary. Although the terms are somewhat self-explanatory, they do require elaboration.

Legal insurance is prescribed by federal or state law. Some states have "compulsory" automobile liability insurance. Other examples: workmen's compensation, which is required if you own a business and have employees, social security, unemployment, and, in certain states, disability.

Mandatory insurance is required as a condition for purchasing property or engaging in a business transaction. Examples are: fire insurance on a house with a mortgage, collision insurance (and possibly life insurance) on a car being purchased, and liability auto insurance in a "compulsory" state.

Voluntary insurance covers all other categories which are not legal or mandatory, such as: various life insurance programs, additional home coverage (theft, property liability), and extended automobile coverage (comprehensive, medical, towing).

Perhaps a less technical way to describe insurance needed is to suggest that each person or family should have three kinds of insurance: automobile, home (if they own it), and medical. The rationale for each of these is as follows:

* Automobile coverage is essential because many states make it illegal

(legal aspect) not to be covered. Specifically, it is necessary to have property and liability coverage.

- * Home insurance protection is necessary if a dwelling is being purchased. In other words, this is mandatory for borrowing from a mortgage company. Because of inflation, it is good stewardship (business) to update this periodically. Homeowners umbrella policies cover many things: theft, personal liability, wind and water damage, and personal belongings.
- * Medical coverage is an absolute necessity. Why? Because hospitals, physicians and prescriptions have skyrocketing costs that no family can withstand the expenses of a prolonged illness.

Now that the general aspects of the "what" of insurance have been explained from two perspectives, it is time to examine the risks of living which must be considered in insurance. Chernik lists four kinds:

- 1) risk to your own person or your own family, including unemployment, sickness, injury, and death;
- 2) risk to your property such as fire, auto accident, theft, or various forms of cataclysm such as hail, earthquake, riot, mudslide, falling aircraft, etc.;
- 3) risk to others due to your negligence, which takes in, but is not limited to injury to other persons, damage to property, slander, defamation, and libel;
- 4) risk to your business, such as work accidents, strikes, and such unexpected damages as fire, explosion, etc.³¹

Most of us are more concerned about the first two risks than the latter two; in other words, protection for an individual, a family, and his/her/their property.

In countries utilizing a strong socialistic philosophy, citizens are covered by government insurance or social programs from the cradle to the grave (Sweden and Uruguay are notable). In the United States there are partial government coverages such as social security, workmen's compensation, unemployment insurance, Medicare and welfare programs. Not all people are eligible (that is the key, eligibility) for one or another of these programs, at least until retirement. On the other hand, it might be said that in the United States there is a basic insurance or social program coverage for all members of our society (when eligible). In the pure socialistic states eligibility is much less stringent.³²

Any person considering insurance should first ascertain how he/she might already be covered (through employment, state or federal government, policies parents took out, annuities, life insurance, endowments, etc.), or to which one might be eligible.

In many ways, it would be nice to have something termed "all-risk insurance." Wouldn't it be nice to go to an insurance agent and be able to choose from three different plans all the risk coverage protection needed: Package A (maximal coverage) would have a premium of \$500-\$1,000 monthly, Package B (moderate coverage) \$250-\$499 monthly, and Package C (minimal coverage) \$100-\$249 monthly. All three packages would cover all risks, the variable being "how much." But to my knowledge, no such all-risk insurance with various packages exists. The basic task facing an insurance buyer is to obtain the best protection with the least cost.

So, whatever the insurance being purchased (automobile, home, medical, life, or slander), the prime guideline should be to seek

protection first. All the "frills" are secondary. Chernik presents two ways a person can reduce insurance costs without affecting the protection:

- 1) Buy coverage with deductibles whenever available. Insurance should be meant to take care of catastrophes; you should be willing to pay for the small emergencies of everyday living. Remember: the higher the deductible you are willing to accept, the lower the cost of insurance.
- 2) Pay premiums by the year or longer, if possible. More frequent premiums require higher interest (it stands to reason that families on limited incomes may need to pay monthly premiums).³³

Life insurance comes in a variety of types. Perhaps the best known and most widely purchased is whole life. Other types are twenty payment life and twenty-year endowment, life paid up at sixty-five and endowment at sixty-five, mortgage protection and family income programs, five-year renewable term, decreasing term, and term to sixty-five. There are other policies in special package combinations.

Before looking more specifically at policies, let us become aware of a life insurance commonality. The Consumers Union Report on Life Insurance states:

The one characteristic common to all life insurance policies sold to individuals (as distinct from groups) is that they are constructed on the framework of a mortality table, and the mortality table dictates increasing costs with increasing age. The premium that you pay may not be the same every year, but the premium per \$1,000 of protection is going up just the same.³⁴

Every policy has a specified benefit if death occurs during the term of the contract; while every contract states an annual premium (payment) for a described period (number of years). Naturally, contracts will differ in four elements: amount of coverage, years covered, premium amount, and stated number of annual premiums required.

Basically, every policy fits into at least one of two categories: cash-value and term of insurance. The difference between

these two is that cash-value life insurance couples protection with a savings account. In other words, each year the policy is in effect the pay-off insurance decreases but the savings account increases. Term insurance is pure protection; it doesn't have a savings account or cash-value agreement.

The following are basic life insurance policies.

Term Insurance. Most experts agree this is the most practical buy for a young family. This type of insurance allows the young person with a limited income to provide very well for dependents in case of his or her death. Term insurance is of two types: level term and decreasing term.

Level term is written for a specified term--one, five, or ten, or as long as fifty years, but seldom goes beyond a person's sixty-fifth or seventieth birthday. Up to sixty-five or seventy, if the insurance is renewed, the premium is slightly higher, since the consumer is older and the chance of dying is greater than in the previous period. Even so, generally the insurance can be renewed up to age 65 or 70 without a medical examination.

Decreasing term, also called reducing term, is usually written for a specific period of years (20, 30 or 40) with the premiums remaining the same for the entire period. However, the amount of protection decreases gradually until there is no protection at the end of the designated period.

Landis and Landis point out:

The term policy gives maximum protection at minimum cost during the years when the family is most dependent and would suffer most if the wage earner died. As children leave home and there is no longer need for so much protection, some of the term policies can be dropped. Only the protection needed at any one stage of life should be paid for.³⁵

Whole (or Straight) Life. Whole life follows life expectancy.

In other words, the policyholder pays a fixed premium for as long as he or she lives. The insurance company agrees to pay the face value of the policy upon death of the policyholder. In whole life, the policy is designed to distribute the cost of protection during the lifetime of the insured, thus negating higher premiums as the insured grows older. A decided disadvantage for young people (particularly a family head with children) is that whole life provides less protection for the money. Term insurance would provide more than twice as much protection for the same amount of money. Another drawback is that the savings (cash value) part of the policy is not sound in today's economy. The policy may not have the value in 25-30 years worthy of all the money spent on it (the premiums).

Two things to keep in mind around retirement are:

- 1) Upon retirement, rather than continuing to pay insurance premiums (a low-interest bank account for your heirs), it would probably be better to surrender the policy from the insurance company's savings and invest it in something else at a higher interest;
- 2) The whole life contract can be converted into an annuity which pays regular fixed monthly income for life (the policyholder can get some benefit if he or she chooses while still living).

Both of these alternatives are particularly practical if the person still maintains adequate insurance for funeral expenses and the welfare of a survivor(s).³⁶

Limited Payment Policies. Limited payment policies are modifications of the whole life programs. The difference is in the number of years paid. The total cost of the insurance is paid in 10, 20, or 30

years instead of throughout the lifetime of the consumer. The advantage of this type of policy is for those people who have high income in the early years of employment but whose earning power decreases later.

Examples would be professional athletes and entertainers who may earn excellent income for a specified period. The average person would reach the peak of earning in mid-life so limited pay policies are not advisable. For most families, paying for a lifetime of insurance coverage in a relatively brief period of time is not advisable.

Endowment Insurance. Endowment insurance emphasizes savings rather than protection. Two popular policies are: twenty-year endowment and age sixty-five endowment. Besides premiums running very high, the protection falls to zero at the end of the endowment period (10 to 30 years) and cannot usually be converted to longer-term coverage without being examined medically.

All other types of insurance will generally provide more protection for a comparable sum of money. Landis and Landis suggest,

The young man or woman 22 years old, for an annual premium of \$100, could have \$19,500 in protection in a five-year renewable and convertible term policy, but only \$2,200 in protection with a twenty-year endowment policy.³⁷

Group Insurance. Group insurance is the popular type of the current generation of consumers. It is term insurance on a year-to-year basis for a number of people who have a common employer or who belong to a common organization. As a minister/counselor I carry a group policy through my church denomination.

Group insurance is an excellent buy for those eligible. Because handling costs are minimal, so are the premiums. The handling costs are low because the common group (employee's company, organization, government, etc.) administration for whom the holder works pays the premium in

one lump sum. One policy is written to cover all group members.

Commissions are lower and usually there are no physicals required.

Space and time does not allow for closer examination of specific aspects of automobile, medical and other specialized insurances.

Regardless of the type of insurance, there are certain axioms which must be considered. Two axioms posed by Chernik are:

- 1) The age of the buyer and his responsibilities determine his need for insurance.
- 2) The security provided by insurance is affected by inflation.

Further he explains,

Insurance is always an individual consideration. If you are single, rent an apartment, do not drive a car, and work at a regular job, you already have all the insurance you need. The same applies if you are old, retired, also renting, and have stopped driving a car. By the same token, you are more likely to buy insurance if you are married, with dependent children, and making payments on house and car.³⁸

In conclusion of "what" is insurance, Chernik so sagely states:

The more definitely your life goals have been formulated, the more clearly your values and desires are defined, the easier it is to determine your insurance needs. If you have no direction or sense of purpose in your life, if you have not come up with an answer to the question of why you need insurance, then you have left the door open. You can expect a life guided by credit buying, overextension of finance, all reducing you to the position of a slave of advertising and sales technique.

If you are not willing to do your homework in self-analysis, to understand the purpose and nature of insurance, then the door is wide open for your friendly insurance salesman. Rest assured. He will come to call.³⁹

That says it all! Except that when someone has an accident or serious illness and is presented with a huge bill, a friend may ask tremulously, "Do you have insurance?" If the answer is "No!"; it is a lament heard from Maine to Montana.

Savings and Investments

Savings. In Luke 19:13 we read, "So he called ten of his servants and gave them ten minas (a mina was about three months wages). Put this money to work, he said, until I come back" (NIV). This isn't necessarily a text on savings, but it does strongly suggest that God's money is entrusted to our care.

In the Bowman Plan (referred to in the previous chapter) of 10-70-20⁴⁰, the "10" represents savings and investments. Whatever plan is chosen in handling finances, there should be some percentage for saving and/or investments. Savings should basically precede active investing. The old Yankee adage of "a penny saved is a penny earned" is still sound wisdom.

It's been in recent years only that I have begun to actively save money. My rationale before was that I didn't make enough monthly to save. As I look back, that is probably more an excuse than a reality. Then, when I entered the world of savings, it was for several years "rainy day" saving. Now, I am finally saving more optimistically.

Donald I. Rogers describes two kinds of savers, the "optimistic savers" and the "apprehensive savers." Those who save optimistically do so to be ultimately free of dependence on current income. They save for:

- * College education for children
- * Ultimate retirement and a life of ease
- * A possible period of unemployment or a siege of sickness
- * A car, home, or kitchen appliance
- * Money for an opportune investment

On the other hand, apprehensive, "rainy day" savers aren't

really savers at all, but hoarders who live in fear of old age, sickness, or unemployment. In other words, they extract their money from the economy and spend what they must gloomily and grudgingly.⁴¹

For many of us, there's one basic source of savings, and that's from our weekly, bi-weekly, or monthly income in wages or salary for our employment. Let's face it, it's not easy to take from this income any part, no matter how small, for savings. Be honest, now, is it?

Rogers adds,

I count among my friends many in varied income levels, whose incomes range from the few weekly dollars of my own copy boy to the thousands of dollars a week of the presidents of the nation's largest corporations. It seems unbelievable, but it is as hard for the \$250,000-a-year man to save money as it is for the copy boy who is paying college tuition from his comparatively meager salary.⁴²

How much should be saved from one's pay. The following is a guideline for a family consisting of four persons: a man, his wife, and two children.

<u>Weekly Income</u>	<u>Percentage to be Saved</u>
\$ 65 - 75	3%
75 - 95	4%
95 - 140	5%
140 - 195	6-8%
195 - 225	8-9%
225 - 500	10%
500 - 800	6-8%
800 or more	10% or more ⁴³

Where should a person save regularly?

- * a bank, savings and loan company, credit union, or in some other safe place
- * savings bonds or certificates sold by banks
- * insurance
- * real estate, government bonds, securities, etc.

How does one start? The expert we have been quoting suggests:

- 1) The first step is a thorough and critical look at the family budget. Cut it to essentials without scrimping.
- 2) Set up an inflexible savings program, so much each payday, to go into a bank, savings and loans (such as an IRA)⁴⁴, or savings bonds.
- 3) Buy just as much life insurance as you can afford, of a type that will best suit your long-range plan.
- 4) Then, when your savings program is functioning smoothly, consider the next big step toward financial independence, the purchase of real estate. Buy just as much as you can afford, it's good business.
- 5) After this it's up to you. You must decide when to increase the amount of your regular savings, when to buy more insurance, bonds, investments, etc.⁴⁵

A further look at optimistic saving is in the area of installment buying. One aspect of optimistic saving is earmarking an item for future purchase. Gilbert M. Tucker has this refreshing insight:

In our opinion there is just one safe way to buy on the installment plan luxuries and things we do not imperatively need. Pay the installment in advance and pay them into a savings-bank account,⁴⁶ regularly and systematically. Then, when enough has accumulated to provide the desired luxury, think about it carefully and for some time before you go out and spend a permanent income-yielding investment. However, if determined to have that new Cadillac, wait until you have saved the money for it...we believe that the most satisfying fortunes have been accumulated through the old-fashioned practice of thrift, living within one's income, and saving systematically.⁴⁷

Remember, saving is not something you do spasmodically--now and then when you happen to find a few extra dollars over on the pay check. It should be an integral, vital part of your financial program. The attractions are many: higher interest rates, added insurance protection for savings, new types of accounts, savings bonds and savings certifi-

cates, golden passbooks, varying types of IRA's, and various other enticing plans. The important thing is to get started, even modestly, and stay with it. Yes, I know the Scripture says "Lay not up for yourselves treasures" (Matt. 6:19); but it also says, "Occupy until I come" (Luke 19:13). Saving is good stewardship of the Lord's money.

One final word about saving, whether it is an emergency fund, short-term, or long-term. Almost all successful savers have developed some consistent method of putting money aside. They put certain sums into savings without asking themselves each time whether they should use the money for savings or for a new beauty treatment, new hat, new spring outfit, new golf putter, or new fishing rod. They have made a definite decision to save certain amounts regularly in certain ways, and they do not question the wisdom of that basic decision again.

Checklist: Getting the most interest on your money.

- * Put your serious savings in a bank or a credit union that offers the highest interest rate, usually a mutual savings bank or a savings and loan association.
- * Don't lose interest by depositing or withdrawing money at the wrong time. Choose a day-of-deposit-to-day-of-withdrawal account that pays interest every day your money is in the bank (or other type of savings institution).
- * Obtain the highest interest on long-term savings with a time-deposit account or a certificate of deposit (CD's).
- * Be sure you're getting compound (interest paid upon previously accumulated interest).
- * Be sure your savings are insured, especially if you have more than \$20,000 in any one institution.

- * Consider the purchase of bonds to earn as much as 50 percent more interest than generally earned in banks. Buy bonds carefully, stick to high-grade issues and deal with a good bond broker or with a mutual bond fund.
- * Interest for nearly three to six months can be lost when money is withdrawn from a savings account before the end of an interest-paying period. Wait till the end of the period or take out a short-term pass-book loan to be repaid at the end of the interest period.⁴⁸

The Economic Recovery Tax Act of 1981 opened many new vistas for savers. Note the following:

- * To defer taxes from public utility stocks, taxpayers may elect to have their dividends reinvested in additional shares of stock. Up to \$750 (\$1,500 on a joint return) of public utility dividends may be excluded from tax each year, starting in 1982.
- * All-Savers Certificates earn tax-exempt interest. Certain financial institutions can issue the one-year savings certificates (as of early 1982 and thereafter). The interest rate is 70 percent of the 52-week Treasury bills at the time of issue. A saver can exclude up to \$1,000 (\$2,000 on a joint return) of interest over his lifetime. The interest can be earned and excluded over several years. Furthermore, taxpayers may exclude additional interest income beginning in 1985. Interest income eligible for exclusion will be 15% of the excess over interest deductions (not counting home mortgage interest or trade or business loan interest) or \$450 (\$900 on a joint return) whichever is less. Taxpayers who do not itemize won't be required to offset interest expense against interest income.

* Incentives to save for retirement:

- 1) IRA - starting in 1982, taxpayers were able to deduct up to \$2,000 for contributions to an Individual Retirement Account (\$2,250 for a worker with a non-working spouse) even if they also participate in an employer-provided qualified retirement program. Working spouses can also put in \$2,000, a total deduction of \$4,000 for the couple.

In simplified employee plans (SEP) the employer contributes to IRA's maintained by his employees. The limit for SEP's is doubled to \$15,000.

- 2) Keogh - for the self-employed, beginning in 1982 the deduction to Keogh plans were doubled. Workers may shelter from taxes the lesser of either 15% of income or \$15,000.

* The top capital gains rate on property held for more than one year was cut to 20% for all sales after June 9, 1982.⁴⁹

* Money-market certificates call for a minimum investment of \$10,000. They are sold by banks and savings institutions, and their rate of interest remains unchanged for a six-month period. These yield somewhere between 11-15% interest (normally).

* Small saver certificates (banks, savings and loan companies and credit unions) must be left in for 2-1/2 years and yield around 12% interest.⁵⁰

* In terms of safety, direct U.S. securities--the bills, notes and bonds issues by the Treasury--rank first. The government should always be able to raise money to pay its obligations.

Never has there been a time when so much emphasis is being placed on savings and investments. Maybe it is one way credit buying

will be de-emphasized. Perhaps consumers will opt more for savings for items and then purchasing for cash at a large discount, another form of saving.

Young people starting early in their earnings program can literally become millionaires by retirement time in certain safe investment programs such as IRA's.⁵¹

Investments

We know that money is not evil, but the love of it--worshipping the almighty dollar--is. Maybe Paul had investors in mind when he wrote to Timothy in I Timothy 6:9-10:

People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs (NIV).

Almost as if he were allowing those words of wisdom to sink into Timothy, a few verses later he gives a more positive emphasis on money matters, yes, perhaps investments. In verses 17-19, he admonishes:

Command those who are rich in this present world not to be arrogant nor to put their hope in wealth which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasures for themselves as a firm foundation for the coming age, so they may take hold of the life that is truly life (NIV).

Someone asked John D. Rockefeller, "How many millions does it take to satisfy a man?" Without flinching John D. replies, "The next one."

Wayne Watts in "Why Money Won't Buy True Security" writes,

How we handle our money is an accurate indicator of our scriptural lives. The Bible has much to say what riches will do to us if money becomes our idol. The love of money may be Satan's most deceptive tactic. It can stunt our spiritual growth and cause us to become stumbling blocks to other Christians who are seeking victory

in their own lives.⁵²

Are the Apostle Paul and Wayne Watts saying we should not invest? I think not. Rather, they are cautioning us to be good stewards of the Lord's money and to carefully examine our motives in saving and investing. In fact, for the Christian saving and investing, he ought always to be tempered by Paul's admonition in Acts 20:35, "In this kind of hard work we must help the weak (the KJV says "support the weak"),⁵³ remembering the words the Lord Jesus himself said: 'It is more blessed to give than to receive'" (NIV).

Whether you use the Bowman 10-70-20 Plan or the 10-80-10 (first 10 percent to the Lord, 80 percent for living expenses and 10 percent for savings and investments),⁵⁴ good stewardship means preparation for the future. That means savings and investments. But it also requires prudent behavior and motives. Watt tells about a Godly Christian man, with whom he was associated in Texas, who at middle age had a cash flow and assets sufficient to last him a lifetime. For many years this man had been giving abundantly to Christian causes. He also had been active in leading men to Christ and in helping them to grow. He proposed to several Christian friends a real estate joint venture in which most of the profits would go toward Christian projects.

After selling only fifty percent of the stock in the new corporation, the investment was so promising that the instigator recommended that the investing group keep the other half. But, problems developed and continued. Finally, after sixteen years, things began to improve slightly. However, the man who proposed the business had gone through much turmoil. He suffered a heart attack, but even more costly, he had no time for outreach in winning people to the Lord, and had little money

available for the Kingdom.

Two years before the venture began to succeed, the man found personal victory and admitted to several on the board of directors that he had not gotten into the deal for the purpose he had originally shared. His main objective was to make lots of money and to be recognized as an astute businessman.

When the investment was earning profit and paying dividends, the initiator suffered a second heart attack and died before reaching the hospital. Watts concludes,

Any of us can be lured by the love of fame and fortune to make decisions without waiting for the full approval of God....it is imperative that every Christian be instructed in how to handle money in accordance with God's will.⁵⁵

After all that sermonizing (which I feel so strongly when I consider investments), it is time to look at "how to" invest, and "what to" invest. Defined, investment means "to put a sum of money to work for you in a place where it can be expected to earn an income or some kind of annual return."⁵⁶

In the previous section we discussed various new savings plans. Savings accounts are necessary in order to build the first capital for investment but generally they do not yield enough due to yearly inflation. Certificates of deposit (CD's) are available at interest rates up to eight percent per year but a stipulation is that the savings be left in the account for stated periods of time up to seven years in order to earn maximum interest. So, a rule of thumb is this: enough money should be kept in savings accounts to meet emergencies but utilizing such accounts for investment is not usually feasible with our present inflation rate. So, beyond savings, what investments can be made? The following list is not exhaustive, but illustrative.

- * First mortgage - Real estate is used for security on money loaned. Subsequently, if the debt is not paid, the land and/or building(s) is/are taken over by the lender. The money invested is usually tied up for a long time, unless property values increase dramatically as they did from 1976-1980 in the United States. An equity sale in such a time can often net a considerable return on one's investment. A friend of mine bought a condominium in 1976 for about \$39,000 and sold it two years later for \$54,000. Such increases, and greater, were not uncommon in those hey-day years of real estate increases. First mortgages at 12-17% might be considered good investments.
- * Second mortgage - The loan is the same as a first mortgage but generally more speculative since it follows a first mortgage placed against the property. A second mortgage is often made when the purchaser of a property is short of cash for a down payment or is not able to make up the differential between the selling price and the first mortgage (asking price \$60,000, first mortgage is \$48,000, but the buyer has only \$6,000 down payment). The buyer in the parenthetical example is \$6,000 short. A short second-term mortgage for the balance is let.

Second mortgages are usually for only a few years, with the average being three to five, depending on the amount. They may be purchased from money brokers, real estate companies and contractors. Rule of thumb: one should not invest more in a second mortgage than the buyer has put down on the property. One should also be sure that the property is valued at the price purchased, so that if the creditor defaults, sale of the property will cover both first and second mortgages. Second mortgage interest rates usually prevail at

10-15%.

- * General & Limited Partnerships - Money for investment is pooled by several individuals who form a partnership and usually invest in real estate or a business. General partners actually mobilize the deal and operate the investment on a day-to-day basis. They also assume the risks beyond the limited partners' involvement. The limited partner(s) invests a minimum amount of money (shares might cost \$1,000 to \$5,000). As such, the limited partners have no responsibility in managing the property, nor do they risk beyond their initial investment. Thus, if the property or business deal is successful, the share in the dividends.

A control device is that state laws require the syndicate to spell out how the money is going to be invested, what liabilities are to be assumed, and how the profit will be divided should the venture be successful.

- * Apartment and commercial rentals - Such an investment requires time plus money since the rentals require management and maintenance. Some couples have found purchasing a duplex up to a four-plex is a good start toward ownership of property. Often a couple lives in one of the units while maintaining and managing the other(s).
- * Franchises - This kind of investment involves purchasing a commercial business such as a fast food franchise (McDonald's, Kentucky Fried Chicken, Wendy's, etc.), a hardware store (Coast To Coast, True Value), or a specialty shop (Radio Shack, Big-O-Tire, Thirty-One Flavors). There are several advantages, including: a large company's already established reputation, backing, advertising and promotional experience. Naturally, the purchasers must use the

company's products and maintain a required standard of service.

The purchasing price of national and regional franchises is high, but the company sometimes offers loan funds for the prospective buyer. Banks and other lending institutions are lending resources for reputable buyers and parent companies. Also, the Small Business Administration provides funds for certain business investments.

- * Commodities and land speculation - These tend to lean more towards speculations than investments. Risk is usually high. Commodities include farm products such as corn, mint, oats, wheat, cattle or sheep; or raw materials such as copper, lime, gold, timber or zinc. Land speculation is real estate that looks promising for future development. The risks are high due to weather, changing economy, governmental price fixing or changing, international happenings, legalities, etc.
- * Oil, mining, and invention backing - These are the most speculative ventures of all. Generally, they should be ventured only by people who would have surplus investment money.⁵⁷

Another category of investments is the stock market, or stocks and bonds. Generally, stocks, bonds, and various kinds of promissory notes are purchased through stock brokerage firms who are members of various stock exchanges. For a fee to the brokerage house, the customer authorizes a broker to buy or sell on the stock market. These types defined are:

- * Bonds - A form of a promissory note which says that the owner of the bond has loaned money to the issuer of the bond and that the issuer promises to pay interest and to repay the loan on a specific due

date. Types of bonds are:

- 1) Treasury securities (T-bills, notes, bonds - three months to thirty years;
- 2) Federal National Mortgage Association bonds;
- 3) Federal Land Bank;
- 4) Federal Home Loan Bank;
- 5) U.S. Savings Bonds - Series E (safest, but long-term and low interest;
- 6) Corporate - relatively safe since the company puts up properties it owns as collateral;
- 7) Municipal - a government unit offers the bonds, usually to complete buildings, parks, zoos, etc. (municipal bonds have the advantage of having their interest exempt through federal income taxes).

Bonds usually have low risk and low return. However, because of inflation an investor can actually lose money during the time period of a bond.

- * Stocks⁵⁸ - A stock certificate is a piece of paper that gives its holder the right to a portion of the assets of the issues (company) of the stock. Stockholders are part-owners of the company in which they have invested. This gives them the right to vote at stockholders' meetings.

After interest and taxes, the earnings of a company are what is available to stockholders. Stocks are of two kinds: preferred and common. Both represent a form of ownership or "equity investment." Preferred stock is entitled to fixed dividends before common stock gets paid. Also, when a company is liquidated or goes into bank-

ruptcy, preferred holders are paid first. The real owners are the holders of common stock.

One source clarifies:

If you are willing to assume the risk of being an owner instead of a lender in a company, you are better off with the common. Inflation, plus improved earning through good management, will likely see higher earnings, higher dividends and a higher price for common stock. That means that you would be gaining in numbers of dollars to offset the erosion in purchasing power of each one. You would be doing something to protect yourself against inflation. In the meantime, the prices of the preferred stocks will move up and down only as a reflection of the current bank interest rates, usually within relatively narrow limits.⁵⁹

Blue chips stocks are those of strong companies such as General Motors, IBM, or U.S. Steel. Generally, the stronger the company, the safer the stock.

- * Mutual Funds - These are formed by companies whose entire function is to analyze, watch the market and buy and sell with pooled (mutual) funds. Those representing such companies are professionals. Mutual fund companies manage a number of pools with diversified investments such as: highly conservative, with their money largely in high-rated bonds; to growth funds that specialize in explosive issues with the purpose of increase in market value. In between these extremes are the "income" funds that concentrate on stocks of stable companies which are paying average or better dividends. There are funds geared to cover security, income or growth, the basic idea being to spread one's investment among several companies.

Stock in mutual funds is sold by a prospectus which gives details of companies and their general outlook.

One advantage of mutual funds is that through the pooling of many investors' money the managers are able to buy some of the

high-priced blue-chip stocks that are too expensive for the average investor.⁶⁰

- * Annuities - The purpose of an annuity is to make sure you, or whoever the annuity is for, have income at a specified time. Its death benefits are negligible. The income from an annuity will not reduce your income from Social Security. The annuity paying the most for one's investment is generally considered to be a straight-life annuity—it pays an income to you for life (at designated time you are to begin--such as 65) and stops when you die.⁶¹

The forms of annuities are:

- 1) Monthly basis payment;
- 2) Lump sum at a specific time;
- 3) Pay at time of purchase;
- 4) Pay in the future - designated time;
- 5) Some don't pay until after death of annuitant;
- 6) Beneficiary may receive balance after death of annuitant if plan is so designed.
- 7) Some pay two or more persons and decrease in payments if one annuitant expires.

Investment counselor Lorraine L. Blair in her well-written book, Answers To Your Everyday Money Questions was asked "Can you give me some simple rules for successful investing, particularly stocks, securities, and mutual funds?" She listed twenty answers, some of which follow.

- * Determine whether you are an investor or a speculator, and make your investment judgments accordingly.
- * Select your investment advisor carefully. Consult only someone who has knowledge, experience, and integrity--someone you can trust.
- * Read the financial and business pages of newspapers and magazines

regularly.

- * Select companies clear and understandable financial statements at least once a year--preferably every quarter.
- * Keep in touch by correspondence with companies in which you have invested. Ask them to explain items you do not understand or that do not satisfy you.
- * Attend stockholders' meetings whenever you can.
- * Consider the type, experience, and reputation of the people who manage the company in which you are going to invest.
- * First decide what industry has the greatest potential growth. Then compare the performance records of various companies in that industry.
- * Give careful thought to the salability of your holdings.
- * Don't buy unknown securities.
- * Don't invest more than a small part of your money in promotional enterprises.⁶²

In a well-written financial planning article entitled "Seven Serious Mistakes With Your Money," Stephen W. Lewis notes,

Everybody stumbles into financial mistakes—some minor and easily corrected, others so horrendous and irreparable that they make you want to cry... The real tragedy is that with a little forethought, anybody can head off serious mistakes.⁶³

Rewards come in different ways. Morton Yarmon in Invest Smartly lists four.

- 1) Interest - This is money paid at a specified rate for the use of money that is to be returned.
- 2) Dividends - These are shares in the profit, and are what you receive when you own preferred or common stocks, if there is a profit.
- 3) Stock dividends - Sometimes a dividend will not be in cash but in additional stocks where stock has been authorized but not issued. This is not a stock split. A stock split breaks up each single

share into two or more shares.

- 4) Rights and warrants - When the corporation in which you are a stockholder wishes to issue more stock, the law in some states says that it must offer this new stock to its current stockholders in proportion to the percentage they already own of the company. This allows you to keep the same proportion of control as you had before the new shares were issues.⁶³

In closing this section on savings and investments, Frank Cox gives sagacious advice to young families which I hold is wise for any investor, regardless of age. He says:

The young family should consider diversified investment rather than place all of their capital into one venture. For example, in the stock market, the mutual fund is safer than the single stock since it represents a widely diversified holding of stocks. Before considering any investment, however, the family should be sure they have enough insurance to have a basic security.⁶⁵

Back to sermonizing as this section is concluded: Family needs should never be sacrificed (real essentials) for the purpose of savings, and/or other investments. Luke 12:21 adjures, "Yes, every man is a fool who gets rich on earth but not in heaven" (TLB). In other words, we cannot get away from God's stewardship principles. Whatever we do or earn must be to His glory and for His greater good, not ours. Amen!

Wills

As I am writing this, I reflect on the visit I made with my mother to an attorney of her choice to draw up her will. Mother is seventy-seven. A few weeks ago, she and I were discussing her possessions and what she wanted to do with them upon her passing. Hence, we both deemed it important to have a will constructed. Following our session with the attorney, my mother stated "she had a real peace about it."

However, Jack Philpepper didn't have peace. He put his house in his wife's name and not long afterwards she died unexpectedly. They had

no children and his state law decreed that a good portion of her estate, including his house, go to her closest blood relative, a ne'er-do-well brother with whom Jack had long feuded.

Consider Phil Macdade. He was killed instantly in a car crash but his wife, Hazel, riding with him lived three hours longer before she died. They had no children, and because Hazel outlived Phil all of his portion of their joint property and possessions first passed on to Hazel and then from her estate to her nearest relatives. Nothing went to Phil's widowed sister and her children whose welfare had concerned him and whom he had been helping to support. They were left out in the cold.

The above two examples are given by Art Watkins in Dollars and Sense. He writes of three common myths about wills:

One, the mistaken belief that a surviving husband or wife always will automatically receive everything one owns. Myth #2, those who believe that their assets are so small that a will is unnecessary (there is considerable value in personal possessions: car, bank balances, pension and profit-sharing funds, household furnishings and life insurance). The third myth is that making out a will is associated with the idea of death, which is not easy to contemplate.⁶⁶

Schlager reveals some irony when she writes:

The average man spends more than 11,000 days of his life working to make money. But he thinks it's a waste of time to take off one day to make a will so that his family will be provided for when he dies. The average woman spends an untold number of days of her life working but fewer women than men have wills... A study in the San Francisco area showed that seven out of every eight adults died without a valid will (dying intestate).⁶⁷

Parents will give minor children every advantage they're able to give but leave their entire future to chance by not making a will. They should make both financial provisions and name a guardian to look after the youngsters' welfare.⁶⁸

Remember, a will is not a will unless it's written properly, which requires strict adherence to the laws of one's state. Furthermore, a will is the only real document assuring that money, property,

and other personal possessions will be distributed as the person desires. Watkins admonishes:

It's how to minimize what could be stiff court expenses and estate settlement charges and also to prevent such things as taxes from taking an overlarge bite from one's estate... The cold statistics say that more than eight out of ten wives out live their husbands, which puts top-priority importance on a married man having a will.⁶⁹

What should be considered in having a will prepared? One may dispose of one's property as one deems with the notable exception that one may not disinherit his or her mate. The following are some essentials in will preparation with the general outline by Louis Kutner:

1. The manner (to whom and what) of distribution of estate assets—the inheritance line generally is spouse, children, grandchildren, parents, nieces and nephews, cousins, etc. Important assets usually deemed essential are: cash on hand and in bank, personal articles (auto, boat, jewelry, heirlooms), objets d'art and other personal belongings, personal life insurance, real estate, securities (stocks, bonds, etc.), business interests (sole proprietorship, partnership interest, stock in a closed corporation, contracts, franchises, etc.), miscellaneous: professional accounts receivable, commissions and salary due, savings accounts, pension fund sharing, and profit sharing. Note: Kutner points out that certain property is not included in the general assets of an estate, i.e., an insurance policy payable to a specified beneficiary and not the testator's estate, U.S. bonds held in the name of one person and payable on death to another, property owned by two persons as joint tenants with right of survivorship goes to the survivor, exempt property which has been designatedly set aside and not distributed as part of the estate.

2. Special instructions - There should be explicit instructions for the following:

- paying expenses of the deceased's last illness as well as mortuary and burial expenses
- liquidating debts
- specific requests of personal belongings (guns, heirlooms, cars, collections, etc.)
- cash bequests to individuals, charities, churches, institutions, foundations, etc.
- handling of real estate (in state and out since state laws vary on this matter)
- creation of trusts.

3. Designation of executor (person authorized to collect and distribute the assets); otherwise the court will appoint an administrator, not named in will. The executor should have time to handle the business of the estate and be trustworthy and be business minded.

Kutner gives a final touch to the pertinent outline above, by adding:

The will should be carefully written and preferable drawn up by an attorney. Be sure that it expresses accurately how the testator wishes to dispose of the property. For instance, if he/she has both natural and adopted children and desires them to equally share the property, it should be stated precisely.⁷⁰

Many more relevant things could be included in preparing a will, but the above contains the essentials.⁷¹ Have you prepared one?

It should be noted that complications in inheritance can arise around more than one marriage, children from more than one union, step-children, etc. This is why it is imperative to "spell out" exactly "who should inherit what." Schlayer notes another complication around

inheritance:

One young woman who came for counseling told me her husband had just learned from his attorney that in case both he and she died in a common disaster, since they were childless, his brothers would inherit their property. His parents would receive nothing although they were in need. The couple quickly had a will drawn up to protect the older people.⁷²

It's good stewardship to make a will! You owe it to yourself to leave things in order for the security of your loved ones. These final suggestions are made in the interest of godly stewardship:

- * Get a will and have it drawn up legally. Do not leave your heirs intestate (one who dies without a will).
- * Keep your will up-to-date. It generally requires revision when you move to another state; when one or both witnesses die (two witnesses are required in most states; some require three); whenever there is a change in family status for the one making the will, a close relative, or a beneficiary; also due to changes in state laws which can occur at anytime.
- * Don't rely on a do-it-yourself will. **MAKE A VALID WILL!**

CHAPTER SIX END NOTES

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3. E. E. LeMasters, Modern Courtship and Marriage (New York: The MacMillan Company, 1957), p. 422.
4. Frank D. Cox, Human Intimacy: Marriage, The Family and Its Meaning (St. Paul: West Publishing Company, 1978), p. 179.
5. Landis and Landis, op. cit., p. 327.
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19. Information about voluntary and involuntary petitions plus explanations of the 1978 Bankruptcy Reform Act of 1978 is found in Ronald A. Anderson et al., Business Law, Eleventh Edition (Cincinnati: South-Western Publishing Co., 1981), pp. 519-520.
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27. Ibid., p. 14-16.
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29. Ralph H. Wherry and Monroe Newman, Insurance and Risk (New York: Holt, Rinhart and Winston, 1964), p. 2.

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35. Landis and Landis, op. cit., p. 342.
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39. Ibid., p. 26.
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42. Ibid., p. 20-21.
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44. Parenthetical statement mine.
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49. The Economic Recovery Act summary is from Samuel H. Murray, "New Reasons To Save and Invest" Nation's Business, October 1981, Vol. 69, No. 10, p. 86. Other tax advantages (not necessarily savings plans) are discussed also, p. 19.

50. A meaningful investment yielding chart (although it will fluctuate year-to-year--it gives basic information) is in "Where To Invest Your Money Now" U.S. News and World Report, March 23, 1981, Vol. X0, No. 11, pp. 77-78.
51. See Michael Thoryn, "IRA's Are Off To A Running Start" Nation's Business, June 1982, Vol. 70, No. 6, pp. 49-52.
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56. Rogers, op. cit., p. 187.
57. The outline of types of investments come from Cox, op, cit., pp. 188-191.
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59. Mary Elizabeth Schlayer with Marilyn H. Cooley, How To Be A Financially Secure Woman (New York: Rawson Associates Publishers, Inc., 1978), p. 59.
60. Ibid., p. 63.
61. Ibid., p. 101.
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63. Stephen W. Lewis, "Seven Serious Mistakes With Your Money" Money, November 1981, Vol. 10, No. 11, pp. 101-104.
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65. Cox, op. cit., p. 191.
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67. Gustave & Alice Simons give a thorough explanation of "dying intestate" in Money and Women (previously cited). They say, "Dying without a will means that the next of kin must go before the probate judge (or surrogate), who is obliged by law to appoint an administrator." p. 161.
68. Schlayer, op. cit., pp. 225-226.
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70. Much of the material on will preparation suggestions comes from Luis Kutner, The Intelligent Woman's Guide To future Security (New York: Dodd, Mead and Company, 1970), outline pp. 8-10, with block quote, p. 10.
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72. Ibid., p. 228.

Chapter Seven

TOPIC SEVEN: THE SEXUAL RELATIONSHIP

LET'S SET IT STRAIGHT right from the beginning; God started it all when he made woman different from man (Genesis 2). God invented sex! Earlier (in chapters 2 and 3), it was more than mildly suggested that sexual attitudes are largely formed in childhood. Parents who have a healthy and wholesome approach to sex are aware that a positive physical relationship will honor and reinforce their love. They pass on these sound attitudes to their offspring. Harmony and unity growing out of healthy love between parents warms the home. That is parental modeling at its best.

Conversely, couples who are poorly adjusted sexually are often too guilt-ridden and ashamed to admit to themselves that they have a sexual problem. So what do they do? Often they argue and quarrel about other matters, some of them highly insignificant or "picky" things. For example, she faultfinds him in front of the children because he doesn't properly hold his fork while eating or he leaves his clothes scattered about the living room. He criticizes her family (his in-laws) and grumbles that she doesn't spend "his" money wisely. Granted, such bickering and faultfinding can have other roots (finances, in-laws, value differences, etc.), but disharmony can retard marital communications and satisfaction.

Who suffers? The entire family feels the pain and anguish of constant bickering and disagreements between parents. Children who are

raised in homes where affection between the parents is lacking often bring to their own marriages the same lack. Because children are impressionable, what they see modeled daily by their parents around healthy affection and romance (including mutual consideration and courtesy), they will tend to emulate in dating and marriage. A healthy attitude towards sex by parents usually sets the tone for family caring and love. Healthy sex respects personhood.

Some children grow up in families where sex is never mentioned, let alone discussed. Children in such situations get the idea there must be something extremely wrong with physical love. An inhibited and constrained parent who is unable to deal with sexual discussion with a child bears the marks of being so emotionally crippled that the child must seek advice and guidance elsewhere. Other parents have talked to their children about sex in negative and repulsive terms. One such young married woman with whom I counseled told me her mother and grandmother had taken her into the bathroom when the girl was about fourteen giving her a stern lecture that all men were sexual animals, sex was dirty, and the only time a woman should have sex is to propagate a baby. It wasn't surprising that my counseling with her was around a poor sexual relationship with her husband.

The other side of the coin must be examined. Too free an approach to sex can foster desires and seductions within a family which can be harmful. I am referring to "sexual instruction" so explicit as to border on incest. This is not a healthy approach either.

Blessed is the child whose parents generate the understanding that sex is one of God's most generous gifts. As you read this material, it may be difficult for you to deal with memories from your child-

hood concerning unhealthy concepts learned about sex. It's not too late to replace faulty notions with sound principles concerning sexual attitudes.

What and Why?

We were born with sex drives as surely as we inherited other drives: hunger, thirst and air for breathing. God intended sex to be pleasurable,¹ exciting, fulfilling, and replete with reward. However, all the things God intended it to be can occur only if it is facilitated properly. I remember working for a wealthy wheat farmer who bought a brand new car, took the doors off of it, and used it as a field car to drive around his thousands of acres. To a college student who would have given his "eye teeth" for such a car, such action by the farmer was gross wastefulness, a wanton disregard for something to be treated with respect and appreciation. Using sex wrongly is also profligation, or a type of waste that is inconsiderate and unprincipled.

God designed the sex act to be a rapturously enjoyable experience because he desired the human race to multiply. So, indeed, the primary purpose of sex is to perpetuate the human race. However, God could have made the procreation process more perfunctory and far less pleasurable. But He made it a potentially exciting and fulfilling experience.²

Considered as a purely physical act, sex does not contribute much to emotional happiness. As many experts have observed: sex and love are used interchangeably. In fact, the sex act itself is often referred to as "making love." But the act is not always done in tenderness and mutual respect in sharing. Therefore, used as a selfish experience in gratification, with no particular concern for the other person,

the act is not love-making; it is sex-making. Apart from the fact that sex outside of marriage is identified as adultery by God, and forbidden; it is also shallow, hollow, and unrewarding for both partners. Why? The motivation for off-limits sex is to get or take--not to give.

Ann Landers wrote a book several years ago entitled Talks-To Teen-Agers-About-Sex. In it she makes clear:

Sex cannot be separated from the total personality. The mature person fortunate enough to have a generally healthy attitude toward his fellow human beings will probably have a healthy sex life. The person who has difficulty adjusting to new situations, who cannot get along with neighbors, bosses or colleagues, who is fearful, suspicious, selfish, demanding, timid or domineering, will bring his personality problem to the bedroom.³

The forceful, driving, aggressively-ambitious man who operates by exploitation with friends, in business, and in games will be most likely to manifest these same characteristics in his sex life.

By the same token, a woman can use sex as a destructive force. In other words, she can withhold herself from her husband until, in a moment of gratuity for her love-making, she can get something for her effort. This is abuse of sex. Eric Berne and other transactional analysts see it as a form of trading-stamp exchange behavior.⁴ Thus, people who are considerate, generous, unselfish and understanding in their interpersonal relations will more than likely manifest the same attitudes and characteristics in their sexual relationship.

Love and sex must be blended. Love is emotional (feelings), physical (touching), and spiritual (uplifting and meaningful interaction—an act ordained by God in a marital relationship), while sex is purely physical. So, the blending in the sexual act⁵ must be a touching of minds, souls, emotions and bodies if the experience is to be rendered fulfilling, meaningful and uplifting. Generally, those who

involve themselves in sex for physical stimulation only get what they counted on, and not the emotional and spiritual dimensions. After the fleeting time of bodily exchange, they are often prone to feel empty and used.

Love and sex, properly blended in marriage, can be the embodiment of communication in its most complete and selfless form. This blended unity frees mates from their prison of aloneness and allows them to be amalgamated in caring and giving to each other.

Basically, the "what" of sex is that it is used for reproduction, human pleasure in marriage, and love. To be honest, it is important to recognize that human beings have used sex for additional reasons: biological and/or emotional release, to possess another person, gain status, violence (rape), and even as a business (prostitution). So, although the first three are the most important in this writing, the others cannot be overlooked. It is obvious that sex is many things to human beings.

The "why" of sex is that a mutually satisfactory sexual relationship is a basic factor contributing to happiness in marriage. As it has been mentioned already, since sexual intercourse is the most intimately cooperative activity of marriage, some partners may have coitus less frequently if antagonism occurs between them. If they are in disagreement over other matters, one or the other may reject the spouse's sexual advances, with the outcome that other conflicts become exaggerated.

It should be pointed out, however, that in a marriage where sexual adjustment is poor, the relationship can endure because of the strength of other bonds. Sharing of interests in children, relatives,

friends, recreation, social contacts, religion, jobs, and in many aspects of daily living all contribute to a positive marriage.

Because biological urges force couples to focus on their sexual relationship, it is often the focal point of marital tension. In some ways it can be likened to hunger, both need to be satisfied. Landis and Landis point out the sameness and difference of sexual satisfaction and hunger. They note:

It (sexual satisfaction) seeks periodic satisfaction of needs, and these periodic needs make more specific requirements of the other person than do other physical needs. Hunger can be satisfied with no great difficulty if the partner responsible for cooking dinner is too tired or too busy or even if one just neglects to get a meal. A hungry spouse can raid the refrigerator. A man can say, "She can't cook, but I love her and we don't go hungry." But with sexual intercourse it is different. There is no acceptable detour by which needs can be met habitually if the mate is too busy, too tired, absent, or uninterested.⁶

How?

Although "how" involves style, position and technique, it certainly exceeds these. All these terms seem to suggest a mechanical operation: typologies and methodologies. If anything, sex should not be mechanical. That is not to imply that it should always be a five-star performance (this will be discussed later), but it should not be something done by the numbers, or by rote.

Amazingly, in a field where so much has been written, my counseling experience reveals couples having a lack of good basic sex education prior to marriage. Good, wholesome, sex education should include:

- 1) a reasonably clear perception of human reproduction and of the various types of birth control (contraception);
- 2) basic facts about the structure and nomenclature of the male and female sex organs, and the rudiments of sexual functioning;

- 3) some understanding of the basic psychological differences between the sexes in attitudes, responses, and emotional manifestations;
- 4) a spiritual understanding that the body is a temple of God engendering respect, but not false prudery.

Basic to the "how" of the sexual relationship in marriage is to "put the emphasis always on sex as experience rather than on performance."⁷ Because we are living in an era of new knowledge of sexual response, people run the risk of becoming perturbed if they fall short of certain standards of performance. This, then, can lead to accusations, innuendos, and judgments by each other in terms of whether standards were reached. "Doing a performance" has taken much of the exhilaration, excitement and natural joy out of sex and turned it into a mechanical work encounter. As David Mace so aptly points out,

When we turn sex into work and effort, it may respond by refusing to cooperate. At the root of nearly all the so-called psychosexual difficulties is the association of anxiety with sexual performance.⁸

The sexual relationship is the supreme demonstration of marital love, and a caring and sharing couple are not confined by rules in their physical expression except their own morality and spiritual convictions. An anonymous physician once commented, "Whatever is physiologically sound is also ethically right." I must add that each should feel morally and spiritually "right" about their expression (manner), but make sure the spiritual is the Holy Spirit, not mother's "old tapes running."

Alluding to technique or style begs the question: "does position style make any difference in sexual satisfaction?" One aspect of marriage is that it is an art. Where better to consider it so than in the physical act? Therefore, coital⁹ positions can affect the

caliber and vigor of the sexual response. Ignorance and ineptness concerning the postures suitable for sexual consummation are two of the persistent causes of both physical and emotional discomfort in sexual adjustment. To go into all the styles, positions and techniques of the sexual experience would be superfluous and crass. But, there are some basic types which warrant consideration.

- * Face-to-face = This is the standard position for the marriage act. The woman lies on her back with her thighs separated and her knees bent and/or raised towards her. The man's upper body rests lightly upon her in the anterior (or front) position. In order to not "crush" his wife, a husband should support himself on his knees and one or both elbows or hands. Usually in this position, particularly when the woman bends her knees and raises her thighs, entrance can be accomplished easily affording close contact of the male and female sexual organs.

When the thighs and legs are straight, the sloping of the pelvis tends to cause the vagina to point downwards. At the same time, the male organ is elevated during erection making entry difficult. But as the writers of A Marriage Manual point out,

When the woman flexes her knees and separates her thighs, however, the entrance to the vagina is tilted upward, and at the same time it may be slightly opened, so that penetration can be accomplished with greater ease.¹⁰

It may even be advisable to place a pillow under the wife's hips to increase the tilt angle of the pelvis. This allows for deeper vaginal penetration and closer contact thereby increasing the sexual stimulation of the couple.

- * Side position = The woman lies on her side, with her knees drawn up and thighs apart, while her mate lies facing her, resting between

her legs. If the husband lies on his right side he raises his right thigh, and the wife rests upon it. She then places her right leg over his body (this can be reversed). The side position can be readily accomplished and many mates find it very convenient and comfortable.

- * Woman in superior position = In this position the man lies flat on his back, with his thighs together, while the woman kneels or squats across him. In this position the woman can assume some of the motion since she is above. If the husband raises his knees somewhat to support his wife's hips and thighs, she can bend over and towards his upper body allowing closer contact for touching. This position allows for deeper penetration and maximal organ contact.
- * Sitting = This can be assumed with the man sitting on the edge of a bed or chair, while the woman sits astride his thighs facing him. Although this can be somewhat uncomfortable, some couples find it very stimulating. Particularly when a chair is used, the height must be suitable for the woman so she can support her weight on her feet. This position allows free use of the hands for caressing and manual stimulation of each other.
- * Standing = When there is not a great disproportionate height between mates, it is quite possible to bring about entrance while facing each other. In this position, the man must have a good erection and the woman must place her feet apart and open her thighs. Some couples find this technique very good after showering together and when they are still in the bathroom.
- * Rear, or back entry = Common to all animals except man, the male is behind the female. In this position the woman lies on her side with

her back to her husband. Or, she may be in the kneeling face downward position with her elbows and chest resting on the bed, with the man kneeling behind her. Other than offering variety, this posture does not provide any specific advantage other than the man has his hands free for manual stimulation of the woman. On the negative side, it does not allow much penetration.

- * Cross, or scissors = Although not allowing a face-to-face contact, this position offers at least two advantages: the ease of doing it, and neither person bears any major part of the mate's weight. The woman lies on her back while the man lies on his side at right angles to his wife's body and below her raised thighs, which rest on his hips. This position allows touching of the vulva and clitoris by the male, offering increased stimulation of the female. Another decided advantage of the cross position is during pregnancy when no undue weight should press on the wife's abdomen.

The positions described are basic ones.¹¹ Some sources describe many postures, making for sexual variety. As one author explains:

It is conceivable that male and female gymnasts might effect sexual union in a wide variety of postures, even while standing on their heads. There is a distinct difference between body positions during coitus (that is, the actual relation of one body to the other) and where the two bodies may be (as being in bed, across bed or table, sitting on a chair or standing up). Since each individual has only one front and one back and can only lie, sit, stand, or kneel, the fundamental possibilities in this regard are definitely limited.¹²

Above all, a couple should allow creativity and spontaneity in their sexual relationship regardless of position. This will aid them in adopting the styles which prove most enjoyable, satisfactory and comfortable to them, as well as allowing varied modes of intercourse in accordance with their changing needs, desires, attitudes and energy level.

Boredom can result if there is no sexual variation. A couple, both college graduates, had been married for fifteen years. They informed their counselor that during those years they had never engaged in sexual relations other than in a single position, and always in bed, at night, with the lights out. Is it really any wonder they told their counselor of being bored with sex? However the question can be asked: can there be too much variety in the sexual relationship? For instance, should oral-genital relations be a necessity for satisfactory love-making? The answer is, "no," not a necessity, but the key lies in both mates developing attitudes of mutual respect, mutual giving of self, and freedom to fulfill each other with respect to their moral values and spiritual checkings.

Joseph and Lois Bird advise:

Love-making should never be a mechanical series of acts, and we can assume that if a husband and wife have both been reared in atmospheres of emotional freedom and healthy sexual attitudes, their love making will never be mechanical, nor will they need instruction in the art of sexual love.¹³

Sexual Response

For both men and women, the sexual response consists of four phases: excitement, plateau, orgasmic, and revolution.¹⁴ Important to note is that the responses in all the stages for both sexes are usually independent of the manner of stimulation that produces them (manual or penile).

The female response (by phases):

- * excitement - this arousal phase may last from a few minutes to several hours.
 - breasts swell with blood
 - nipples may become erect

- skin may flush
 - may be general muscle contraction in the thighs, back, abdomen, and throughout the body
 - the clitoris becomes engorged with blood
 - the vagina walls begin to sweat a lubricating fluid facilitating the entrance of the penis
 - the inner portion of the vagina balloons (increasing in size), and the uterus may have irregular contractions
 - the labia minora (inner lips) increase in size
 - blood pressure, breathing, and heart rate—all increase
- * plateau - this phase lasts only from a few seconds to about three or four minutes.
- tumescence (blood engorging) and sex flush reach their apex
 - muscle tension increases
 - woman becomes absorbed physically and emotionally "with the move towards climax"
 - the clitoris withdraws beneath its protective covering (hood) with stimulation being indirect—which can still be effective and less uncomfortable (direct and continued stimulation may cause discomfiture)
 - muscle rigidity reaches its peak as shown by the facial grimace, rigid neck, arched back, and tense buttocks and thighs
 - the labia minora (inner lips) change color: pink to bright red for a woman who has not borne a child; pink to deep wine for a mother
 - blood accumulates in the arteries and veins around the vagina, uterus, and other pelvic areas

- pelvic congestion is relieved by the orgasmic phase
- * orgasm - the third phase is generally the most pleasurable
 - most of the heightened neuromuscular tension is discharged in three to ten seconds
 - orgasm is so all-absorbing and all-pervasive that most other sensories are temporarily suspended (awareness)
 - the vaginal muscles (in lower area of the vagina) contract against the engorged veins that surround that part of the vagina and force the blood out of them, thus creating orgasm
- * resolution - the body tends to return to its usual prestimulated condition within ten to fifteen minutes. If orgasm does not occur, resolution can take up to several hours. The cycle can be repeated in women following resolution. Multiple orgasms can occur if stimulation is repeated and continued.

The male response:

- * Interestingly, the four stages of the female cycle are much the same for the male with some additions.
 - most noticeable, is that during the excitement phase, the male organ becomes engorged with blood, causing erection. Then, too, the sperm begin their travel from the epididymis (back of the testes) to the penis
 - in the orgasmic phase, orgasm takes place by the ejaculation of the semen (a whitish fluid containing reproductive sperm) through the penis
 - in the resolution phase, loss of erection usually occurs rather quickly
 - unlike the female, who can have repeated orgasms, the male

usually has a recovery period during which he cannot be sexually stimulated--this quiet period may be for a few minutes or several hours depending on such conditions as age, health, desire and time

Normally, a satisfactory sexual experience between husband and wife should leave each with a sense of "at ease." The marriage act should be followed by an afterglow, a feeling of contentment, joy, relaxation, and well-being should be present. This "afterglow" is an important part of a couple's sex union, and is really the euphoric climax of the act. When a couple are physically, emotionally, mentally, and spiritually in tune, the epilogue to the sex act, "the coming down" aspect, should note a sense of intimacy and unity.

When

Any experience, including sex, is enjoyed more if a couple are rested and feeling good emotionally and physically when engaging in it. One of the great deterrents in the sexual relationship is when one or both of the marital partners is/are exhausted. Therefore, timing is important for the marriage act.

A study done several years ago revealed that men are most sexually ready between four and eight in the morning. Interesting enough, this is not a prime time for women. Most women I have discussed this with in counseling inform me they dislike being aroused from heavy sleep for a sexual response. This seems to correlate highly with the rate of sexual arousal. Most experts agree that it takes a woman from seven to fifteen minutes to become sexually excited (aroused). Most males can become instantly aroused. If a man awakens with an erection and immediately awakens his mate, she may be very emphatic in her response, "No, I

don't want to do anything, now!"

Likewise, if a couple go to bed at different times, this can impede one very obvious time together for a sexual relationship. If the husband makes a rule of retiring after his wife and she is asleep when he comes to bed, a sexual overture on his part may not be received very "harmoniously" by her. On the other hand, sometimes a wife delays going to bed after her husband to prevent a sexual advance. In both cases, personal needs may be interfering with their mutual needs. Consciously, or unconsciously, the "going to bed at a different time" for such a couple may be "being used" as a control, getting back, or hostility tool in their marriage.

Women do not usually enjoy a sexual relationship at a time when children are "up and around." Sometimes men seem to be oblivious to that innateness in women. This is why many women have told me they enjoy those times when the sexual relationship occurs at a retreat, "away from the kids" week-end, or on that rare week or two weeks of vacation when the children are with the grandparents or other responsible child-caring people. In other words, women seemingly have a stronger concern about children "accidentally" discovering the parents having intimacy than do men.

Recently, I have been counseling with a very fine, young, Christian couple. They have two pre-schoolers. The man is in the insurance business and works many after hours. The wife, a homemaker, is a night person. She does her "recovery" from a day of wrestling the kids late at night. Her husband, although he works some evenings, is a person who requires eight or more hours of sleep. When he comes home from a hard day of work (with a tacked on evening here and there), he is

ready to go to bed. That's generally when she wants to repair her psyche. He goes to bed; she stays up. Consequently, although they both enjoy the sexual relationship, finding time is the key matter.

In counseling with them, we have talked a great deal about how to mutually deal in the area of conflicts. Much emphasis has been given to compromise and cooperation in working out several of their "little conflict areas." By the way, this couple has a good marriage. They came to me for a "mild overhaul." They desire a better marriage. It's always a delight to a counselor not to be working frantically on "saving" a marriage but helping a couple who sincerely want their marriage to be better.

This couple decided to do some real problem-solving in their sexual relationship. He is now staying up with her a night or two, and she goes to bed a couple of nights at the same time he does. Within a matter of two or three weeks, the "when" in their sexual relationship improved considerably. Like other situations, they have had to deliberately work at meeting each other's needs.

Clark Swain in his book Enriching Your Marriage suggests that a couple can enrich their sex life by giving it a high enough priority for it to occasionally be "number one" over other activities. He thinks it would be wise for them to arrange a "sex date" with each other and rendezvous at home, a hotel, or vacation resort. Money, time, and other factors may prevent this except for a rare occasion, therefore, it is important for a couple to work out the "when" of their relationship. It's a matter of positive, healthy communication.

Swain cites in his book the woman in the audience of Phil Donahue's TV show who complained to sex consultant Helen Singer Kaplan

that her block to a good sex life "is five teen-agers." Dr. Kaplan replied to her:

It's a matter of priorities. I am sure that your husband manages to get to work every morning even though he has five kids at home. This is because it is a very high priority. If you make pleasure and intimacy a very high priority in your life, and most of us put it at the bottom, after the shopping, after the house cleaning, after the kids, after everything else. If you make sex a conscious high priority you probably will manage to have room in your life for that also.¹⁵

The "when" of this section would not be complete without mentioning specific times when continence, or refraining from the sexual relationship is necessary, or appropriate. The Apostle Paul discusses this briefly in I Corinthians 7:5. The NIV states, "Do not deprive each other except by mutual consent and for a time...then come together again so that Satan will not tempt you because of your lack of self-control."

Swain lists the following times when it may be important for a couple to refrain from the marriage act.

- * Rhythm method - If this is the choice of a couple in family planning, they will need to abstain for approximately eight days of each menstrual cycle, during the wife's most fertile period.
- * Pregnancy - Usually a couple can be sexually active during the wife's pregnancy, but because "carrying a baby" is unique to every woman and her state of health, a physician should be consulted.
- * All the way - There may be times when for various reasons a couple may choose not to have intercourse, but may enjoy sexual love-making. They can still do considerable touching, petting, and caressing.
- * Menopause - There is generally no physical reason for abstinence during this period (late 40's and early 50's), although a husband should be sensitive to his wife's temperamental fluctuations and

give her some space. On the other hand, after the menopause, a woman can be sexually freer, if for no other reason than confidence in not becoming pregnant.¹⁶

Where

The bedroom can be a symbol of warmth or of cold. Going to it for rest and sleep can be unpleasant if it becomes a battleground. The more pleasant the relationship is overall, the greater the pleasure is in the bedroom for the couple, assuming no severe physical problems.

Three reminders about housing and the marital bedroom follow.

- 1) A couple newly married who move in with parents for convenience or to save money may do so, but they will endanger their sexual and marital relationship.
- 2) A husband and wife with youngsters who buy or rent a small house (perhaps with one bedroom) will save in their financial budget but will sacrifice their intimate needs.
- 3) Some couples provide separate bedrooms for their children but do not take the precaution of providing a lock for their own bedroom. This is a must for privacy.

Basically, the time (when) and the place (where) for sexual love-making for a married couple should express their changing moods, tempos, and variations which occur in their lives. There should be ample room for spontaneity. The bedroom in a couple's home is obviously the most convenient the majority of the time. However, a bedroom in a variety of other settings can offer romantic interludes. The marriage act is private therefore doing it without concern for the accidental or purposeful intrusion of others should be of prime consideration. Only the careless and crass would perform sexually where others might

discover them.

A Christian man should so highly regard his wife as to act discreetly in choosing where to have a sexual relationship. This is not to suggest that a tent on a camping trip, or a bunk in a camper could not take the place of their bedroom at home. Other intriguing places can be suggested: a private room on a yacht, a stateroom on a cruising ship, a tightly curtained van, or an enclosed Conestoga wagon.

Yes, variety is important, but so is discretion. Avoid embarrassing your wife or husband, or putting either in danger of deviant or malcontent intruders. Spontaneity, coupled with safety first!

How Often

Many experts feel it is absurd to attach a number to "how often" intercourse should occur in a week or month.¹⁷ If there is such a thing as an average figure for all age groups combined, the consensus seems to be two times a week for healthy couples. The major factors influencing frequency are age, degree of mutual happiness attained in the marriage act, health, temperament, and setting.

In counseling couples in marriage, it is not uncommon to hear one partner complaining of "too often" and the other saying "not often enough." Although it is common to think of wives preferring sexual intercourse less often than their husbands, the dissatisfaction with infrequency is heard with regularity from wives also.

Much is said from couples about sexual incompatibility, of sexual drive differences, and of a mate being oversexed or a "sexual animal" while the other is undersexed and a "cold fish." The Birds write:

But with very rare exceptions (such as a physical condition

severely impairing function of the endocrine system), this is without foundation. Not that couples don't differ in their desired frequency. They do. But it seldom has anything to do with differences in physical drive.¹⁸

In dealing with the "how often" question, the determining factor should be one closely related to the desires and capacities of the mates. Fishbein and Burgess give the following principles:

- * Intercourse should be enjoyed as often as both the husband and the wife desire it.
- * It should be an invigorating experience leading to a state of relaxation, satisfaction, or exhilaration which is conducive to sound sleep or peace with the world as determined by the time of day.
- * Due consideration must be given to the matter of childbearing in the determination of frequency and methods to be used.¹⁹

When the husband and wife are quite equated in their sexual desires the matter of frequency is obviously much easier than when one is quite cold and the other warm. In the latter situation, great patience, understanding and tenderness are needed if a satisfactory arrangement is to be expected.

When the sexual demands of a spouse are so excessive as to cause the other to be always defensive or fearful, underlying reasons must be examined. He or she may be revealing fears of sexual inadequacy, faulty sexual education, or something from the past (child molesting, rape, or imprinting of repeated talk of sex being dirty) which is impairing a normal, or healthy relationship. Counseling may be needed.

From my counseling experience, it is generally the husband who is more likely to be excessive in sexual frequency. At marriage retreats I have often asked the men how often they would "like to"

engage in the marriage act monthly. Numbers like "25," "22," "20," and "18" are heard frequently. Women on the other hand, start with "12" and work downward. In other words, the frequency ratio "desired" is 2 or $2\frac{1}{2}$ to 1.

What can a conscientious and caring wife do to take care of such a situation other than make a martyr of herself? There is generally much she can do if she loves her husband and desires to please him. Remember this, sexual intercourse exhausts a wife only when she is active--either positively or negatively. There are times when she can passively engage herself in the act without tiring herself. It is her privilege in such a situation to encourage him to move along in the act to climax. Other requests might be: lessen considerably the time of foreplay; use of a lubricant; or ask him to be responsible for the contraceptive—if one is used. Of even greater importance is this advice:

She should not pity herself and pout about it, but should cooperate to the extent that is necessary for the quick attainment of the relaxation that he may greatly need. How great must be the appreciation of a husband whose wife, observing his unrest, suggests or gladly acquiesces to a short act of intercourse which will ease his tension and permit him to get the sleep which he needs...It is of such things that happiness in marriage is made. Intercourse with a passive wife may not seem exciting, but when it makes a man love the good helpmate by his side and adds to his appreciation of the unselfishness and love she bears him, it serves a purpose which is precious indeed.²⁰

When all is said and done, there is obviously only one reasonable answer to the query, "how often should we have intercourse?" The answer: as often as you want, or desire, or prefer. The Birds add, "If you are motivated to love, and make your marital act an act of love, your 'norm' will be determined by your desires. You may well be mutually satisfied by intercourse daily—or weekly."²¹

Dysfunctional Problems and Approaches to Treatment

Poor sexual adjustment tends to be in three major classifications:²²

- 1) problems due primarily to a lack of biological and psychological knowledge;
- 2) problems due to social conditioning; and
- 3) problems due to biological or organic factors.

Most difficulties in sexual relationships between husbands and wives are due to social conditioning or lack of knowledge causes.

Today when sexual enlightenment supposedly is widespread, many men and women marry with an immense amount of faulty information regarding the sexual relationship. Unfortunately, the media which should be advancing healthy information tends to distort and misrepresent sex facts.

Besides biological and psychological misleadings, a husband or wife, or both, may bring faulty attitudes to the marriage preventing an establishment of a healthy and positive sexual adjustment. As suggested earlier, some children, perhaps girls more frequently than boys, are still being conditioned to view sex with disgust, fear, and shame.

So, when a husband and wife have sexual difficulties it is often difficult to distinguish between lack of knowledge and social conditioning as a cause. Some of the more common sexual adjustment problems common in marriages are the following. First, the male disturbances will be presented, then, the female.

* Premature ejaculation - This is the most frequent problem area with the male, or at least it is the most common complaint in the area of marital sex. Most experts in the field of sex education and dysfunc-

tion maintain that the average duration of intercourse is from one to five minutes from intromission until the completion of orgasm.

One medical publication states,

Ejaculation is usually accomplished following some thirty to fifty frictional movements, lasting about three minutes. Premature ejaculation is a common potency disorder; erection is attained but ejaculation occurs either prior to penetration of the vagina or within a minute of intromission. This may be only a transient manifestation, without denoting serious pathology in orgasmic potency, or it may be persistent.²³

Another source holds that emotional reactions are the chief cause of premature ejaculation. He notes:

Ejaculation is triggered by a discharge of the autonomic nervous system, the same branch of that system, the sympathetic, which is active in our reactions of fear, rage, and anxiety. Anything, therefore, which touches off fear or anxiety during sexual relations can trigger a premature ejaculation.²⁴

Example: Bill Jones at some time (perhaps the first time) in his sexual relations with his wife, Mary, experiences premature ejaculation. For Bill, the reasons may be a number of things: a long period without sex; anxiety over sexual expertise; or worries about finances, his employment or his health. This "lack of success" may be a very upsetting experience to Bill, particularly so if Mary voices her frustration by way of criticism, disappointment, or leaving the bedroom. So, the next time they engage in love-making Bill begins to worry about failure in the sexual act and, with anxiety stimulating ejaculation, he discharges early again. The cycle: premature ejaculation, anxiety, premature ejaculation, fear, etc. It becomes a cycle difficult to break.

Steps which can be taken by Bill and Mary, and other husbands and wives, when premature ejaculation continues are:

* Increase the frequency of intercourse. If premature ejaculation

occurs after long abstinence (husband being on extended trip or wife recovering from childbirth), examine frequency as the first step.

- * Husband can divert his thoughts to other things while making love. For example, the husband "disengages" thoughts of himself to concentrating on the feelings of his wife and making the act more pleasurable for her. This may serve two ends: controlling the prematurity and increasing "their" growth in sexual love.
- * If it happens only occasionally, husband and wife should recognize that it "isn't the end of things." Should the husband find difficulty in intromission, he can still stimulate his wife manually.
- * The problem might be in foreplay. The wife may need to take the responsibility to let her husband know when she is close to orgasm. He, in turn, will try to bring her to readiness before insertion.
- * More understanding should be gained by both mates in what is apt to stimulate premature ejaculation. Because the most sensitive part of the male organ is the head (glans), ejaculation will usually follow from stimulation of this responsive area. Thus, initial thrust by the penis into the vagina is extremely stimulating to the glans, and repeated deep-penetration movements in the vagina can easily result in ejaculation. Therefore, it is the better part of wisdom for the husband to be less active in thrusting movements following intromission, thus delaying excitation and ejaculation. Then, should they wish to delay climax in order to prolong the pleasure of making love, he can

use more relaxed movements (slight rocking, or gentle side-to-side) to stall ejaculation. Other stimulating devices can be employed by the husband other than penile movement (manual stimulation of the clitoris, nipples and other areas of her body). In the meantime, because of the excitement, the penis can be fully inserted and erect. Such behavior on his part can bring pleasure to his wife without triggering his ejaculation prematurely.²⁵

- * Impotence - The inability to attain or maintain an erection during an attempt at intercourse. It may be a severe problem or it may occur infrequently over a number of years. By the same token, it may be partial or total involving a great many causes.

In a few cases, this problem may be caused by organic (physiological) reasons such as:

- * acute injury to the central nervous system (brain or spinal cord)
- * a variety of diseases: anemia, diabetes, leukemia, or tuberculosis
- * hormonal abnormalities, deficiencies, and/or disorders of the genitourinary system
- * nutritional deficiencies, chronic tiredness, exorbitant drinking, and the growing older process
- * local disorders of the sex organs²⁶

So, a physical examination should be the first order of business. Diet, physical activity, rest and other corrective habits can be helpful in treatment. Most of the time, the physical examination will rule out any organic disturbance. In

the majority of cases, perhaps as high as nine out of ten, impotence is emotionally caused. These are myriad:

- * childhood fixations
- * overattachment to mother
- * fears and anxieties of many kinds
- * emotional conflicts
- * neurotic tendencies
- * cultural and environmental situations
- * childhood sexual education
- * ideas of what the masculine role should be
- * religious and social viewpoints²⁷

All of these have a marked effect on a man's sexual needs and activities and under certain circumstances are prone to cause him to be sexually inert or inadequate.

As far as treatment is concerned, husband (and perhaps the wife) may need to seek professional help (medical or emotional) because of the wide variety of emotional possibilities. Otherwise, they may employ some rational correctives.

- * Understand that impotency should not be overplayed. It is not the end of two people's happiness. Marriage is composed of an overall relationship, not one area. Granted, the ability to perform by the man does involve pride and ego, and it is important to his masculinity, yet it is not "everything." Perhaps the husband must ask himself, "Why am I trying so desperately to succeed?" "Am I afraid of complete failure as a man if I don't succeed in this area?" The wife may need to examine herself around, "Am I hung up on his 'failure' because I think he

doesn't find me sexually attractive?" Both husband and wife need to reexamine their motives and return to rational thinking rather than letting their own self-interests get in their way. Sometimes just thinking and acting more rationally helps to ease anxiety.

- * A second corrective is to take positive steps to break the impotence cycle and reduce the tendency to frantic behavior and anxiety. It is just a law of behavior: each time failure is experienced, it prepares the way for subsequent nonsuccess. For instance, the loss of erection may occur long after he initiates love-making. Usually it is at the point of intromission or even during active intercourse that anxiety overcomes him and doubts of remaining successful flood his mind and trigger a physiological reaction which causes loss of virulency. Behavioral therapists suggest a desensitizing approach if the above is the pattern. The Birds write:

To desensitize the fear and eliminate the 'failure,' it is important that he not attempt to go on with the love-making to the point of coitus after the anxiety starts. If he does, he may be inviting more trouble in the future. The key to the solution is to make love without permitting the fear to inhibit the erection. Simply stated, they should make love in any and all of the ways they find enjoyable and which ordinarily are the preliminaries to coitus—the kisses, embraces, the fondling and caresses. BUT STOP AS SOON AS ANXIETY IS FELT.²⁸

The motive for stopping before anxiety occurs is that failure is defeated. By making love to the point of having anxiety, success can be maintained. In effect, each time the anxiety can be pushed farther away to the point of doing the act without being anxious of loss of potency.

- * Male frigidity - Although this is more frequent in women, it is a

condition which is not uncommonly encountered in men. More often than realized, a wife will complain of her husband's sexual disinterest and apparent lack of erotic desire.²⁹ Such lack may afford her the opportunity to accuse him of loss of affection and cause her to suspect infidelity. But, as one source points out,

In some instances the sexual coldness may indeed be the result of a lack of physical desire for a particular mate, it is more often the expression of an inherently low degree of sexual drive on the part of the man irrespective of the wife he may have.³⁰

The same source explains the difference between male frigidity and impotence.

The sexually frigid man may still be fairly virile during intercourse, and he may be able to function sexually with competence, but he has little sexual appetite, he is content to go for many weeks or many months without sexual gratification. The impotent man may have a very strong and frequent desire, but he cannot achieve a sufficiently firm erection, or else he cannot maintain it long enough to effect penetration.³¹

Basic treatment has to be around both mates understanding that love in marriage is not determined only by sexual relationship. That above all, it should be based on friendship, companionship, and a home. By the same token, professional counseling can help each to find some outlet for expression to each other physically.

I counseled with a woman whose husband had suffered a physical illness which among other things had retarded his sexual interest. Sometimes there would be long periods of incontinence. I had to help her to enjoy these times more than ever, and channel some of her sexual desire into broadening her interests and activities in a compensatory manner.

Female sexual disabilities are basically three: frigidity, orgasm inability, and vaginismus and/or genital spasm.

* Frigidity - A somewhat misleading and misunderstood word, it is an unfortunate term for what is the most widespread sexual problem among women. Absolute and permanent frigidity is rare. A relatively small percentage of women are altogether cold, aloof, and unresponsive. However, research done in the area of sexual response reveals that a significant degree of sexual coolness and lack of response exists among women. A questionnaire by a researcher sent to 1,000 married women resulted in the following findings:

- 1) 62% stated that sexual relations were pleasurable to them;
- 2) 16% claimed they were "neutral" toward sexual union;
- 3) 10% said the act was definitely distasteful to them;
- 4) 12% were doubtful concerning their reactions.

In other words, at least 26% of these married women could be considered sexually unresponsive.³²

For both men and women, the general development and conveyance of the sexual impulse is dependent upon both physiological and psychological factors. Thus, either physical or emotional distresses may affect the desire, interest and intensity of (and for) sex.

Much has been written concerning hormonal influence on a woman's sexual drive. And, although this aspect of her physiological expression is highly important, some loss of sexual desire may be related to disturbances in the functions of the internal glands. but of even more significance is the bearing that social, cultural, and environmental factors play in sexual impulse with women. More than likely a decrease in sexual desire may be caused more from environmental influence than physical or physiological causes.

It would be in error to think of a frigid woman as one who has no sexual feeling or one who experiences pain or even revulsion during intercourse. She may be sexually aroused, and, indeed, may reach orgasm during intercourse. More to the point, it is not so much a deficiency in responsiveness as it is in the lack of ability to rid oneself of "old tapes" which cause immature attitudes, hence blocking sexual fulfillment in marriage. What is more important to grasp here is that frigidity

is more than a symptom or a psychophysical condition. It is a personality dimension, a complex syndrome. Lack of sexual fulfillment is only the psychophysical symptom of the problem."³³

Among the primary causes of frigidity are fear and anxiety. Fear can be myriad: of sex, surrender, pain, bodily harm, pregnancy, rejection, disapproval, or cataclysmic destruction. Many (probably most) of these fears develop during the formation period of childhood and adolescence. In the Marriage Manual we read:

If...a girl is brought up with the idea that the sexual relation is animal-like, degrading the immoral, if she is constantly warned against any physical expression of love, she may grow up with the strong feeling that sex is inherently vulgar, shameful or sinful, and this attitude may not readily change after the wedding. She may become emancipated intellectually (and even spiritually)³⁴ and yet remain emotionally enslaved by her childhood fears and inhibitions.³⁵

Insecurity plays a large part in contributing to frigidity. A wife may worry over finances, her health, her children's health, world conditions, and her own perception of being a wife and/or mother.

She may be bored, have a poor self-image, and spend a considerable amount of time "stewing" over the future rather than dealing with the present.

Then, too, she convinces herself that her husband is not

competent. Lacking confidence in him she questions much about him: handling finances, relating to the children, decisions on where to go--what to do--and how to do anything; that he doesn't take leadership in responsibilities, but that he is very self-centered sexually. Some of these concerns may be true or partially so, but more than likely because of her need to control (because she feels he cannot be relied upon), she endeavors to maintain a tight rein on just about everything—and may even complain that she is forced to do so.

So, the Birds conclude that

Frigidity is not caused by inept sexual techniques or physical mismating. The fear which results in frigidity is the fear she will lose her identity. This is no slight apprehension. As such a woman approaches orgasm, she may near panic and pull back, turning off all feelings. If she can't truly like herself and find joy in being a woman, she will be blocked by a fear which stems from her feelings of vulnerability, and shows itself in an inability to "let go" and make the mature surrender of self necessary to fulfillment.³⁶

Even as I write this, the comparison in surrendering fully to God in spiritual matters comes to mind. So much of the loss in spiritual effectiveness for both men and women is not being able to "surrender up" various aspects of self. The old hymn said, "Consecrate me now...let my will be lost in thine."³⁷

Treatment for frigidity consists of recognizing the problem. The measures which may be needed to overcome or modify the condition will depend upon the nature and make-up of the individual. Deep-seated unresponsiveness may require psychotherapy. Other suggestions (which also may require marriage and/or sexual counseling) are:

1) Adequate sexual education or re-education of the husband. For

instance, if the husband is inept in his approach, if he lacks a romantic sense of lovemaking and the skill of sexual love, his wife may never be completely awakened sexually and may remain unresponsive to sexual contact. Other problems in which the husband may need to be educated (or re-educated):

- * if he has a minimal degree of sexual interest;
- * if his ejaculations are premature;
- * if his body hygiene is offensive;
- * if he is causing his wife to be less confident and trusting of him—all of these may need some attention from a minister, counselor, or therapist.

- 2) Whether through self-knowledge or professional help, a woman needs to gain insight into the nature of her difficulty, to recognize her lack of desire—interest or fear, and to enter into wanting to correct it. Some women look upon their sexual apathy as an indication of moral virtue and spiritual sanctity. "I don't need it; sex is not important; I wouldn't care if he never wanted it again." This may be much of the problem.

Until a wife can see that marriage is a union and that the sexual relationship contributes much to marital happiness, there will not be much happening in the sexual relationship. Frigidity and unresponsiveness should not be made to be a virtue or matter of moral pride or spiritual superiority. As the Stones' so clearly point out:

She (the wife) must realize that her husband cannot long retain his sexual ardor if she herself is totally unresponsive, and that for her own welfare, as well as happiness of the marriage, she should endeavor to develop a sexual interest and response.³⁸

3) There should be an awareness that the sexual responsiveness of the woman may remain minimal or dormant for a long period. It may not develop to its fuller capacity until well into the thirties, or even later. Awareness and patience on the part of husband and wife to understand that in the early years the desire for bodily contact is more important to the woman than genital contact. In other words, kissing and embracing may be much more important than genital contact. Later, the latent sexual capacities of the wife may well develop much more fully.

* Orgasmic inability - Different from frigidity, the desire for sexual intercourse may be very normal with all the accompanying sensations, but the sexual zenith (climax) is not reached.

For the woman the climax of the sex act is a combined physical and emotional response, characterized by acute erotic awareness and accompanied by local muscular contractions--thus the orgasm. Not reaching a climax is perhaps the most common sexual complaint of women who are otherwise comfortable (or normal) with the sex act. Failure to reach orgasm can cause sexual frustration and disharmony for the married couple unless there is mutual understanding.

Some studies have been done in frequency of orgasm among women. One study involving 8,500 women was done by the Margaret Sanger Research Center Bureau. Thirty-four percent reported they had experienced an orgasm "usually," and 20% stated that they had never reached an orgasm. Other studies reported seemed to follow about the same pattern.³⁹

Causes for orgasmic incapacity are probably more emotional than physical. However, the point must be made that a woman's erotic

sensitivity is much more widespread than a man's, though they are centered in and around the clitoral area (clitoris and labia minora "inner lips"). Some couples do not discover for a long time (maybe several years) that erotic response is centered more in the erogeous clitoral zone rather than in the vaginal area. If vaginal insertion is the norm without much external genital play, many women may have little or no sexual gratification from the sexual act, let alone climax.

Emotionally, there may be many reasons, several of them similar to the causes of frigidity and unresponsiveness: fears, anxieties, repressions and suppressions, faulty sexual education, incest, sexual shock (such as rape)—are examples which may lead to encumbrances in orgasm. Also, it may represent an unconscious inhibition to "surrender" completely to the sexual embrace. If she fears she will be emotionally "smothered" if she totally yields herself sexually, she may remain inorgasmic, frigid, or unresponsive.

Treatment for orgasmic incapacities will naturally vary.

- * Sexual education or re-education for the husband may be the first step. This can be done by self-instruction (good books) or by medical or counseling help. For instance, the husband's pre-coital play and means of arousing and stimulating his wife before the sexual embrace may need review and proper instructions given. Basically, the husband should become aware of not penetrating the vagina until his wife is thoroughly stimulated. Then, he should endeavor to allow plenty of time for her to respond.
- * The wife should examine her attitude. If fears are deep-rooted,

a talk with her minister, a doctor, counselor, or even a good woman friend who can keep confidences can be helpful in relieving some of her inhibitions and faulty attitudes.

- * I recommend to couples in counseling that they should discuss with each other what makes the other feel pleasure, even to the position for intercourse. Experimentation and diversion are good aids to fulfillment and greater pleasure between them.
- * Remember, because of the concentration of sexual stimuli in the area of the clitoris, a husband may need to stimulate this area manually. This should be done tenderly, lovingly, and being conscious of the sensitivity to his wife. This takes particular concentration, especially if he has already climaxed.
- * Vaginismus and genital spasm - This is generally a reflex action that is beyond a wife's voluntary control. One writer terms it the "great aversion." He writes,

There is...no syndrome in men comparable to the great fear, aversion and horror which some women have for the sex act, or, in some cases, anything which suggests the sex act, e.g., the sight of the male genitals. In such women, attempts at intercourse produce local spasm and pain, the symptom of vaginismus, as well as great psychic distress.⁴⁰

In these dysfunctions, the woman may have a normal outlook on sex, including a strong sexual appetite replete with eagerness for the sexual embrace, yet when intercourse is attempted an involuntary reflex action of the genital muscles takes place preventing the entry of the penis. Like in certain hysterical behavior, reasoning nor persuasion (including force) has little or no affect and may lead to the wife having greater fear and revulsion.

Again, the causes of vaginismus and genital spasm may be due to physical or emotional elements. Anything causing pain in the

vaginal area may be enough to trigger a spasm. Most sexologists, therapists and others treating these dysfunctions ascertain fears and anxieties as root causes. Faulty sexual instruction, upsetting sexual experiences (such as incest, rape and forced sexual play), and childhood fixations--any of these may result in muscular reactions in marriage.

The Stones write of the treatment process for spasms:

It is essential, first, for both husband and wife to understand the origin and significance of this condition. Once the nature of the difficulty is recognized, the chances of correcting it are so much greater. Instruction or re-instruction in the physiology, psychology and art of the sexual relation, a reorientation of the wife's attitude, the correction of any physical abnormality, and, when necessary, an artificial dilation of the hymen are sufficient to remedy the condition.⁴¹

* A word should be said about painful intercourse for the woman.

Painful coitus may have a very real physical cause that can be treated by a physician. It is important for a woman (and man also) to seek medical consultation if pain should continue for very long. Often, the medical care and advice may relieve the difficulty.

At several points in this section, particularly centered around treatment, I have suggested medical and psychological therapy if certain sexual dysfunctions persist. In addition to that advice, I strongly recommend to the Christian couple praying together, seeking counsel from God's Word and other sources (some excellent books are available by Christian professionals).⁴² Christian marriage should entail a couple using every spiritual resource they have available to them in enriching their union, including the sexual.⁴³

Guarding Against Pitfalls

The sexual relationship is a sacrament.⁴⁴ God ordained sex and

it is indeed holy, beautiful, sacred, and rapturous. By the same token it can become anything but divine if misunderstood, misused, and mismanaged. Therefore, I conclude this section by mentioning a few pitfalls to avoid.

- * Body hygiene is extremely important in love making. Bad breath, perspiration, and poor grooming can all impede the act of love. One woman writing to "Dear Abby" said:

A wife is supposed to be freshly bathed, immaculately groomed, fragrantly scented, with hair shining, and her breath as fresh as morning dew when her man comes home from work. Then he sits down to eat supper in his dirty work clothes after which he plops down in an easy chair and watches television until they play the Star Spangled Banner. Then he falls into bed without bathing or brushing his teeth and expects instant romance.

Signed, Turned Off⁴⁵

- * Sexually, men and women are different. Basically a man's sex drive is motivated by physical needs, along with some emotional needs. Turn the coin over and the woman's drive is derived chiefly from emotional needs, accompanied by physical needs. Therefore, a man can be aroused quickly; a woman needs to be stimulated because her sexual arousal is slower. Jack Mayhall puts it so delightfully:

To summarize with an illustration: A man is like an electric light bulb--you flip a switch and on he goes. A woman is more like an electric iron--you flip a switch and it takes a little time to warm up. When you turn it off, it takes a bit of time to cool it off.⁴⁶

- * Avoid sexual performance goals. They tend to backfire. Supposing a couple's goal is always to have a "five-star performance" in their love making. Or, maybe it is to always achieve orgasm simultaneously. These and other sexual goals can cause anxiety, fear, disappointment, tears, psychic warfare and beyond. As Clark Swain states,

A couple will enjoy sex more and with less dysfunction if

they focus on enjoying their five senses instead of trying to reach certain goals. Sex should be a treat to all of the senses. E. Lee Doyle, marital and sex therapist advises, "Take down your sexual goal posts and enjoy the whole ball game."⁴⁷

- * Although some of the best sexual experiences a couple can have are those extemporaneous or spontaneous times, it is also true that it happens through consideration, thoughts and acts of love--well before the love making.

Getting oneself and one's partner ready for sex is as much psychological as it is physical. That's why sex begins at the breakfast table (or a telephone call during the day). How a husband and wife greet each other in the morning and treat each other the rest of the day will prepare their minds for sex or against it.⁴⁸

Sexual Cycle v.s. Sexual Constant

Finally, it is important to understand that a woman tends to have a sexual cycle while a man is more prone to be sexually constant. In pre-marital and marital counseling I illustrate this basic sexual difference by drawings. First, the woman's cycle is based on the menstrual cycle. I have arrived at these cycles through years of counseling with men and women.

28-Day Menstrual Cycle

Turn-On *****	Probability **** - **	Possibility *	Turn-Off or Loathing
2--7 Days	2--7 Days	2--7 Days	2--7 Days

Figure 1

In the turn-on period, the woman is most stimulated. This is the phase of the cycle when she would be disappointed if her husband did not initiate love making. It's also the time when she is most creative, experimental, desires considerable foreplay, and is orgasmic in sexual

love. In this phase, it is not unusual for a wife to initiate sex play with her husband. The stimulation is not necessarily in consecutive days. One day might be after her period; another five-star day might be before or around ovulation. It indeed varies.

The next phase is termed the "probability" period. Here the woman will normally be responsive, perhaps orgasmic, and desires some foreplay. I describe her sexual response as "two to four star." Because she is motivated more by emotions than the physical, what is going on around her (family, job, children, happenings) will somewhat determine her stimulating to the making of love. Again, the days will not necessarily be consecutive.

The third phase is described as the "possibility" period. In this phase she may or may not be sexually responsive. If she is not doing too well in her environment, or if her husband is not being particularly considerate of her, her reaction might not be positive. Or, if she does respond to him it will be more passive than active. On such an occasion a loving wife will say, "Honey, I don't particularly desire a large-star performance or a lot of stimulation, but I want you to be satisfied." A man who shows understanding without getting his feelings hurt can be sexually gratified, lovingly thank his wife, not prolong the sexual experience, and thank the Lord for giving him a wife who desires to please although she is not necessarily "tuned in" at that time. The days, as with the other categories, will not necessarily be consecutive.

Finally, there occurs the "turn-off" or loathing period. In this phase, a woman may not want to be touched genitally or on the breasts. I've literally had some women tell me that they are very

negatively sensitive in their erogenous zones during the turn-off time. This is the most difficult phase for men to understand. Used to reading or hearing that men and women have the same basic simultaneous sexual desires and interests, they become wounded in pride and spirit. They think of their wives as cold, unfeeling and "frigid." Likewise, a woman may see her husband during the "turn-off" time as being a "sexual animal." Neither of them is correct. What is happening is a quite normal process for most women. If the husband can still show affection by holding his wife and being exceedingly understanding and loving, I can assure him the "turn-on" time is just around the corner.

Without doing an actual sample, my experience in talking with hundreds of wives (and many husbands) indicates that approximately seven out of ten women have a sexual cycle similar to that illustrated in this paper. Occasionally, I discover a woman who says, "No, I don't follow that cycle." Another might state, "I always try to be responsive whenever my husband wants to make love." Upon pressing those making a statement similar to the last, I discover they still have a five-star to lower performance ratio in the sexual act.

Now, over against the sexual cycle for women is the 30-Day Constant for a man.

30-Day
CONSTANT

Figure 2

At least seven out of ten men fit this "constant." In other words, a man physically healthy can desire sex daily or near that, particularly if he is between 20-45 (or older). Too many men have verified this with me to conclude otherwise. Again, there are exceptions. Some men do not

have a constant sexual appetite, but they are more in the minority.

The important aspect of these two drawings is that both men and women have to be aware of the other person's pattern. Too many women operate out of their own sexual pattern and forget that men have a different response. Likewise, many men are aware of their own sexual constancy and fail to take into consideration that women may very well be in another pattern.⁵¹

Thus, the key to sexual patterning is to have understanding, patience, and be aware of a mate's differing needs. This includes an understanding of sexual peaking. A man excites easily to sexual arousal while a woman is slow to build her desire. The following drawing illustrates this difference.

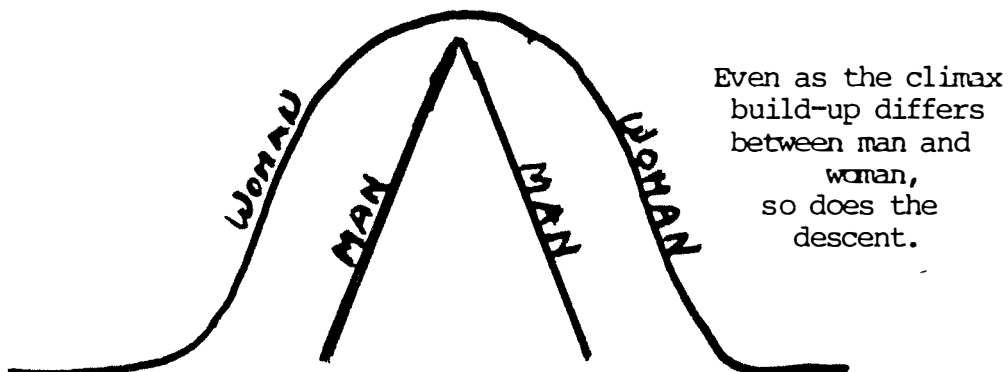


FIGURE 3

A husband can watch his wife undress and immediately become aroused. He can't wait until she "jumps" into bed. Meanwhile, her mind may not be on love-making at all. She may still be thinking about the ironing, a friend's telephone call of hurt, or an argument she and hubby had an hour ago. If the husband puts an immediate move on her, and if she is in the "possibility" phase (or even higher), she may turn him off completely. If their usual "love-making" is a gratification of self needs rather than "other needs," many a sexual disappointment will

result.

In closing this section, I strongly recommend "doing" what

Carole Mayhall suggests:

Our God is a creative God. He can give us creative ideas in our sex lives. Do you ever pray for creativity from God in this area? You may. Do you ever pray that you will be a blessing to your mate in your physical relationship? You may. Do you ever ask God for His point of view when you experienced hang-ups from your childhood? Do. God is interested in all our problems including those we may have in this area.⁵²

CHAPTER SEVEN END NOTES

1. This phrase was selected by a medical doctor and his wife as a title for their excellent book on sex. Ed and Gaye Wheat, Intended For Pleasure (Old Tappan, New Jersey: Fleming H. Revell Company, 1977).
2. Morris Fishbein and Ernest W. Burgess, ed., Successful Marriage (Garden City, New York: Doubleday and Company, 1963). George Moby lists three purposes for sexual relations: procreation, self-expression, and security. Of the last he says, "Men and women are more secure when there is between them a rich sexual relation and their children share this security." p. 182. In other words, children are more secure when their parents are secure in the marital relationship, sex being an important aspect.
3. Ann Landers, Talks To Teen-Agers About Sex (Englewood Cliffs, N.J.: Prentice-Hall, Inc., 1963), p. 101.
4. See Eric Berne, Games People Play (New York: Ballentine Books, 1964), 192 pp.
5. Tim and Beverly LaHaye describe the sexual act as the "marriage act" in their book The Act Of Marriage (Grand Rapids, Michigan: Zondervan Publishing House, 1976), 315 pp.
6. Judson T. and Mary G. Landis, Building A Successful Marriage (7th ed.; Englewood Cliffs, New Jersey: Prentice-Hall, 1977), p. 268.
7. David R. Mace, Getting Ready For Marriage (Nashville: Abingdon Press, 1972), p. 81.
8. Ibid.
9. Coitus (coital is an adjective) is defined as the physical union of male and female genitalia, or intercourse.
10. Drs. Hannah and Abraham Stone's A Marriage Manuel, (updated and revised by Drs. Gloria Stone Aitken and Aquiles J. Sohero; New York: Simon and Schuster, 1968), p. 209.
11. These are described in such books as Stone's Marriage Manuel, op. cit., pp. 208-211, and Morris Fishbein and Ernest W. Burgess, eds., op. cit., pp. 91-93.
12. Fishbein and Burgess, op. cit., p. 93.
13. Joseph and Lois Bird, Marriage Is For Grownups (Garden City, New York: Doubleday and Company, Inc., 1969), p. 114.

14. Frank D. Cox in Human Intimacy: Marriage, The Family and Its Meaning (St. Paul: West Publishing Company, 1978), discusses these very thoroughly on pp. 220-222. His is the model that follows.
15. Clark Swain, Enriching Your Marriage (Bountiful, Utah: Horizon Publishers and Distributors, Inc., 1982), p. 104.
16. Ibid.
17. Among them are Fishbein and Burgess, eds., op. cit., p. 187, in which they state, "Individual preference and ability will vary so widely that it is utterly impossible to give a categorical answer."
18. Joseph and Lois Bird, op. cit., p. 93.
19. Fishbein and Burgess, eds., op. cit., p. 187.
20. Ibid., pp. 188-189.
21. Joseph and Lois Bird, op. cit., p. 94.
22. Suggested by Landis and Landis, op. cit., pp. 270-271.
23. Ethel M. Nash, Lucie Jessner, and D. Wilfred Abse, eds., Marriage Counseling In Medical Practice (Chapel Hill: The University of North Carolina Press, 1964), p. 47.
24. Joseph and Lois Bird, op. cit., p. 96.
25. Ibid., pp. 96-99. These five points are elaborated on more fully in the cited pages.
26. Ibid.
27. Abraham and Hannah Stone, op. cit., pp. 236-237.
28. Joseph and Lois Bird, op. cit., p. 102.
29. Bernard H. Hall, ed., A Psychiatrist's World (New York: The Viking Press, 1959). In this compendium featuring "The Selected Papers of Karl Menninger," several varieties of importance are set forth: 1) no interest, 2) no erection, 3) no endurance, 4) no orgasm, 5) no pleasure, and 6) associated perversions and fetishisms. These are explained in some detail. pp. 242-243.
30. Abraham and Hannah Stone, op. cit., p. 232.
31. Ibid., pp. 234-235.
32. Ibid., p. 222.
33. Joseph and Lois Bird, op. cit., p. 103.
34. Parenthesis mine.

35. Abraham and Hannah Stone, op. cit., p. 223.
36. Joseph and Lois Bird, op. cit., p. 106.
37. Fanny J. Crosby, "I Am Thine, O Lord," Tabernacle Hymns Number Three (Chicago, Illinois: Tabernacle Publishing Co., 1935) p. 206.
38. Abraham and Hannah Stone, op. cit., p. 226.
39. Ibid., p. 227.
40. Bernard H. Hall, ed., op. cit., p. 244.
41. Abraham and Hannah Stone, op. cit., p. 220.
42. See Cyril J. Barber, The Minister's Library (Grand Rapids, Michigan: Baker Book House, 1974). This compendium plus many supplements feature a section on "Pastoral Counseling."
43. The plethora of Christian films dealing with the sexual aspect of marriage is refreshing and rewarding to couples. Of current interest are: James Dobson's "Focus On The Family" series; Breechen and Faulkner Series; Joyce Landorf Series; Chuck Swindoll's "Strike The Original Match;" Howard Hendrick Series; and Charlie Shedd Series (to mention a few). See film section in appendix.
44. Charlie W. Shedd, Letters To Karen (Nashville: Abingdon, 1965). In this excellent pre-marital book that is applicable to the married, Charlie uses the phrase "sex is a sacrament." p. 94.
45. As quoted in Swain, op. cit., p. 96.
46. Jack and Carole Mayhall, Marriage Takes More Than Love (Colorado Springs, Colorado: Navpress, 1978), p. 206.
47. Swain, op. cit., p. 98.
48. Parentheses mine.
49. Swain, op. cit., p. 96.
50. I am well aware that this figure varies among fertile active women.
51. See Nina S. Fields, "Satisfaction in Long-Term Marriages." Journal of Social Work, January-February, 1983, vol. 28, no. 1, pp. 37-41. At one point Fields states, "...men's more frequent desire for sex may relate to the tendency of men to validate their masculinity by the orgasmic experience. Women, however, seem less likely to measure their femininity in terms of sex drive. Many women tend to link sexual intercourse with the expression of warm, loving feelings, along with the biological urge, and thus may be more likely to feel unresponsive sexually if there are disturbances in the relationship or if they feel other pressures that have a

negative impact on them." p. 40.

52. Jack and Carole Mayhall, *op. cit.*, p. 212.

Chapter Eight

TOPIC EIGHT: CHILDREN

"To have or not to have" children is probably a consideration more appropriate at this time in history than any other era since Adam and Eve. Contributing reasons to this quandary are: world population (and United States) explosion; young married women choosing a career rather than having children; two-career marriages; concern about bringing children into a world fraught with wars and rumors of wars; concern about bringing children into a society where children are experimenting with drugs, sex, and crime starting in elementary school; and not desiring to give up a social, recreational, occupational or spiritual lifestyle in which caring for children might be burdensome or limiting pursuit.¹ Add to those the fact that contraception can control whether we have children or not.

If there are so many reasons for not having children, why have them? From time memorial, many couples have had children simply because nature tends to take its course. Many couples give little or no thought to "why or whether" to have children, but they generally welcome children when they come.

Landis and Landis in Building A Successful Marriage point out two other reasons for couples having children:

- * Some desire children because of a wish to have a stake in the future—these may feel a conscious desire to keep a grasp on youth and life through the lives of their children, or they may feel an undefined urge toward self-perpetuation.

- * They may desire children because they believe youngsters are necessary for a complete and happy home life. Studies of college students show that most of them hope to have a child or children eventually.²

There are probably many more subtle reasons for desiring children, but having them does give a couple cause for immediate attention to their role as parents. It is indeed a stake in the future, but having a child focuses immediately on the present.

Happiness in marriage and "having or not having children" has been a subject of study for several decades. Landis and Landis comment:

If the coming of undesired children forces a couple to give up the type of life they had planned, or if unwanted children come to a couple who are already unhappy in marriage, having children may increase the adjustment problems. Burgess and Cottrell (Predicting Success or Failure in Marriage, Englewood Cliffs, New Jersey: Prentice-Hall, Inc., 1937) found that couples who had no children but desired them, and couples who had one or more children because they desired them, were the happiest in marriage... Burgess found that those who had no children because they did not want them, and those who had children in spite of not intending to have them, were among the less happy.³

The Psalmist writes:

Children are a gift from God; they are his reward. Children born to a young man are like sharp arrows to defend him. Happy is the man who had his quiver full of them. That man shall have the help he needs when arguing with his enemies (Psalms 127:3-5 TLB).

Many people today, including Christian couples, are not choosing to have a "quiver full." The ideal number of children for many couples is two.

Most parents highly prize their children. Yes, even when "their darlings" become momentarily hard to manage and unlovable. In other words, children are precious. Jesus had a special feeling about them. When his disciples were concerned about them bothering him, He replied:

Let the little children come to me, and do not hinder them, for the kingdom of God belongs to such as these... And he took the children in his arms, put his hands on them and blessed them (Mark 10:14, 16 NIV).

Yes, youngsters are precious, but they also need shepherding.

Parents have the responsibility and privilege of preparing children for life and the Kingdom of God.

Birth Control

Family planning is very much in the center of American thought and deliberation. The United States, by international comparison, could not be considered one of the overpopulated countries of the world. However, we are feeling the pressure of overpopulation in large metropolitan areas and in the burgeoning suburban communities of the eastern seaboard, Florida, Texas and California. In these locations families are jammed together in high-rise apartments, in tiny tract houses, and in slum areas. Overpopulation, plus all the other reasons listed earlier in this topic for couples "not wanting to have children," result in birth control being a vital and timely subject in our society.

Methods - For couples choosing not to have children at all, or limiting by planning, there are many methods of birth control. They vary widely in their effectiveness, convenience, and acceptability.

Acceptability relates to both a personal and religious view. As to the latter, the sexual and reproductive behavior of people has long been considered a factor in religious thinking and practices. The morality of contraception was a topic of religious argument and debate for many years. Finally, by the 1960's, contraception no longer created problems as a moral issue for most Protestants and Jews, including fundamental evangelical Protestant groups.⁴ However, the Catholic church has not been able to fully resolve the moral issue.

Before listing and briefly describing the various methods of birth control, it would be helpful to identify ideally what a birth control method should be and do. Robert Kelly in Courtship, Marriage,

and The Family states:

A birth control method should be as reliable as possible; it should be as harmless as possible to the user, under proper medical supervision; it should be available to people on all socioeconomic levels, which means it should be cheap and easy to use; it should not prevent the couple from conceiving at a later time; and it should not interfere with or change the character of the sexual act itself. In actuality, no known method of birth control offers all these advantages unqualifiedly.⁵

Modern contraceptive techniques fall into five categories:

- 1) mechanical or chemical obstructions—condoms, pessaries, intra-uterine devices, foam tablets, etc.—aimed at preventing the union of egg and sperm;
- 2) surgical methods; the closing off of the male or female gamete-carrying tubes;
- 3) coitus interruption;
- 4) the rhythm method; and
- 5) oral contraceptives.⁶

Let us look specifically at the most frequently used methods; their advantages and disadvantages.

* Rhythm method - this is one of the least effective methods of birth control. It is based on the principle that conception can take place only at the time the egg is in the Fallopian tubes. In other words, if intercourse is limited to other periods of the month, "the safe period," conception will not occur. Dr. Benjamin Koza (Human Sexual Expression, New York: Harcourt Brace Jovanovich, 1973) is quoted by Kelley "in a year's time, about one out of every four women using this method will conceive."⁷ The rhythm method requires the exact determination of when the woman will ovulate and abstinence from intercourse both before and after that time. Abstinence for a time prior to ovulation is required because sperm can live

within the female for at least two (and possibly 4 to 6) days. The date of ovulation itself can be predicted by keeping a record of menstrual periods for a year.

- 1) Subtracting 19 from the length of the shortest cycle gives the number of days in the safe period in the beginning of the cycle.
- 2) Subtracting 11 from the length of the longest cycle gives the number of days in the safe period at the end of the cycle.

Another way to establish the exact day of ovulation is for a woman to chart her temperature every morning before rising. A woman's temperature normally rises about half a degree at about the time she ovulates. Thus the safe periods and the fertile period can be double checked.

Landis and Landis comment on some of the problems which can occur with the rhythm method.

- 1) In some cases evidence seems to show that ovulation may occur at times other than about two weeks preceding the next menstruation.
- 2) We know that more than one egg can mature at one time, since this occurs when fraternal twins are conceived.
- 3) Moreover, it is now known that some women do not ovulate during every cycle.
- 4) There is far less tendency than formerly to believe that, even when general patterns of biological functioning have been determined, any one individual can be expected to function according to a regular pattern.
- 5) Authorities do not yet know the length of time the egg may live if it is not fertilized or the length of time the sperm cells will survive in the uterine cavity.
- 6) All the uncertainties and unpredictable factors mean that the "safe period" is not reliable as a method of controlling conception.⁸

When the rhythm method is used carefully under a doctor's guidance, it can be about as effective as the condom or diaphragm. It does require great self-discipline--which, considering the failure rate, most couples do not have.

- * The condom - this is a rubber sheath that covers the penis and prevents the entry of the sperm into the vagina. They are widely available for purchase without prescription. Many drugstores sell them. Because of strict production supervision and government inspection, they are reliable contraceptive devices. However, they are rubber, and rubber is not puncture proof.

The problems are around discipline and acceptability.

- 1) It is difficult to take time to put one on during the height of arousal.
- 2) Some men report the use of the condom lessens their physical pleasure in intercourse.

If either the rhythm method or diaphragm is used by the female, often the male will add to the precaution of conception by wearing a condom. Pleasure can be added to sexual foreplay when the wife fits the condom on the husband's penis.

- * The diaphragm - This is a small rubber cup or dome fitted specifically to the individual woman. It can be obtained with a doctor's prescription and must be used in conjunction with a spermicidal jelly or cream (foam) in order to be effective. (The diaphragm itself is not a contraceptive, but merely a vehicle for the spermicide.)

The following are pro and con comments about the diaphragm:

- 1) They are used by perhaps a little less than one-fourth of the married couples in the country practicing contraception.
- 2) If they are accurately fitted and used and cared for properly, they are an effective method of birth control.
- 3) Since spermicides are only effective for about an hour, the

safest way to use a diaphragm is to insert it just before intercourse.

- 4) Many women object to a diaphragm because they do not like handling messy creams or jellies when they are about to engage in intercourse.
- 5) The use of a diaphragm is generally much more acceptable to the woman if the man inserts it as part of sexual foreplay.
- 6) It is recommended that the diaphragm be left in place for six or eight hours after intercourse.
- 7) If husband and wife each use a contraceptive or share in the use of a diaphragm, resentment of the responsibility involved will probably be lessened considerably. Why? One spouse will not feel that he/she is constantly sacrificing the pleasure of spontaneity while the other partner simply relaxes and enjoys himself/herself.

* The IUD - Within the past twenty years a contraceptive used by some women is the intrauterine device,⁹ a small object made in a variety of shapes that is fitted to the wife's uterus. There are several theories as to why the IUD is effective, perhaps the leading one being that it causes irritation of the cells that line the uterine wall, thus contracting and expelling the spermatozoa before it becomes implanted.

Pros and cons of the IUD are basically the following:

- 1) It is almost as reliable as oral contraceptives--only two or three failures per hundred women per year.
- 2) Women with abnormalities or infection of the uterus cannot be fitted for IUD's.

- 3) Some women's bodies expel the IUD, especially if it is inserted immediately after childbirth.
- 4) For women who can use one, the IUD is an extremely convenient method. After it is inserted, a woman need only check its position once a week. It remains in place until a doctor removes it.
- 5) Finally, the device may cause an abortion.

* The Pill - This is the most widely discussed birth control method now in use. Birth control pills actually suppress ovulation. According to published reports, tests have shown them to be the most effective known method of preventing pregnancy when taken as directed.

Although oral contraceptives have been around only since 1960, doctors have learned some of the effects.

- 1) There is evidence that indicates sequential pills (pills that contain different hormones for different parts of the cycle) are more dangerous than combination pills (pills that have the same hormonal context for all parts of the cycle).
- 2) Doctors are now better able to discriminate between brands and dosages. They recognize that a specific dosage or type of pill will have widely differing effects on women of different physical makeup, and they are beginning to be able to predict what those effects will be.
- 3) Only a doctor can determine what pill a woman should take and whether she should continue to take it.
- 4) A woman who has any of the following conditions probably will not receive a prescription for oral contraceptives, since they

seem to be associated with dangerous side effects.

- heart disease and any abnormality associated with the circulation, including very high blood pressure
- liver disease, such as hepatitis
- kidney disease
- diabetes
- cystic fibrosis
- epilepsy
- migraine headaches
- tumors and cancer of the breasts, ovaries, or uterus
- severe emotional disturbance, particularly after the birth of a baby
- asthma

5) It is recommended that in addition to seeing her physician regularly (once every six months), a woman taking birth control pills should inform her doctor of any of the following symptoms:

- severe depression
- frequent, severe headaches
- very heavy menstrual periods, and heavy or persistent bleeding between periods
- more than two missed menstrual periods (if the pills have been taken properly, there is almost no chance of pregnancy, the hormone levels may be too high and are probably suppressing the menstrual period)
- a high degree of water retention, as may be manifested by swollen legs, feet, or hands, or large weight gain
- jaundice (yellowing) of the skin or eyes

- any change in vision, especially double vision or loss of vision
- overly tender breasts and the secretion of milk or fluid from the breasts
- weakness in the arms or legs and sudden pain in the chest following coughing

- 6) If nausea, slight bleeding between periods, or short, heavy periods (all normal symptoms when a woman first begins to take the pill) persist after three months, a woman should see her doctor.
- 7) Although there has been considerable publicity on side effects and deaths linked to oral contraceptives, such reports generally magnify the danger involved. If a woman uses the pill carefully and sees her doctor regularly, she should continue in good health.

All in all, oral contraceptives (the pill) seem safe for most women and highly acceptable to many.

* Sterilization - This is an extreme method of preventing pregnancy.

There are two major types for women.

- 1) Tubal ligation - in which the surgeon disconnects the Fallopian tubes from the uterus and thus prevents fertilization of the ovum. The ovaries continue to release an egg each month, but it is soon reabsorbed into the body. Monthly menstrual periods continue, and a woman's sexual excitability is unimpaired. A tubal ligation is major surgery and as such should not be entered into lightly. It is also fairly expensive.
- 2) Tubal cautery by laparoscopy (popularly called band-aid sterili-

zation), involves cauterization of the Fallopian tubes. It requires one small abdominal incision.

In a man, sterilization is usually accomplished by a vasectomy. This involves tying and cutting the vas deferens. The vasectomy operation is very simple, inexpensive, and usually done in the doctor's office using only a local anesthetic. The man need not be hospitalized or lose time from work.

Landis and Landis point out:

Except for one factor, the vasectomy would seem to be an excellent form of birth control, since it is less expensive and more effective, it is not related to coitus, does not interfere with pleasure or decrease sexual desire, and does not threaten physical health in any way. That the operation is neither quickly nor surely reversible... is still a handicap. Objections to the operation, such as fear or loss of sexual potency, fear that the operation might cause pain, and other possible psychological problems, could be overcome through a better understanding of the operation... Until reversal can be guaranteed, sperm banks have been established in some cities so that a husband may store sperm before the operation as a precaution in case he should later wish to father another child... through artificial insemination.¹⁰

* Other methods - A number of old-fashioned methods of birth control are still in use, but they are considered quite ineffective.

- 1) Coitus interruptus (withdrawal) - This depends on the withdrawal of the penis from the vagina before ejaculation. It is unnatural and causes emotional difficulties. It also can fail very easily.
- 2) Douching - The cleansing of the vagina lowers the sperm count but also propels sperm toward the uterus.
- 3) Vaginal foams, creams, jellies - Alone these are ineffective (regardless of the advertisements).¹¹

* Abortion - this is the most controversial method of birth control.

Because this writer is extremely biased towards pro-life, this topic

will not be covered in the paper as a type of birth control. My experience as a minister, counselor, social worker, etc. in talking with women about abortion would be to consider it only should a woman's life be physically threatened, or possibly in case of rape. In both of these situations, Christian and medical counseling should be advocated, if not required.¹²

Planning For Children: Number and Spacing

Today married couples who desire limiting the size of their family or who want to space the births of their children have available to them several reliable sources for consultation. One agency that dispenses past, present, and future information concerning conception control is the Planned Parenthood League of America.

Planned Parenthood is in most metropolitan centers throughout the United States. Where they don't exist other sources are:

- 1) public health services
- 2) public or private hospitals with family planning clinics
- 3) doctors who have clinical training in contraception.

Of all decisions affecting the design of marriages and families, having children is probably the most fateful and the least reversible except for divorce and abandonment. Thus the importance of consultation is underscored.

A couple should really examine their thoughts and desires concerning children pre-maritally. Family design exists on a continuum from perhaps a more avant garde family, a couple with two careers whose primary focus is the satisfactions of two individuals and their couple relationship, and to a more traditional design with an employed husband

and a wife who manages the household and children.

According to Gagnon and Greenblat, the key factor in family planning

Tends to be the first birth, to which later births are often tied because of beliefs about desirable intervals. Later births tend to take place at intervals that grow progressively longer, although most American families complete their child-bearing within ten years of marriage. The parents, after all, have already made their transition and commitment...additional children cause less serious problems largely because the role transitions from wife to mother and from husband to father occur in one jump. They are not linked to increments in family size. The first child does not create a minimum parent while the sixth creates a superparent.¹³

Then, the above-cited authors proceed to explain that in some marriages children have made a very positive difference while in others youngsters have negatively affected the couple's relationship. They give three ways that children usually influence the adjustment of the marital couple.

1) The general impact of the presence of children -

- a. Children change patterns of interaction between the couple by decreasing the total amount of conversation between husband and wife, while increasing the amount of talk with children.
- b. Tendencies toward more conflict (more people, more problems) which can cause less marital satisfaction and communication.
- c. Children increase the closeness (proximity) of family interaction (as do others in household: grandparent, aunt, other relative or friend) and affect the amount of time a couple spends with each other.

2) The impact of the number of children -

- a. Generally, research has suggested a reversed (or opposite) effect between family size and marital satisfaction (meaning that couples with fewer children are more satisfied), but the

findings have not been conclusive. Those without children or with one or two seem to report more marital satisfaction than those with more; however, such findings may be from other unexamined causes rather than family size (everyone knows a couple who relate well to each other while managing many offspring).

3) The impact of child spacing¹⁴ -

- a. The spacing of children generally increases with the number, but the larger the family the more children there are compressed into a decreasing span of time.
- b. If the couple want few or several children and correlate their wants with their actions, then there is a high level of marital contentment; but in a family that fails to match desires and actions, marital gratification is less.
- c. Shorter-term child spacing (having children more frequently) is economically difficult on a young family, yet, brief spacing allows the wife to return to work outside the home earlier (particularly if she has chosen to leave a job to have children).¹⁵

Family planning has much to do with the design and lifestyle of a family. Children in a home affects the way a couple live for two or three decades (in the childbearing years), and generally for the rest of their lifetime (ongoing parenting and grandparenting).

Cyclical changes of offspring (ages and stages) require considerable attention and involvement by parents.¹⁶ They have to be aware of specific developmental foci. In other words, growth takes place by process.

"To have or not to have" and "how often" and "how many" are important considerations to any couple, if for no other reason than the type of lifestyle they desire. Having children should not be entered into lightly.

Pregnancy and Birth

How many women have said to their husbands, "You're going to be a father; I think I'm pregnant." The various verbal responses to such an announcement have never been totally categorized, but I'm sure they are on a continuum from "that's wonderful" to "oh, no, there goes my plan for _____" (the blank could be many things; boat, car, education, trip, etc.).¹⁷

Heredity determines the main physical distinctions of a child.

Kelly elaborates:

The male sperm and the female ovum each contains 23 chromosomes, which carry the genes that determine the child's traits. The sex of the child is determined by the sex chromosome inherited by the father of the child.

Conception occurs when a sperm ejaculated into the vagina enters one of the Fallopian tubes and fertilizes the ovum. Since the sperm can live in the female body for several days, conception may take place even if a woman ovulates after intercourse. If the ovum is not fertilized, it dies and is discharged during menstruation...

After implantation in the wall of the uterus, the zygote develops into a fetus and then an embryo. Sound health and a normally active schedule are usually the best prescriptions for a mother during pregnancy. And the regular prenatal care of an obstetrician or family physician will help a mother to avoid prenatal complications and to measure her progress accurately.¹⁸

Landis and Landis explain the development of the baby during the gestation period (approximately 266 to 270 days - doctors usually figure that birth is due 280 days from the beginning of the last menstruation, but since conception in a 28-day cycle takes place approximately 12 days after the onset of the last menstruation, 268 days may be more accurate).

During gestation the embryo develops in size and complexity. By the end of the fourth week, the embryo is about a quarter inch long and is composed of a body and small buds that will alter be the arms, legs, eyes, ears, and nose. By the end of the sixteenth week, the fetus is approximately five inches long and quite well developed; the sex organs, which until this time have appeared much the same for both sexes, have not differentiated. During the first two months the new individual is called an embryo; after and until birth it is called a fetus. From this time on, the fetus grows in length and in weight, most of the weight increase coming during the later weeks of the prenatal period. The weight is approximately doubled in the last four weeks before birth.¹⁹

There are three stages in childbirth which will be briefly described:

- 1) The first stage includes the labor contractions that begin the expulsion of the child from the mother's body (anywhere between 2 and 20 hours or longer); an involuntary process in which there is nothing a mother can do.
- 2) In stage two the baby moves through the birth canal (vagina) and is born. When this stage commences, the mother is taken to the delivery room and she helps by controlled breathing, by taking and holding deep and long breaths, and by bearing down and pushing.
- 3) In the final stage the placenta is expelled, and the physical link between mother and child is severed. The tissues of the mother begin to return to their former state and the uterus begins a series of contractions which help restore its original size, shape and position. These changes usually take about six weeks to complete.²⁰

In these modern times, childbirth education classes, in which both husband and wife can attend, offer much by way of preparation for the birth process. The Lamaze (and other natural birth) method has become very popular with couples since the early 1960's. It (and the other plans) teaches the husband to work with the wife during the pregnancy and encourages him to be present at the delivery.

Both of our sons had the privilege of being present at the births of their children; something that was not in vogue when our three children were born. Greg and Scott (our sons) describe their experiences of being with their respective wife during the birth process as something exhilarating and beautiful. Why not? God made it so!

Evelyn Duvall gives some timely tips to a couple expecting their first child. Yet, I see these as being important to couples expecting a second, third, etc. She states:

The developmental tasks of the expectant family arise in the biological reality of gestation, the cultural images of appropriate parenting roles, and the individual aspirations that both father-to-be and mother-to-be bring to their first experience in parenthood.

Then she lists nine tasks:

- 1) reorganizing housing arrangements to provide for the expected baby;
- 2) developing new patterns for getting and spending income;
- 3) evaluating procedures for determining who does what and where authority rests;
- 4) adapting patterns of sexual relationship to pregnancy;
- 5) expanding communication systems for present and anticipated emotional constellations;
- 6) reorienting relationships with relatives;
- 7) adapting relationships with friends, associates and community activities to the realities of pregnancy;
- 8) acquiring knowledge about and planning for the specifics of pregnancy, childbirth, and parenthood; and
- 9) maintaining morale and a workable philosophy of life.²¹

Rearing (Parenting principles are covered in Chapter Nine)

Experts on the subject of child rearing basically agree that happiness in the home and purposive/positive attitudes are essential in producing healthy children. Therefore, child rearing, in the ideal sense, can best be done by those people who already have a happy marriage. Happily married people tend to have certain traits. Notable are:

- * They are optimistic, having the "habit of happiness," rather than being given to moodiness, depression, or wide swings in emotional levels.
- * They show self-reliance and initiative.
- * They are responsible and able to apply themselves dependably to work-tasks that life requires of them.
- * They are inclined to be unselfish and considerate.
- * They have a sense of proportion about their own rights and the rights of others.
- * They are reasonably self-confident and secure, as indicated by lack of jealousy and by the ability to assess fairly accurately their own strengths and weaknesses.
- * They have learned constructive ways to work through problems.²²

Ideally, all children need two caring parents who are willing and able to provide for their needs and to protect and nurture them until they are old enough to manage for themselves. In a society that has approximately ten million children being reared by single parent families, a realistic approach is that all children need at least one caring and responsible person to bring them to maturity. For the normal child, being old enough to "fend" for himself/herself "...usually takes

sixteen to twenty years; for handicapped youngsters it can stretch out for an entire lifetime."²³

According to Webster's Third New International Dictionary rear means, in part, "...to bring up (a Person) by fostering, nurturing, and instructing..."²⁴ Thus, rearing seems to be an appropriate word to describe the process of helping a child to come to a time of emergence from the home. Nevertheless, our U.S. vernacular seems to be more attuned to using "raising."²⁵

In his workbook to accompany Why Children Misbehave, Bruce Narramore explains that many parents follow a "fire engine approach" to parenting. In other words, they go from one crisis or emergency to the next, constantly controlling fires or doing problem-solving after situations are smoldering, if not blazing. He says:

When our children are young, we are likely to spend half our waking hours settling squabbles, refereeing fights, and picking up the pieces after one problem or another. By the time our children reach the marvelous age of adolescence, our crises multiply in seriousness if not in number. Peer pressure, dating hassles, experimentation with alcohol and drugs, and periods of sullenness or outright conflict may arise to spoil our days; and just when we think we have one situation under control, another one breaks out!²⁶

Before exploring the stages of child rearing, it is important for us to understand the dynamics of being a family. No influence is greater in shaping a relationship between husband and wife than having children. From a dyad of man and woman, now the family becomes a triad or more. In other words "me and thee" become "we three or ten," or whatever. Sally Palmer elucidates:

What was one intimate relationship becomes a broad network—the interdependence of the whole family. Whether the changes caused by parenthood result in a transition or a crisis depends on the depth of trust, the amount of tolerance, and the ability to learn to work together.²⁷

After stating that being a family means learning inter-

dependence,²⁸ Palmer lists the effects that occur within the family structure when a child comes. These effects are:

- 1) the marriage is changed = private time together has changed; they may need to plan special evenings so that they don't lose touch with their intimacy;
- 2) there is an increase in stability = cautiousness sets in; consideration for the child's welfare may encourage a husband or wife to look for a steady income; a stable life may seem more confining; a professional woman may feel diminished by a steady diet of domestic chores; a man used to traveling may regret staying at home; but for the most part, the increase in stability is a healthy effect of parenthood; the child is dependent upon them;
- 3) shifting of economic priorities = perhaps the clearest indication of the growing cost of parenthood is the change in the size and therefore the price of the child's shoes; they are now investing in their child's future; before parenthood they might have splurged on a summer vacation for two; now, they need to buy a washing machine;
- 4) a self-concept change = now husband and wife may now define themselves more as parent than as spouse; because the primary responsibility for parenting often falls on a woman, she may be more likely to change from "sweetheart" to "dear old mom;" the man may feel left out as he struggles hard at his work all day, then rushes home to tuck his child in at night, he may feel less like "prince charming" and more like "dear old dad";
- 5) beginning to enjoy the role of parents = as a couple they would have shared something adult, now they look forward to times of sheer play with their child; watching a child giggle and coo, or rocking an

infant to sleep, helping a child launch a boat in a bathtub--all are more important than some adult endeavors they might have chosen before the coming of the youngster;

6) there is a profound effect on the marriage overall when a child comes

- * a child can make the years together richer or increase the frustrations and pains
- * a great deal depends on how much a mother and father wanted to have the child
- * a great deal depends on their willingness to be parents together.²⁹

Child-rearing is an awesome responsibility. Some parents go into it with much knowledge gained from reading, conversing with other parents, and training in parenting classes. Other parents have very little insight from reading or training, or such. In such cases, a child is often brought up much like the celebrated "Topsy." Yet, as parents, we have a tremendous responsibility to God, the child, and ourselves to do "our utmost" to "Train a child in the way he should go, and when he is old he will not turn from it" (Proverbs 22:6, NIV).

Christian psychiatrist Paul D. Meier elaborates on responsibility of parents:

I believe very firmly that our first and most important calling from God, if we are parents, is to be the kind of parents to our children that God would have us to be. I don't care if you're a doctor, pastor, businessman, or traveling salesman, your family comes first! Whatever time you have left over from being the right kind of parent--that's the time you can use to accomplish whatever other callings God has given you! And one of the most important things we can do for our children is to develop within them an emotionally healthy and Scripturally accurate self-concept.³⁰

Ages and Stages

Child developmental study experts choose many ways to observe and record what happens to a child from time of birth through adolescence. Then, people like Daniel Levinson study the adult cycle. Whether one is studying a theorist in child rearing like Benjamin Spock, Fitzhugh Dodson, Arnold Gesell, Haim Ginot, Rudolph Dreikurs, Bruno Bettelheim, James Dobson, Paul D. Meier, or Bruce Narramore, or a method: parent effectiveness training, transactional analysis, behavior modification, or Adlerian parent education--there must be a frame of reference in measuring the development of children. One of the prominent classification systems is that of age-stage development. In other words, what should be happening to a child in the "normal process" at a certain age or stage.

This style has been neatly processed and summarized by many writers in the field of child development. None has done it more clearly and precisely than Jo Schlehofer in her book Joy of Parenting. Her model will be utilized in providing the significant "normal" developmental measuring devices from infancy through adolescence. Following the "ages and stages" classification, some specific factors necessary in developing healthy children will be listed and summarized.

Infancy -

a. to four months--

The infant is startled by loud sounds and comforted by mother's voice.
 He can hold his head up briefly while lying on his stomach.
 If supported, the infant can sit.
 He will follow brightly colored objects.
 He is quieted when picked up.
 Sucking motions need to be satisfied.
 Solid foods are introduced.
 He will be sleeping 4-10 hours at night and naps often.
 The infant smiles often.

He cries because he is in pain, hungry or uncomfortable.
He makes cooing sounds.

b. four to eight months--

The baby can roll from side to side and he can sit alone.
He plays with his hands and can grasp an article.
There are some hand-to-mouth motions at feedings.
He sleeps 10-12 hours with 2 or 3 naps.
He can amuse himself for short intervals.
The baby likes small toys and mirrors.
He is able to tell strangers from parents.
He can respond to his name or the ringing of the telephone.
The baby understands "no-no" and "bye-bye."

c. nine to twelve months--

Creeping and crawling is established.
He can pull himself to a standing position and may stand alone.
The baby can put marks on paper as finger-thumb grasp is developed.
Holding his own bottle and drinking from a cup is common.
He can feed himself with his fingers and he can hold a spoon.
The baby sleeps 14-16 hours and naps 1 or 2 times.
He is able to put objects together or in or out of containers.
Games like peek-a-boo or pat-a-cake are favorites.
He says "da-da," "ma-ma" and imitates sounds.
He can point to or look at familiar objects or people and waves bye-bye when asked.
Simple directions can be followed.
Distraction, substitution and removal are the most effective methods of discipline at this age.

Early Childhood

a. one to two years--

The child can creep, climb, walk and run.
He needs limits set, and also outlets for his boundless energy.
He likes to throw, dump and fill.
The child can speak and respond to a few words and phrases and asks for things by vocalizing and pointing.
Physically, some rudiments of toilet training appear.
A bottle may be given up and a cup held.
He may begin to feed himself and awkwardly extend an arm or leg for dressing.
Socially he treats other children and adults as objects and has no concept of sharing.
His moods are shifting and his temper short-lived.
Removing him bodily from incidents and distraction are best discipline procedures at this age.

b. two to three years--

The child is rapidly losing proportions of babyhood.
 He speaks in two and three word sentences.
 This is the "no-no" stage and "no" is emphatically expressed to all suggestions.
 He responds best to routine.
 Toilet training is quickly learned.
 He is capable of relaxing and feeding himself with some spilling.
 His attention span is short, and he needs to move from one activity to another.
 Socially his play is mostly solitary (alone) and parallel (plays along with other children, not with them).
 He treats children as objects.
 He is very possessive and many disputes are a result of this.
 The two year old likes to scribble, making lines, dots and circles.
 He enjoys music and can learn simple songs.
 Humor or distraction are best approaches to discipline at this age.

c. three year old—

He is developing good motor control.
 The baby look is disappearing as arms and legs lengthen.
 Physically he can undress, but still needs help dressing.
 He manages himself well in all routines, being less rigid and ritualistic.
 Socially he begins group play with one or two children, but still enjoys playing alone.
 He is beginning to share.
 He is curious and highly imaginative.
 He is more cooperative, more conforming, more eager to please, and is getting more interested in people and things about him.

d. four year old--

He is usually very active and assertive with much "out of bounds" behavior.
 He has good motor control.
 Four and five word sentences are common. He likes to ramble on and on.
 He is often bossy, boastful, indulges in name calling, tattling and argues frequently.
 The four year old can cooperate with other children in play activities and likes to share experiences.
 Sexually he is developing friendships with children of his own sex and is becoming attached to the opposite sexed parent.
 He wants to learn about his body and where he came from.
 He is interested in life beyond home and school and reproduces this in his play.
 Rhythm is developed and he enjoys music.
 He can build elaborate block structures and talks about them.
 His attention span is longer now.

He is imaginative, dramatic and versatile, constantly asking why and how.

e. five year old

He has mastered large muscle control but still has difficulty with small muscle control, such as printing.
A difference is recognized between his right and left hand.
He can learn socially accepted behavior and behave in a mannerly way.
He plays well in groups and is cooperative with adults and children.
He likes to listen to stories and learns by imitating.
Questions are many and he wants truthful answers.
The five year-old is more self-sufficient and can assume some responsibility such as simple household tasks.
His art work shows representation, a figure becomes himself, or Dad or Mom.
He defines words in terms of use and is more sympathetic and is aware of causes of distress.
Some reasoning can be used with pre-schoolers as a discipline approach.

Later Childhood

a. six year old

He is usually in first grade at school and constantly active whether sitting or standing.
He is still having difficulty coordinating eye and hand movement.
The child is beginning to distinguish between fact and fantasy.
He is noisy and boisterous and inconsistent.
At this age, he is easily excited and violently emotional, loves one minute and hates the next.
He is demanding of others and negative in response, expecting others to conform to his way of thinking and doing.
Because he is self-centered and demanding, he is not able to cooperate too well in organized games.
He seeks approval and does not accept criticism, blame or punishment very well.
It is difficult for him to make decisions or choices.
Lots of praise for accepted behavior works well as discipline at this age.

b. seven year old

This is an age of frustration.
The child expects too much of himself and wants to do everything perfectly.
This is a more withdrawn age.
He tends to feel that peers, parents and teachers are unfair.
He feels a need for a place in the family and tends to be jealous of siblings.

He complains often and cries frequently.
 He likes to be alone and has a "nobody loves me" attitude.
 At this age, reading, observing and watching take up a great deal of time.
 He is busy touching, feeling and explaining.
 He responds best to indirect correction because he tends to worry.

c. eight year old

Carelessness begins to show.
 He often works or plays to the point of exhaustion.
 At eight he wants to meet the community.
 He prefers to work and play in groups. This is the gang and club stage.
 He is interested in relationships with others.
 There is an interest in the family group, but he has difficulty getting along with siblings as he is very sensitive.
 The eight year-old tries to express his ideas and to take part in activities which are beyond his capacity.
 Lots of frustration and angry feelings are expressed.
 He is beginning to develop some understanding of space and time.
 He responds well to praise and comments on improvement as a discipline method.

d. nine, ten and eleven year old

This is a period of transition.
 Childish patterns of behavior are being discarded. He is developing his own attitudes, independent of adults.
 Conduct is inconsistent and disorganized.
 He is restless, sensitive and moody.
 Signs of sexual development can be seen.
 There can be regression to infantile habits of nailbiting, tears, etc.
 This is the age of peer or gang influence.
 There is strong motivation in group competition and lots of teamwork cooperation. He works well on group projects and enjoys boy-girl competition.
 Loyalty to group and family is noticeable.
 He is a hero worshiper and is drawn to heroes of his sex and time in all areas.
 He has a longer attention span now and increased memory detail.
 Details are more clearly seen than main ideas.
 He is interested in the concrete and real more than the abstract.
 There is an increased mastery of "tool skill," especially reading.
 He is a collector and an excellent model builder.
 Clear limits are needed on behavior at this time. He needs to know what is expected of him and what the consequences will be for his actions.

Early Adolescence

a. twelve and thirteen year old

This is a period of rapid growth, physically, mentally, emotionally and socially.

Girls are about two years ahead of boys.

The early adolescent is acutely sensitive about being different.

He develops deep, close relationships with the same sex.

He is acquiring the ability to reason and begins to question authority, no longer being content with being told what to do.

He is antagonistic and negative to most adult authority.

The early adolescent wants to know why and can handle abstract concepts.

He is experiencing the awakening of sexual awareness.

He is searching for the self-image. Who am I? Adult or child?

Different roles will be acted out in each.

Security and deep love are needed in spite of his being unable to respond.

The standard of peers is more important than the adult world.

He conforms to fads for security.

This age brings a new sense of history and chronology.

There is a strong sense of social justice and he wants to feel needed and useful to society.

Being impartial, just and patient will help him to explore and to discover his role in life.

Adolescence

a. fourteen to adult

Heterosexual interests need to be developed. There should be normal interest in members of the opposite sex, leading to selection of one mate.

Social maturity consists of having feelings of acceptance by peers, social tolerance and freedom from imitation. He will move from having many friends of the same sex to a solid few. This is the beginning of emancipation, growth of self-control and reliance on self for security, so vital for adulthood.

An interest in a practical occupation, leading to a choice of one, needs to be developed. Goals include a reasonably accurate estimate of the adolescent's own abilities and interests. Active participation in sports, hobbies and clubs will help to fill leisure time now and as an adult.

A philosophy of life needs to develop. The adolescent must learn to identify with possible goals, rather than impossible goals. He needs to form his own value system. Lots of testing will occur in the process.

Intellectual maturity requires evidence before acceptance of truth on the basis of authority. He needs a desire for the explanation of facts. His many temporary interests need to turn toward a few stable ones.

Emotionally he needs to learn to handle his feelings. He needs to know feelings are not negative or positive in themselves but that he will be held accountable for the actions of his feelings.

Physically his body is changing into an adult. Although he has the basic facts of life at this age, he needs answers to his abstract questions on sex, such as what is love and an explanation of his moodiness.³¹

The Special World of the Teenager

The very phrase "teenager" may strike fear in the heart of those parents whose children are near that stage, or already in it. There are many dramatic anecdotes circulating about fierce encounters between adolescent protagonists and their parents. There are numerous stories about adolescents who commit suicide, run away, fatalistically inject themselves with drugs, embrace sexual experimenting, run foul of the law, and cultivate a variety of acting out strategies.

Seymour and Rhoda Fisher comment on this period of adolescence:

It is probably not true that the average adolescent is more disturbed than the average child in any other age group. A number of studies have failed to detect a measurably greater pathology in the adolescent than the non-adolescent. This is not to imply that the adolescent may not have special problems and conflicts unique to his stage of life... What is unique about this period is that it puts the child on the threshold of becoming a responsible grown-up person... What makes this phase particularly difficult for parents is the fact that their "little girls" and "little boys" emerge in grown-up bodies and speak in language of the adult rather than that of the child. To some it is quite upsetting to have to acknowledge that their children are so close to being adults. However, to others it is much less of a problem, to still others it is a pleasure.³²

Another writer comments on the phenomenon of adolescent rebellion. He was writing at the height of the 60's youth phenomenon:

Much of the rebellion of modern youth is not so much against authority, as against their own feelings of childish inadequacy. Parents will say to a boy of sixteen, "You're acting like a child," as though this would be something of which to be ashamed. Surely, he is acting like a child in many ways; that is what you would expect of an adolescent, for he is still partly in the world of childhood. He is not quite ready to accept the world of adulthood.

There is often rebellion both against childhood and adulthood. He does not want to be a child anymore, and he is not ready to be an adult. This is part of the conflict of youth, and it is filled with many dangers. He requires a great deal of understanding and guidance during these years of transition.³³

Sometimes rebellion is nothing more than ignorance. If the teacher (whether parent, school teacher, youth pastor, or pastor) does not instruct, the child cannot learn. My cry is for more instruction to teens in sexuality and sex. I'm not alone! One writer pleads for the church to take a stronger educational stand in counteracting teenager's ignorance in sexual matters. Lewis P. Bird in "Why The Church Should Teach Teens About Sex" says:

We do have impressive, overwhelming evidence that, in the absence of courses, adolescent sexual behaviors are marching off the charts. With little information from caring, well-informed, well-matched adults, teenagers seem to assume that (1) everyone's doing it; (2) answers to permissive lifestyles do not exist; (3) the Bible is out of date; and (4) television and movie innuendoes probably disguise a pretty exquisite experience. So off to bed they go... Our teenagers, lacking any comprehensive knowledge of the interface between abiding love and sexual fulfillment, are acting on their ignorance.³⁴

Because teenagers are near adults they become a special topic in writing about the parent-child relationships. Lois and Joel Davitz have written a very informative book entitled How To Live (Almost) Happily With A Teenager. They open in the first chapter with this insightful comment:

By and large, adults who live and work with teenagers find that the tender loving care that was so crucial during a child's infancy and childhood is no longer enough when the child reaches adolescence. Of course, love, tender concern, and sympathetic understanding are necessary at all stages of life, but in helping adolescents gain a happy, achieving maturity, parents must do something more than offer tender loving care. This something more is rational planning. It is not a matter of special technical knowledge, but rather a process involving certain human qualities.³⁵

The authors then proceed to give ten guidelines for rational parenting of teens. These are:

1. Know yourself as a parent and be true to yourself.
2. Get in touch with how your adolescent experiences his or her world.
In seeking to understand your adolescent, empathize, don't analyze.
3. Make a commitment to listening without interrupting, without prejudging, without trying to manipulate or out-wit your adolescent.
4. Stop the blame game with your adolescent. Remember that in parenting no one profits from proving someone is guilty.
5. Express your feelings openly and honestly, but own your own feelings--don't project the blame for your own feelings onto your adolescent.
6. Confront the problems, conflicts, and disagreements you run into with your adolescent; don't ignore problems, hoping that they will take care of themselves.
7. Keep your eye on the problem at hand. Particularly, don't generalize. In dealing with the problems you and your adolescent face, be specific, practical, down-to-earth.
8. Be willing to take a reasonable chance on your adolescent's growing maturity.
9. Value the differences between you and your adolescent, and do whatever you can to encourage and reinforce your adolescent's independence and individuality. At the same time, remember to respect your own individuality and independence.
10. Make the process of rational parenting an intrinsic part of your everyday living.³⁶

Understanding your teenager's personality will develop a more empathetic attitude towards him/her. More than likely you will discover as you seek to understand your teenager, he/she will make an effort to

know and understand you. Paul wrote, "Let us not become weary in doing good, for at the proper time we will reap a harvest if we do not give up" (Galatians 6:9, NIV).

Earl D. Wilson in You Try Being A Teenager alludes to the anecdote which is told over and over in our culture, about the person who at the age of fourteen couldn't believe how stupid his parents were, and who at age twenty-one couldn't believe how intelligent they had become. The writer points out:

Maturity and emancipation allow a young person to see his parents as they really are. I believe this takes place any time an adolescent and a parent begin to understand each other to the point of listening and sharing, instead of playing silly power games.³⁷

CHAPTER EIGHT END NOTES

1. Antinatalistic forms are discussed by John H. Gagnon and Cathy S. Greenblat in Life Designs: Individuals, Marriage and Families (Glenview, Illinois: Scott, Foresman and Company, 1978), 622 pp. After reviewing many reasons for not having children, they add: "What makes good or bad caretakers of children is only slightly related to their motives for having children; it rests far more on such factors as the goals of the couple's relationship, the relationship of economic, psychological, and sources to the number of children, the impact of children on parental and emotional health, and the changing historical context in which they live." p. 324.
2. Judson T. and Mary G. Landis, Building A Successful Marriage, Seventh Edition (Englewood Cliffs, New Jersey: Prentice-Hall Inc., 1977), p. 443.
3. Ibid., pp. 444-445.
4. This relaxed view does not include the topic of abortion.
5. Robert K. Kelley, Courtship, Marriage, And The Family, Second Edition (New York: Harcourt Brace Jovanovich, Inc., 1974), pp. 496-497.
6. William M. Kephart, The Family, Society, And The Individual, Second Edition (Boston: Houghton Mifflin Company, 1966), p. 426.
7. Kelley, op. cit., p. 497.
8. Landis and Landis, op. cit., pp. 405-406.
9. Landis and Landis report that the IUD was developed by Dr. Ernst Grafenberg in the 1930's. It was found effective in preventing conception, but many side effects were reported and the method was held in dispute. Today there are stainless steel, copper, and plastic IUD's which have caused a resurgence of interest and usage (p. 437).
10. Ibid., pp. 439-440.
11. The methods of birth control covered in this paper are basically from Kelley, op. cit., pp. 496-507.
12. Abortion has been discussed pro and con in many Christian publications. One recent set of articles reminds evangelicals who take a stand against abortion must also be willing to deal with

"the consequences of our commitment." The overall title of the series is "If Not Abortion, What Then?" The three articles are: Rodney Clapp's "Willa's Dilemma;" Scott Reed with Paul Fromer writing "Why Prolife Rhetoric Is Not Enough;" and Paul Fromer's "Beyond Pity: What churches Can Do." This series appears in Christianity Today, Vol. 27, No. 9, May 20, 1983, pp. 14-23. Scott Reed with Paul Fromer write (setting the tone for these three articles): "Moved by compassion and conscience to demand that every woman carry her baby to birth, we find ourselves also urged by the same motives to help that woman and child find life of some quality. We say that the aborter rejects the child, but if we were indifferent to the kind of life the child would be forced into, in some sense we too would be rejecting him. We want to join right-to-birth with right-to-life, meaning quantity of life." p. 19.

13. Underlining mine. Gagnon and Greenblat, op. cit., p. 336.
14. For a number of years, the ideal spacing of children was two years, but according to Paul Landis "...more recent research and medical opinion suggests that the nearer the children can be spaced, the better for the health of the mother. It provides a play group of similar ages in the house. Of course, it takes a sturdy mother to effectively handle and care for two or three very small children at the same time, particularly if the family does not have the financial resources to hire help with housework and child care." Paul H. Landis, Making The Most Of Marriage (New York: Appleton-Century-Crofts, Meredith Publishing Company, 1965), p. 585.
15. Ibid.
16. Ibid., pp. 336-338.
17. Evelyn Duvall does suggest four patterns of responses when the wife misses her first menstrual period: (1) they both accept the fact that they have become an expectant family, (2) they both reject the baby months before he/she is due, (3) the husband accepts the pregnancy while the wife does not, and (4) she is delighted but he grouses about it. "The first reaction is most typical today, but the other three reactions are not uncommon." Evelyn M. Duvall, Family Development, Third Edition (Philadelphia: J. B. Lipincott Company, 1967), p. 157.
18. Kelley, op. cit., pp. 492-493.
19. Landis and Landis, op. cit., p. 419.
20. Some of the above from Kelley, op. cit., p. 493, but a more detailed account of the birth process is found in Landis and Landis, op. cit., pp. 419-425 (including graphic pictures of the developing process).
21. Duvall, op. cit., p. 159. The author extensively clarifies each of these developmental tasks in pp. 159-177.

22. Landis and Landis, op. cit., p. 485.
23. Nathan B. Talbot, Raising Children In Modern America (Boston: Little, Brown and Company, 1976), p. 22.
24. Philip Babcock Gove (ed.), Webster's Third New International Dictionary (Springfield, Massachusetts: G. & C. Merriam Company, 1969), p. 1891.
25. Raising Children is the title of a book written by a free-lance writer on the staff of Campus Crusade for Christ. In it she highlights the successes and failures of ten well-known Christian women who have majored in "rearing" children. I'm sure she chose raising instead of rearing because it is used more commonly as the idiom for "bringing up children." Linda Rainey, Raising Children (Wheaton, Illinois: Tyndale House Publishers, Inc., 1975), 158 pp.
26. Narramore suggests that we do not have to go around putting out fires and facing crises as parents. He holds that such an approach "robs both our children and ourselves of much joy and fulfillment God intends for us in family living" (page 7). He has designed an alternative crisis parenting. Bruce Narramore, The Power Of Positive Parenting (Grand Rapids, Michigan: Zondervan Publishing House, 1981), p. 7.
27. Sally Lentz Palmer, The Gift Of Life (Philadelphia: The Westminster Press, 1980), p. 121.
28. "Each member shares responsibility. Each member give something and each member needs something from the relationship." Ibid.
29. Ibid., pp. 121-123.
30. Paul D. Meier, Christian Child-Rearing and Personality Development. (Grand Rapids, Michigan: Baker Book House, 1977), p. 3.
31. Jo Schloehofer, Joy In Parenting (New York: Paulist Press, 1978), pp. 43-51.
32. Seymour and Rhoda L. Fisher, What We Really Know About Child Rearing (New York: Basic Books, Inc., Publishers, 1976), pp. 158-159.
33. Ralph Heynen, The Secret of Christian Family Living (Grand Rapids, Michigan: Baker Book House, 1969), pp. 76-77.
34. Lewis P. Bird, "Why The Church Should Teach Teens About Sex," Christianity Today, Vol. 27, No. 17, November 11, 1983, pp. 24-31.
35. Lois and Joel Davitz, How To Live (Almost) Happily With A Teenager (Minneapolis: Winston Press, Inc., 1982), p. 1.
36. Ibid., pp. 6-7.

37. Earl D. Wilson, You Try Being A Teenager (Portland, Oregon: Multnomah Press, 1982), p. 97.

Chapter Nine

TOPIC NINE: BASIC PARENTING TIPS

Although the last chapter (8) had a section on "rearing," this chapter concentrates on parenting. Is good parenting an art, a skill, or something innate? An old baseball line used to be, "Are good baseball players born or made?" Paraphrased, it might be asked, "Are good parents born or made?" In other words, does sound, positive parenting come naturally, or by plain, hard work? I'm inclined to believe that "positive, healthy parenting" can be learned. Add to that the wisdom which comes from God, and the mixture produces meaningful benefits to children and gratification to parents.

Because the normal process of a child growing up in a home encompasses eighteen to twenty years, parenting is the foundation of a child's life. Acculturation (the process by which a human being learns the culture of his society) is learned through various institutional processes (home, church, school, and government), but none is more basic in forming attitudes, beliefs, and values than the home. Within this topic, parenting practices and tips will be highlighted.

Positive Parenting Practices

Developing mentally, emotionally, physically, socially and spiritually healthy children does not come by accident or coincidence. Such accomplishment comes by really hard and consistent work, positive modeling, and by much prayer. Several authors have advanced important concepts which parents can incorporate into their parenting practices

for effectiveness in rearing children. Some of these will be examined.

Paul Meier suggests "Five Factors Found In Mentally Healthy Families."

1. Love - parents should have genuine love for each other and for their children.
2. Discipline - a concept unpopular before the student activism of the 60's is now coming back in vogue.
3. Consistency - both parents should stick together, using the same rules and consistently enforcing those rules so that what a child gets away with on some occasions is not the cause for which he is capriciously punished at another time.
4. Example - in healthy families, the parents don't expect the children to live up to standards they themselves don't keep. Parents should expect their children to live up to the standards they themselves observe.
5. A man at the head of the home - the vast majority of neurotics, both children and adults, grew up in homes where there was no father or the father was absent or weak, and the mother was domineering.¹

Seymour and Rhoda Fisher in What-We-Really-Know-About-Child Rearing offer several areas which contribute to a child's emotional security.

1. The "good" relationship between parents and children has many of the same qualities that mark any friendly contact. There is a feeling of closeness, of fairness, of interest, and of warmth.
2. Parents in balance - they form a coalition. ^{2.4} This combine their talents and fill in for each other's deficiencies. They agree on goals and support each other in getting to them. They give up some

of their individualism for the advantages of the alliance.

3. Keeping closeness and distance in perspective - children who are struggling to resolve closeness-distance problems with their parents are likely to show special distress when confronted with events such as having their parents go away on vacation or being sent to summer camp, having to go to a hospital, having to live with visitors in the home for extended periods, or the birth of a new brother or sister... By watching their children's behavior in such critical situations, parents can be tipped off as to whether changes are needed in their style or relating to them... The help may take the form of thinking through what each is doing that may be destructive, and jointly exploring how their own immediate difficulties with each other may be adding to the problems. Or, they may seek professional consultation to obtain a more detailed understanding of what is out of balance.
4. Social skills - a child's sense of stability depends in part on how well he has acquired a competent repertoire of social acts... Parents could find it profitable to take note of how their children behave in various social situations. They could observe what difficulties their children might have that might be due to lack of knowledge or too narrow a range of contacts, and then take steps to give them the extra training needed. Children can be explicitly advised about whether they talk too little or too much when they are in groups. They can be given hints about what to say when someone criticizes them publically. They can be taken into a variety of social situations so that they can learn what it is like to meet many types of people.

5. Conscientious observers and apt adjustors (paraphrased) - Parents need to be conscientious observers and to analyze what is actually happening. They need to "investigate" as soon as they notice that unpleasant feelings and tensions are building up in the family. They must be prepared to change their behavior if it seems to be damaging to their children. It is observable that many parents do make such flexible changes every day, and this is what keeps their families in workable balance.²

Jo Schlehofer gives a strong overview of positive parenting in her "Ten Commandments of Parenting."

1. Enjoy your children. Being a parent is a privilege. Children grow so quickly and leave home so soon.
2. Understand your children. Learn what concepts they are capable of at their age. Help them grow in all areas of development: intellectually, emotionally, socially, physically, sexually and spiritually. Then your teaching will be effective and learning long lasting.
3. Communicate with your children. Words are threads with which we are woven together.
4. Discipline your children. Teach them to be socially acceptable and self-disciplined in a way that will not lower their self-image.
5. Help your children understand they are made up of emotions and feelings and are sexual beings. We are not responsible for feelings, but for the consequences of our feelings.
6. Develop a long lasting and good relationship with your child. Then all your strengths and weaknesses as a parent can be tolerated by him.

7. Teach your children to feel good about themselves so they can feel good about others.
8. Give your children moral guidance so they can grow into adults who care about others.
9. Love your children for what and who they are. They are individuals entrusted into your care. You have been chosen from all parents to parent the child you have.
10. Learn parenting skills so you can feel confident as a parent, and your responsibility as a parent can be made joyous.³

The source I have used most in teaching parenting classes is John M. Drescher. His book, Seven Things Children Need, is a concise treatise on parenting. Drescher's list of children's needs are:

1. The need for significance - a healthy sense of personal worth is essential. It is almost impossible to live with ourselves, if we feel we are of little value or if we don't like ourselves.
2. The need for security - built by:
 - * security between father and mother
 - * a rich and continuing love of parents for child
 - * family togetherness
 - * regular routine
 - * proper discipline
 - * touching
 - * a sense of belonging
3. The need for acceptance - a child who does not feel accepted by his parents becomes vulnerable to destructive group pressure. He fights for acceptance from others (or gives up). He is likely also to feel that God hates him. If the atmosphere of the home includes a happy,

satisfied acceptance of the child, he feels valued and can stand strong. The way a child is accepted in the early years determines to a great extent the esteem he has of himself and others when he reaches adulthood.

4. The need to love and be loved – as parents, the way we extend love to our child profoundly affects his ability to relate effectively to others. The degrees to which we include our child in our lives, show him love, respond to his love—to that extent he is capable of including others in his life, in his friendships, and in his love.
5. The need for praise – guidelines:
 - * Praise the child's performance, not his personality.
 - * Praise what the child is responsible for rather than that which he cannot help.
 - * Recognize that praise is especially needed from people who are important to a child.
 - * Praise sincerely.
 - * Praise a child for what he does on his own initiative.
 - * Keep in mind that the sooner praise comes, the better.
 - * Remember that parents' attitudes are just as important as their words in giving encouragement.
6. The need for discipline – If relations are to be good between parents and children, one of the principle functions of the parent is to set limits of behavior. Methods:
 - * Regulation – setting up rules to follow. It also assumes administering physical punishment or withholding privileges.
 - * Imitation – if parents hope to rear disciplined children, it is imperative that first of all they set the example. An ounce of

walk is worth a ton of talk. What a parent is, more than what he says, sets the model for the child.

- * Inspiration - it is important for the parents to model contentment and consistency to their children. The positive climate of the home in all its relationships has much to do with proper discipline.

7. The need for God - Principles:

- * The Bible teaches, first of all, parents should be right with God and themselves.
- * The Bible puts the responsibility for the religious training of children squarely on the parents.
- * The Bible clearly teaches that the parents' instruction should be constant and continuous.
- * The Bible says, "Train up a child in the way he should go, and when he is old he will not depart from it" (Proverbs 22:6 KJV).⁴

It has been my privilege to work with children on a professional basis for thirty-three years as a public school teacher, school social worker, probation officer, child welfare worker, adoption worker, minister and counselor. In those years, I have developed a sense of essentials for positive parenting. Using the acronym, RECALL, I set forth six vital areas of "necessaries" for healthy parenting.

"R" This letter stands for recreation. It might just as well be termed "fun." It is essential for a family to play together. Children should be taught early (in infancy) the sheer joy of exhilarated play. Naturally, play is different with a one year-old than a ten year-old, but the principle is the same: being joyful. I remember reading about a father who was asked what he enjoyed doing

with his two year-old. His reply was, "Nothing, I will begin playing with him when he is eight years old and can catch a ball." What a loss for both father and child. Part of the developmental process of a parent and child is the mutually shared joys of having fun from the cradle to and into adulthood. Small children can be irritating, demanding, and "underfoot." Yes, it does take a great deal of patience to take a four or five year-old fishing. But to do so with the child's interest at heart will give a parent a warm feeling of planting a life-long "tool" for[^] fun within that child.

Even when children become peer conscious in pre-adolescence and adolescence, a parent can still find those areas of recreation which can promote relationships, particularly if a child's peer (or peers) is invited into the circle of family fun.

When our youngest boy, Scott, was about ten years old, he began going around the golf course with me carrying a five-iron. By eleven, he was playing par three courses; and by twelve he had his own set of "early Goodwill" golf clubs. In the mid and late-adolescent years it was the one medium of recreation he and I had to continue fostering a father-son relationship. It seemed from about fifteen through eighteen he "pulled away" from some family activities (including communication). But, he and I kept the relationship alive by playing golf once or twice a week. Our conversations were not very verbal, but it is amazing how much is being said between parent and child while saying: "nice shot," "good going," "Wow! that was really a great drive," and "nice putt."

Now, several years later, our verbalization is man to man. We still greatly enjoy our times of golf and other recreation

together.

Take the dishes to the sink; clear off the table; and play a family game following your evening meal. It will do wonders to promote a positive parent/child relationship. And here's a little secret: having fun with your child (playing) will enhance the value of having family devotions (praying).

"E" This letter represents encouragement. Semantically, it may be a better word than praise in the area of a child's self-worth. Sometimes it is difficult to find a way to legitimately praise a child. But encouragement is always appropriate, even when there is nothing to praise. Encouragement builds up; negative criticism tears down. Encouragement says to a child, "I believe in you even when you make mistakes."

My wife and I reared our children just prior to athletics for girls becoming "big." Our two boys were athletic, so it was a natural thing to encourage them in sports. Personally, I believe our daughter could have done well in certain sports, particularly basketball and volleyball, had they existed in the forms they do now.

Annelle, our daughter, did show an interest in girls' drill team, which was popular in the large high school she attended during her sophomore through senior years in Whittier, California. We "encouraged" her to go out for it. She needed the encouragement "early on" because we had moved to Whittier just before her sophomore year. She did not know any peer who could be encouraging to her around drill teaming. She acquired an interest in this "near sport" and began to do well in it, although because precision was so

vital, the drill coach could sometimes bring tears and "wanting to quit." Her Mom and I kept on encouraging her. As proud parents, we stood on many a windy corner in various cities in Los Angeles and Orange Counties waiting for our daughter to come "prancing by."

I am sure my wife and I would have been very proud of any of Annelle's exploits in sports—had there been opportunity. But, it would be difficult to imagine having any more pride than we did in her drill team achievements. How pleased she was to know Dad and Mom were standing "on the corner" of a busy California street intersection watching her participate with her drill team.

In their STEP—Parent's Workbook, Don Dinkmeyer and Gary D. McKay have a chapter entitled "Encouragement: Building Your Child's Confidence and Feelings of Worth." Within the chapter they list fourteen points to remember about encouragement. Some of those are as follows:

- * Encouragement is the process of focusing on your children's assets and strengths in order to build their self-confidence and feelings of worth.
- * Have faith in your children so they can come to believe in themselves.
- * Let your children know their worth. Recognize improvement and effort, not just accomplishment.
- * Respect your children. It will lay the foundation of their self-respect.
- * The most powerful forces in human relationships are expectations. We can influence a person's behavior by changing our expectations of the person.⁵

"C" This letter denotes two words: Christ and church. Christ, in turn, represents all things spiritual. We are told in the Word that Christ is able to make intercession to the Father for us (Hebrews 7:25). In another place (II Corinthians 5:20) we are reminded of our ambassadorship for Christ. We are his representatives. Therefore, as parents, it behooves us to represent Christ to our children by our character, actions, and modeling. A home with Christ at the center should be a better place to live.

One way that Christ has planned for us to be better followers of Him is to fellowship with other believers. The ecclesia is the body of believers who fellowship together.

Sociologists Judson T. Landis and Mary G. Landis hold that people who have religious faith have less need to strike out at others in the world around them, or to be excessively critical, aggressive, or bitter. They suggest:

As parents, they should be better able to consider the individuality of each child, not just selfishly as it relates to themselves or the family, but in terms of the ultimate possibilities that are within the child... Ideally, religious parents... will live so that their children will be inclined to give consideration to the important values by which to live.⁶

Christ and the church represent for the Christian family the "warp and woof" of their lives. These are the foundation upon which all other occurrences within the family structure develop. Paul could have very easily been talking to parents when he said to Timothy:

In the presence of God and of Christ Jesus, who will judge the living and the dead, and in view of his appearing and his kingdom, I give you this charge: Preach the Word, be prepared in season and out of season; correct, rebuke and encourage—with great patience and careful instruction (II Timothy 4:1-2 NIV).

Christ and the church, for the Christian family, are inter-

woven into the fabric of a youngster's life as tightly as wool cloth. From the cradle to the "nest emptying" the Savior and His bride (the church) should be the essentials in a child's development: dedication, nursery, toddler class, pre-school, Sunday School, children's church, worship and evangelistic services, family night (mid-week), youth camp, church-related college, ad infinitum.

"A" Acceptance! The importance of this concept can be understood when it is lacking. Many years ago when I was doing school social work I had a youngster referred to me who was about twelve years old. Tommy was one of eleven children whose parents were literally "overrun" with children. Incidentally, when Tommy was referred to me his mother was pregnant.

Tommy's father was a somewhat inadequate man who could not hold a job for very long, consequently the family was on welfare much of the time. Tommy was second in the ordinal position of the eleven youngsters. His older brother, Mickey, was the apple of his father's eye; he could do no wrong. Consequently, Tommy became the scapegoat. It wasn't unusual for the father to beat his boy unmercifully, as well as constantly berating the youngster verbally. (These days the father would be a candidate for child abuse, but then the laws were not so stringent.) As a result of constant mistreatment and punishment, Tommy would run away, lie and steal compulsively, and act out in other non-acceptable ways.

The actual referral to me by his teacher and principal was around "Tommy leaving the school ground at recess and stealing things at a nearby store." Because he was so rejected at home Tommy would try to gain acceptance from his peers at school by stealing

candy and gum (as well as trinkets) and generously distributing them. This did make him popular with his classmates, but the store manager and school officials were not enamored with his actions.

It would be really gratifying if I could write that I was able to do some marvelous casework and counseling with this family; Tommy was rehabilitated; his father greatly helped; and the family operating more smoothly as a result of my work with them. It didn't happen! In fact, matters got worse, and I had to request a psychiatric hearing for Tommy. Three psychiatrists examined Tommy, reviewed my report, and did an overview of the family situation. Tommy was committed to the children's ward of a state mental hospital with a diagnosis of "character disorder," a very seriously emotionally disturbed boy.

Why? Basically, because Tommy was grossly rejected, or non-accepted. Rejected at home, he did anything to gain some acceptance. His defiant, acting-out behavior, was symptomatic of the pathological deterioration to his personality.

Granted, Tommy's situation is not usual. However, most child protective organizations know that it happens all too frequently.

Drescher gives this definition of acceptance:

Means respecting a child's feelings and his personality while letting him know that wrong behavior is unacceptable. Acceptance means that parents like the child all the time, regardless of his acts or ideas.

Hec Edmundson, 1928 Olympic Games competitor, and former coach at the University of Washington, had a son. It so happened that the boy did not excel in athletics; in fact, he became a concert violinist. Asked once by a reporter about his feelings

about Jimmy being a violin virtuoso and not a star athlete, Hec replied, "I would like and accept him for whatever he is. I'm very proud of him being a concert violinist."

In accepting a child, it is important to convey to him/her that you are proud of achievements, but that your acceptance is not based on accomplishments. In other words as Drescher says, "Let your child know you love, want, and really enjoy him (her)."⁸

"L" Love—it makes the world go round. It starts with a basic understanding of God's love for us. "For God so loved the world that he gave his one and only Son, that whoever believes in him shall not perish but have eternal life" (John 3:16 NIV).

Dr. Jim Dobson in his classic book, Dare To Discipline, vividly illustrates a child's need for love by sharing a historical happening. He says:

It has been known for several decades that an infant who is not loved, touched, and caressed will often die. Evidence of this fact was observed as early as the thirteenth century, when Frederick II conducted an experiment with fifty infants. He wanted to see what language the children would speak if they never had the opportunity to hear the spoken word. To accomplish this dubious research project, he assigned foster mothers to bathe and suckle the children, but forbade them to fondle, pet, or talk to their charges. The experiment failed because all fifty infants died. Hundreds of more recent studies indicate that the mother-child relationship during the first year of life is apparently vital to the infant's survival. An unloved child is truly the saddest phenomenon in all of nature.⁹

Love is as essential to the child emotionally as food is important in physical development. Love withheld can cause serious repercussions with a child, even in infancy. When I directed two adoption agencies, my admonition to the casework staff was to select those who cared for infants until they were adopted as carefully as the permanent adoptive parents. An infant responds to love.

Several years ago I read a story about an infant child who languished in a hospital for several weeks without responding to food or other medical treatment. Finally, a wise and interested doctor came along and pinned a note to the baby's crib. It said simply, "this child is to receive nothing but tender loving care." From that day on, the nurses in that ward picked the baby up constantly and rocked it; walked with it; and cooed, sang and talked to it. Within three days it began eating, and within a week it began smiling and cooing. Two weeks after the doctor pinned his note the baby was discharged, completely healed by love.

Love must be demonstrated by action, by words, and by consistency. Jesus' beloved disciple, John, writes: "Let us not love with words or tongue but with actions..." (I John 3:18 NIV). Conditional love can cause serious emotional problems, including insecurity. Unconditional love causes the child to feel secure, stable and ready to cooperate. The Apostle John wrote in his epistle,

Dear friends, let us love one another, for love comes from God... God is love. Whoever lives in love lives in God, and God in him... And he has given this command: Whoever loves God must also love his brother (I John 3:7a, 16b, 21 NIV).

When love is withheld or becomes conditional (I will love you if you clean your room, make an "A," etc.), a child becomes insecure, withdrawn or belligerent.

Children may receive gifts from their parents and still be bereft of love. The real essence of love is that children are considered more important than things. One time a boy grew up in a home where the father was very proud of his backyard. He had a beautiful lawn and many flowers. When the boy was four he wanted a

puppy. But since the puppy would have to play in the backyard, the father said "no, he will be hard on the grass."

At eight, the boy wanted a tetherball pole in the backyard, but the father again refused saying, "you will ruin my lawn."

At twelve, the boy wanted a basket in the backyard. Again, the answer was, "no, you will damage the grass."

When the boy graduated from high school he wanted to have a celebration party in the backyard of his house. He pled with his dad to have the party, but Dad said, "no, you will ruin my grass."

When the boy was twenty-five, he married and later had two children. His dad couldn't understand why his son and family never came to see him. The boy knew why, "we might hurt the grass." Loving parents prize their children, not their possessions.

"L" Limit Setting represents this letter. Another word for it is discipline. In my years of working with parents, I have always reminded them that if discipline is not teaching the child to internalize control, it is not teaching anything.¹⁰ In other words, limit setting must be helping the child to understand guidelines and controls which the youngster can incorporate and utilize as he or she deals with life.

A child is most comfortable when there are fences. Those defined limits and boundaries are needed in order for the child to really understand security. If a youngster does not have defined limits, he/she will be like a car out of control. Jay Adams in

Christian Living In The Home comments:

Young people want rules; they want to know where the limits are. Children who have been handled erratically frequently are brought for counseling. We talk to them along with their parents and finally suggest: "Suppose we write it all out.

Suppose we write out a code of conduct. You will know the rules and punishment for breaking each. You'll know ahead of time just what will happen. And we'll help mom and dad stick to it. If you know that mom and dad would really stick to the code wouldn't you like that better than what you've got now?" Invariably they reply, "You bet I would." And when we get true discipline going, the children breathe a sigh of relief. Now they know where they stand. Now they can point to mom or dad and say, "This is what you promised to do." They can hold them to the code too.¹¹

As to disciplinary methodology, it is important that both parents be together on what is best in setting limits. I have encouraged verbal reasoning as the preferred disciplinary method. Should something more drastic be needed, then parents can utilize denying a privilege. This may be a momentary denial, or it could be of longer duration, such as "grounding for a week." I believe in practicing corporal punishment, but it should be used only in situations where control cannot be had or maintained any other way. Certainly, it should not be done with an older child (past ten or eleven) and then only if it is teaching the child inner control, and if applied by the hand (not an instrument.)¹² Parents who start out spanking their one year-old for every infraction either are misguided, or else they do not want to take the time to really help the child to learn guidelines and values.

Perhaps the greatest indictment against severe punishment is not so much the physical or emotional damage that might be caused, as it is the lack of helping the child to understand the need for discipline. Too many times discipline is a ventilation for a parent's anger or frustration, rather than being an instructional time for helping the child to internalize control.

When children know their guidelines; when parents motivate positive responses from their youngsters; and when parents are

consistent in acting and reacting to guidelines being broken--then discipline and limit setting become healthy parent/child relationship builders. Where the above are practiced day in and day out, discipline is not the prime interest; love, fun, happiness, joy and spiritual growth are central.

The fewer the guidelines, the better. In other words, it might be well to have only five or six basic rules to follow, but make them quality. In his book Train Up A Child, Richard Dobbins suggests the three "F's" of wholesome discipline: be fair, be firm, and be friendly. "They form a unit making for responsible and mature parenthood."¹³

As a child grows and develops, he/she should be taught the responsibility of chores and duties. If these are taught and practiced early (and within reason taking into consideration the child's age and development), chances are that discipline will not be a serious matter. A two year-old cannot adequately make his own bed; but a five year-old can. A seven year-old should not run a power tool by himself, but, if properly trained and supervised, a ten year-old can.

An important ingredient in discipline is the amount of trust shown the child. When a child hears a parent saying positively, "I know you can do that well;" more than likely, he/she will accomplish the task. This is where encouragement goes hand-in-hand with trust.

RECALL. If practiced in heavy dosages, family living can really be rewarding. Then, when the child is twenty-five and has his/her own family, coming home and "playing on the grass" will be natural and love-inspired.

Single Parenting, Including Step Parenting

Estimates may vary, but many experts predict that 45–50% of all babies born in 1980 will live with only one of their parents before they become age 18. Because the focus of this writing project has been beamed to couples, only a very brief comment will be made about one-parenting.

Alice Stolper Peppler has written "A Christian Guide for the Single Parent" in her advice-packed book, Single Again—This Time With Children. With a newborn child and a three year-old, her husband left, and her marriage dissolved. From her own experience as a single parent, plus interviews with more than 50 other single parents, and much reading—Peppler gives excellent insights into understanding and working with children: one-parent style.

Peppler outlines six basic guidelines for single parents:

1. Don't try to be both parents. Don't try to compensate for the missing parent. Be either your children's mother or father; you can't be both.
2. Try to involve the absent parent in parenting as much as possible.
3. Be yourself. If you don't you won't be able to live with yourself, and frankly, neither will your children.
4. Be honest with your children.
5. Involve your children with household responsibilities.
6. Set up your own family priorities for living.¹⁴

Suzanne Stewart was panic-stricken when she finally faced the fact that she would have to be both mother and father to a son and two daughters. She recounts the problems of a single parent, including: financial burdens, the exhausting necessity of meeting the emotional as

well as the physical needs of a family. Added to the above are the routine problems of parenthood: illness, discipline, dating—to be handled by a single parent rather than husband and wife.

In her book, Parent Alone, Suzanne gives great insight into single parenting, but there are two statements which stand out from my perspective. One concerns discipline; the other emphasizes a church body.

Standout statement #1:

Now that my children are grown, I can see that my greatest weakness in dealing with them was in the area of discipline. Children, I've learned, need to yield to authority in the form of definite, stable guidelines. Failing to teach a child this lesson results in heartache for him and those who love him.

I didn't do a good job in this area. My discipline depended on mood swings. And I could be easily swayed.

Now I would warn parents, especially a single parent. Make your children obey you. How else will they learn respect for you and for themselves?¹⁵

Standout statement #2:

Do you ever play the "One" game? I do. It goes something like this. You ask yourself a question, such as, "If you could give everyone in the world one gift, what would it be?"

It took a long time to decide, "A grateful heart."

Or how about the query, "If you could give only one bit of advice to a parent rearing children alone, what would it be?"

Without hesitation, I can answer, "Become part of a church family. You'll need their support."¹⁶

In my counseling, a recurring problem always arises in single parenting. It concerns the parent who is out of the home. Judson Swihart and Steven Brigham give some excellent advice to parents who see their children on a limited basis. In order to maintain a realistic relationship with their child or children, the following suggestions are given.

1. Schedule some of the day-to-day routines for the weekend and avoid entertaining their children with a continuous stream of exciting

events.

- a. complete chores around the home
 - b. go to the supermarket, laundromat, or auto repair shop together
 - c. help with homework, read together, and play games.
2. Avoid giving children an overabundance of presents and treats (this desire can also be with the parent who usually lives with the child).
- a. there is the temptation to provide lots of things forgetting that quality time spent together is the most valuable gift
 - b. children will always want various items; parents must not give in to such wishes as a means of gaining favor.
3. Guidelines and rules need to be set for the visiting children.
- a. it is in the child's best interest to have structure similar to what they have at home (assuming that such structure exists—which is not always the case).
 - b. rules could be: a specified bedtime, taking a bath each day (or shower), eating all the food on one's plate, and a limitation on TV.
 - c. two divergent lifestyles and discipline systems are inevitable in two households, yet some form of consistency can also become a pattern providing security.¹⁷

Parenting is both difficult and rewarding, whether as a couple or as one. Then there's stepparenting!

H. S. Vigeveno and Anne Claire write insightfully in Divorce and The Children. In Chapter Seven "There Is An Art To Stepparenting" they describe the various combinations of stepparents:

1. Full time - This is the stepparent who has the children all the time with very little interruption.
2. Part time - One month in the summer the children come to visit the parent who has what the courts call "reasonable visitation."
3. The weekend warrior - A stepmother takes in her stepchildren like the weekly wash.
4. One-day-every-other weekend - This day becomes one continuous lark for the kids with Dad in the role of entertainer. Amusement parks, rides, thrills, spills and a glamorous restaurant to end the day, while stepmother asks, "Why did I come along?"
5. Combination full-time, his and hers routine - This is a double feature with each parent starring in the role of parent and stepparent. Only the show never ends except for short intermissions when they can synchronize their "exes" to take all the children for a weekend. They need the break.¹⁸

Then the authors give these specific stepparenting tips:

1. Avoid being indulgent.
2. Allow freedom of speech - Children have hidden agendas and unspoken expectations. When they gain confidence in you, then they begin to express their expectations, hostilities and broken dreams.
3. Create a peaceful, serene environment - Children eventually work with the program when they discover Mom and Dad operate in harmony.
4. Don't compete with natural parents.
5. Give your spouse equal time (the couple's relationship must be kept romantically alive).
6. Get to know other families who are stepparenting. Churches are a good place to meet them. The Apostel Paul wrote, "Comfort and encourage

your hearts and strengthen them—make them steadfast and keep them unswerving—in every good work and word (II Thess. 2:17 Amp.)."¹⁹

Ordinal Position

The Fishers point out:

A child's fate is partially decided by the size of the family into which he is born. It is also influenced by the order in which he enters the family. If you are the first born, you will probably have different experiences with your parents than if you are born second or third or fourth down the line. Certain conditions are created in families just because they are small or large or because the kids joined them in certain sequences.²⁰

Because every child has a position in the family constellation (first, middle, last, only, etc.), it is important for parents to know characteristics (not absolutes) of the various ordinal positions so they can aid their children in developing to their maximum.

There are certain general factors which determine the differences between siblings, according to child developmental people. Jo Schlehofer notes some of these characteristics:

- * Each of your children has been born into a different family. The first child was born into a family of mother and father. The second child was born into a family of a mother, a father and a child, etc.
- * Parents tend to identify with the child who is in the position they were in (in growing up). Sometimes this might be positive, or it could be negative (identifying a child with a brother or sister whom you disliked).
- * The age span of children also determines the difference between siblings. Usually, with more than four years difference children tend to go their own way. With children closer in age there is more quarreling, but also a great attachment later in life.
- * The sex of the child will change characteristics of position in the

family. A girl being the oldest in a family will develop characteristics that may differ from the oldest child in the family being a boy.²¹

There are distinctives of a certain position a child has in a family. These are thought of as general areas to look for. No child should be pigeonholed. But, child developmental experts have been able to categorize certain characteristics that mark a certain position.

1) Oldest

- * Tends to be given the most responsibility.
- * He has a strong need to be first; tends to gain and hold superiority over next children (leader type). Statistics indicate successful executives who were first born exhibit leader trait.
- * More is expected of first child in behavior situations. Commonly heard rejoinder, "You should know better because you are older."
- * Tends to be overly sensitive and, because of second child, may feel unloved and neglected.
- * If there is a second child, first tries to regain status by positive action and following rules. If this fails, child may develop problems.
- * First child has adults to imitate and tends to be more mature, responsible and successful in school than children following.
- * Enjoys being center of interest.

2) Middle

- * This child has never had his parents alone.
- * May feel squeezed.

- * May feel pressure from always having a child "model" ahead of him.
- * Tries to get attention in many ways, such as teasing other siblings or breaking rules.
- * May have feelings of being unloved, or treated unfairly, and needs lots of self-esteem building.
- * Often unable to find place in group.
- * May tend to become discouraged easily, showing lack of resiliency.
- * Needs help in developing interest and friends of his/her own.
- * When a third child comes along middle child loses baby role and may be neglected, which adds to feelings of frustration and discouragement.
- * May tend to be more adventurous and like excitement more than older or younger sibling.
- * Tends to act spontaneously and not take life as seriously as older sibling.

3) Youngest

- * Often like only child.
- * Often pampered and over-protected by parents and siblings.
- * Has decisions made for him/her and is given little responsibility.
- * Feels frustrated and is not usually taken seriously.
- * May become bossy and whiny—tends to try to run family.
- * Boy who has older sister(s) will have an easier time relating to girls later on in life.
- * Girl who has older brother(s) will feel secure.

- * Learns how to manipulate, playing one member of family against another.
- * Either attempts to excel older siblings or else evades direct struggle for superiority.
- * May feel embarrassed for being smallest, weakest, and least important in family.

4) Only

- * Feels one of a kind.
- * Peer relationships are difficult thus parents need to provide ample opportunity for peer exposure.
- * Spends childhood among adults and imitates their ways easily in life. This can be a difficult coping situation.
- * Usually enjoys position as center of attention and tends to be self-centered.
- * Over-protection by parents may instill a feeling of insecurity in child.
- * Learns that oftentimes possessions will be given rather than working for them—tends to sit back and have them given to him.

5) Twins

- * Fraternal twins will involve in sibling rivalry much the same as two siblings close together in age.
- * Usually work out a satisfactory relationship. A passive twin will often, in his/her own way, get desires.
- * Treat twins as individuals with interests of their own.
- * When rivalry develops it may be necessary to separate for a while.
- * With fraternal twins it may be wise to separate them early in

school, although this may not be so with identical twins as they may need each other for security. It is well to observe these situations closely.²²

It is important to remember that each position in the family constellation has advantages and disadvantages. Being aware of some of them will help parents in dealing positively with each child. Remember: all children need individual attention, recognition, love and security.

Letting Go

Much has been written about the empty nest within the past two or three decades. Parents have to love enough to let go. This can be anguishing. A man told me the other day that so many of his friends talk about when their children will be getting out of the home, almost with great anticipation, like they are free of a burden. He said, "Not me; I am enjoying them so much in spite of their problems. It's going to come too soon when they leave."

And one day he, she, or they will leave. For some, it's gradual, because the child, too, may find it difficult to break off the security. It's easier for parents and child if there has been preparation for letting go. If the parents do not excessively overprotect, overpossess, or overcontrol a child endeavoring to emerge from the nest; then the transition from dependent to independent can go reasonably smoothly.

The literature is replete with what happens when anyone of the "overs" mentioned above occur to an excess. Specifically, overprotection is most illustrated by writers describing the phenomenon of "nest emptying."

Lantz and Snyder give some interesting insights into

overprotection:

The small middle-class family is particularly vulnerable to the pattern of unhealthy emotional involvement, since the overprotective mother can concentrate all of her attention on only one or two children. In a large family, maternal emotional involvements are dispersed among a great number of children, thereby restricting the likelihood of an excessive attachment to only one child. Unless children are unusually astute and can see the consequences of such maternal interference, they are likely to confront two things: first, a feeling of helplessness with respect to doing things on their own and, second, a pervasive feeling of guilt when their wishes run counter to the wishes of their parents, since they have been impressed with the sacrifices that their mothers have made on their behalf.²³

The above-cited authors show how young people cope particularly with maternal interference.

- 1) Those who sense the unhealthy component and fight it off. Thus, after a struggle, such youngsters emancipate in a healthy way. These come to have a healthy realization of their rights and those of their parents.
- 2) Other young people react with rebellious behavior and reject the parent. They become hostile in varying degrees and, in the extreme, may reject their parents.
- 3) Still others accept the overprotection; they accept the idea of being helpless; thus abandoning their own desires and feel perpetually guilty when they have preferences of their own that differ from their parents.

Lantz and Snyder explain that neither rebellion nor the acceptance of overprotection is a satisfactory solution. I am including their suggestions because I find in counseling some young adults, single and married, who have not resolved this problem through reasoning, or spiritually. The following are suggested:

- 1) Accepting the fact that one's parents are as they are, not necessar-

ily because of their own choosing, but because of the way in which life has dealt with them.

- 2) By avoiding complete rejection of one's parents through an acceptance of those things that further a mature relationship with the parent, rejecting only those aspects of behavior that restrict the development of a mature relationship. This can only be done when the parents and children have some measure of autonomy; that is, when each feels that he has a right to choose the course of action that he wants rather than finding it necessary to be compliant to the wishes of others.²⁴

Lantz and Snyder give this final, important reminder to parents:

The child who feels uncertain about his parental relationship may react with a compulsive need to please them, which results in abandonment of his own wishes. But parents who are ambivalent toward their children are, indeed, difficult to please.²⁵

Commenting on the "empty nest" period of life, Paul Landis in Making The Most Of Marriage, comments:

For those parents whose deep emotional attachments to children make it hard to let their children go when they reach the age of maturity, who want to feel indispensable to their children and to continue habits of doing things for them, who miss deeply the companionship of their children, this is the time for developing a new kind of maturity. The years ahead demand a maximum amount of social and psychological preparation at this time... Wise parents can remind themselves, too, that what has been a loss for them at this stage has been a gain from the standpoint of their children... Both man and wife throughout the passing years should keep outside interests alive and try to be ready for this difficult stage.²⁶

The Bible reminds us, "Train a child in the way he should go..." (Proverbs 22:6 NIV). An interesting way to look at this scripture is to examine the last two words, "should go." This suggests that it is natural for children to break away. Genesis 2:24, KJV, states, "Therefore shall a man leave his father and his mother, and shall cleave unto his wife: and they shall be one flesh."

Spiritually mature parents let go by exemplifying unconditional love, not neurotic attachment. Letting go means believing in the child's ability to make his/her own decisions. The parents say, in effect, "You can do it. I believe in you. God believes in you. Trust and obey Him."

Jim Dobson puts the "letting go" process in such fitting perspective when he says in Dr. Dobson Answers Your Questions:

Parents who once looked with awe and wonder at their bundle of new life find the delivery of that same child into adulthood two decades later no less a marvel. And just as they could not keep their newborn child in the safety and protection of the womb, they must ultimately permit his or her passage into the grown-up world at the end of childhood. Along the way, wise Christian parents will prayerfully try to influence—but not prolong control over—their maturing child. The rest they leave in the hands of the Creator.²⁷

CHAPTER NINE END NOTES

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25. Ibid., p. 328.
26. Paul Landis, Making The Most Of Marriage (New York: Appleton-Century-Crofts, Meredith C. Publishing Company, 1965), p. 585.
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Chapter Ten

TOPIC TEN: RELATIVES, AS IN KINFOLK AND OTHER FOLKS

When I first outlined the chapter and topic titles for this writing project, Topic Nine was "In-Laws and Other Relatives." Then I read in Bernard J. Oliver Jr.'s book Marriage And You. It is a sociological and psychological study of American marriage and family life. He had a chapter entitled "Parental Family and In-Law Relations." I liked both the title and the rationale so I modified my topic title. Dr. Oliver writes,

Many writers in the field of marriage and the family have a chapter on "In-Law" relations but do not include the interpersonal relationships of married couples with their own immediate parental families. Actually, the problems which arise may involve not only difficulties with in-laws, but also with parents.¹

So, "Relatives: As In Kinfolk And Other..." seemed to be more appropriate as a title for this topic.

Social scientists identify two basic types of family: nuclear and extended. A husband and wife and all their dependent children comprise a nuclear family. Probably borrowed from biology (cells splitting off from a nuclei), sociologists label this form of family life nuclear because it is the nucleus of still other formed families when the children become independent, get married, and have children of their own. Thus, other nuclear families are formed.

Furthermore, nuclear families are of two types. The family one "grows up" in is termed the family of orientation. Upon marrying, the family you begin is identified as the family of procreation. I am Jack,

son of Jack Sr. and Vivian. This family of three was my family of orientation. When I married Roma, we then had Greg, Annelle and Scott. This is our family of procreation.

Before explaining the true meaning of the extended family, it is important to identify another sociological "family term." It is kinfolk. Sociologists define kinfolk as people who share a common ancestor. My Grandfather Bob Jamison had several sons and daughters, one son being my father. My father's brothers and sisters (my uncles and aunts) married and had children, who became my cousins. So, uncles and aunts, brothers and sisters, cousins, nephews and nieces, all are from a common ancestor, Grandpa Bob Jamison.

My wife has her kinfolk. In sociology parlance, my wife's family is called the affinal relations.

Altogether, sociologically, the extended family is comprised of the two families of orientation, the family of procreation, and the family of affinal relations. Or, as Avery and Johannis, Jr. state,

In simpler terms, your extended family consists of you and your marriage partner, plus all the kinfolk of both you and your spouse. Your children, when you have them, will join the extended family group with various designations ranging from grandson or granddaughter, to niece or nephew and cousin, with appropriate affinal relationships in the same categories. All the "in-law" connections are involved.²

The studies that social scientists have conducted concerning marriages with parental-extended family-in-law problems versus happy and successful marriages in general, indicate this important factor: acceptance and approval by both sets of kinfolk (parents et al) prior to the marriage is very significant in developing the marriage. Generally, before the marriage, he and she are accepted simply as an entity. Then, they become a union with two sets of kinfolk. For a number of years I

showed a film (I believe it was directed by Mel White) featuring the daughter of Dr. and Mrs. David Hubbard; he being the president of Fuller Seminary (Pasadena, California). Well before the date of their wedding, the Hubbard's daughter and her fiance had an informal chat with both sets of parents present. It was a beautiful time of sharing "kinfolk" ideas from both sides before the wedding. After a marriage, the people involved in extended families usually have considerable influence for "good or bad" with the couple.

Parental Family Relationships

Some of the leading problems involved with parental family relations will now be considered.

* Living with parents - Sometimes to cut costs, some newly marrieds live with his or her parents early in their marriage. When doing so, it is almost inevitable that certain problems will exist, namely:

1. an overcrowded home
2. lack of real privacy
3. parents being more involved in the affairs of their children than they should
4. two generations clashing around ideas and values:
 - a. entertainment
 - b. music
 - c. use of money
 - d. responsibilities
 - e. visiting friends
 - f. rearing children
 - g. mealtimes

h. ad infinitum

At best, such a living arrangement is not too workable. At worst, it generally scars a marriage for many years. If it is necessary, a reasonable time period should be set (the shorter the better) and guidelines should be "hammered out" from the beginning to avoid clashes and misunderstandings.

Three reminders about housing and the marital bedroom follow:

1. A couple newly married who move in with parents for convenience or to save money may do so, but they will endanger their sexual and marital relationship.
2. A husband and wife with youngsters who buy or rent a small house (perhaps with one bedroom) will save in their financial budget but will sacrifice their intimate needs.
3. Some couples provide separate bedrooms for their children, but do not take the precaution of providing a lock for their own bedroom. This is a must for privacy.

* Parental family interference - Even when young marrieds are not living in the home of one set of parents, merely being nearby (proximity will be covered more later) can present problems. The major kind is parental interference, oftentimes with good intentions. With one couple, married well over ten years, her parents continued to aid them (particularly her) when tight situations arose. Her husband found it difficult to hold a meaningful and financially rewarding job. Her parents often showed their resentment to him by lavishing gifts or money on her. This, in turn, caused him to resent both his wife and in-laws.

It's difficult sometimes for parents to accept the nest emptying

of their children. It is even more difficult to let go of the supervisory role with their children. Lack of relinquishing parental control inevitably leads to considerable animosity. The message being sent by the parents to their adult children (married and single) is "hey, we don't think you're grown-up enough to handle your marriage, life, or whatever." The parents may deny such an intent, but, regardless, the message is so received.

- * Parental visits - Conflicts can arise as to "how often and how long" reciprocal parental/children visits should be. Besides visits, how much letter writing and telephoning should be done? These issues can be difficult both ways, but particularly for the children if the parents are quite possessive. A marital partner may seem to be so attached to his/her parents that the other partner feels slighted and "second in importance."

There are no standard guidelines for how often to visit parents (or vice-versa), length of stay, letter writing, or telephoning. The basic rule concerning parental "contacts," whatever the mode, is not to place anyone above the relationship one has with a spouse (not even children). It is very true that God commands respect for parents (Exodus 20:12). He also stated, "Therefore shall a man leave his father and his mother, and shall cleave unto his wife... (Genesis 2:24 NIV).

The happy medium is to honor parents but not to the neglect of one's family of procreation. A reasonable contact standard for both parents and children who live in proximity (within 100 miles) might be: one or two personal contacts per month, one telephone call weekly, and special occasion cards. Naturally, if the distance

between them is ten miles or less, frequency of visits may be more often as long as both parties are comfortable and not feeling an imposition. For greater distances, visits will be much less frequent, with telephoning and letter writing increasing. Perhaps a standard for those living further away than 500 miles would be at least one visit per year, one telephone call per week, and a minimum of one letter per month (circumstances may dictate changes in that formula, such as emergencies, time available from job for holidays, annual reunions, etc.).

Who should do the letter writing? Both spouses should participate. There is no law that forbids a man from writing his parents or in-laws. Traditionally, this has been more of a female responsibility than male. Yet, some of the famous letter writers in history have been men: Mark Twain, Alfred Lord Tennyson, and the Apostle Paul. Letter length is not the determining factor: interest in the well-being of one's parents or children is the essential.

While writing this chapter I discovered a letter my wife kept which I had written to her a few weeks before we married. I couldn't believe how newsy the letter was. It proves the point that a man can be informative and creative if he is "interested" in the recipient(s) of his letter. "Rise up, O Men, and take your pen in hand, and write..."

Telephoning can be a blessing or a bane depending... on motive. Things to be reckoned with in considering the frequency of telephoning are: cost (including budget for telephoning), whether it is a dependency rite (by either the parent or child), boredom (lack of creativity), or indulgence.

It takes real maturity for both parents and children to sensibly approach the mode and frequency of contacts. Realism should probably prevail over idealism. Afterall, there is probably not a universal ideal.

Relatives Other Than Parents

So far, much of the writing of this section has dealt with parents and children "problem areas." Sometimes there will be more difficulty with siblings, aunts, or uncles, grandparents, and cousins rather than with parents. Generally, these difficulties are around overdependency, interference, possessiveness, oversensitivity, and lack of understanding.

Consider David. He and his wife, Carol, lived in a certain city where his mother's maiden sister (Dave's aunt) lived. If he did not check in every week to two weeks (either by visit or telephone call), this aunt would be very irked by her nephew. Dave discussed the matter with his mother who, in turn, tried to reason with Aunt Clara, but to no avail. David and his wife finally came to the agreement that they would contact Aunt Clara once or twice a quarter, if reasonably convenient. Also, they secured an unlisted telephone number. Granted, Aunt Clara was extremely unhappy, but David and Carol had greater peace of mind.

Steve and Maggie came to me with a "relative problem." Steve's grandparents lived a few houses from them. They expected Steve to check in frequently. If he didn't, the grandparents would visit the grandchildren unexpectedly. Then, grandmother began telling Maggie how to raise her infant child. Oftentimes, the grandparents would come to visit when Steve wasn't home, giving Maggie instruction in how to meet Steve's needs, as well as the baby's. Maggie was becoming a nervous

"wreck."

In counseling, I suggested to Steve that he gently but firmly talk to his grandparents about the problem. He found this difficult because he didn't want to hurt them. As the problem became more severe, Steve was finally able to talk to his grandparents and visit them less frequently. Maggie gained more confidence in herself as a mother and began to have greater respect for her husband. At one point, Steve's mother spoke rather pointedly to the grandparents. Incidentally, Maggie had great rapport with her mother-in-law.

In-Laws

One of the persistent statements about marriage is that in-laws will be a problem. Specifically, the mother-in-law is the object of many jokes and many people getting married take it as a matter of course that they will have difficulty adjusting to the mother of the bride or bridegroom. Representative of these sayings (and a rather mild one by comparison with some really denigrating slurs) is: "a mother rocks the cradle, but a mother-in-law rocks the boat."³ An anthropologist found that the avoidance of the mother-in-law occurs in more than half of the societies he investigated (57 percent of 250 different societies which he studied in all parts of the world).⁴ Oliver adds:

To some degree, the difficulty with in-laws may be the result of unfavorable conditioning in early life of most children towards mothers-in-law (in general), and also the tendency to anticipate difficulty with in-laws is likely to be the case.⁵

The "in-law problem" may be the greatest single symptom of discord in the first years of marriage. As reported in Stroup's Marriage And Family, A Developmental Approach, several studies confirm the "early years in-law problems." In one study, two different samples

of married couples inquired into their relationships with their in-laws. Those who had been married twenty years (average) mentioned in-law relationships second or third (women and men respectively) among six problem areas in achieving marital success. The other group, containing couples married only a few years, placed in-law relationships at the top of their six problem areas in marriage.⁶

Stroup holds that there are various causes for in-law troubles. he puts them into two broad categories, the sociocultural and the psychological.⁷ Although Stroup's analysis is helpful, I have found even more insightful, some reasons listed by LeMasters in Modern Courtship and Marriage.⁸ Although this book has been in print several years, the material on "reasons why in-law problems might be expected in our society" seems very appropriate.

- * The mother's dominant role in child-rearing has produced a mother-in-law problem rather than a father-in-law problem in our society.
- * The emancipation problem--It may be that American parents satisfy too many emotional needs through their children and find it difficult to let them go.
- * Marriage in our society takes a child "away" from the parents--losing a son (or daughter) by marriage means gaining a daughter-in-law (or son-in-law). This can lead to ambivalence on the part of parents about a child marrying. In-law trouble may ensue in a certain proportion of cases by parents attempting to get a married son or daughter to move back with them.
- * In our family system parents are displaced by the new married partner and later by the children. Once a son marries in our society, his primary responsibility becomes the care and support of his wife

and children. Should this occupy all of his money, or his time, then his parents are deprived of his attention and help. Furthermore, should a conflict arise between his wife and parents, he is expected to be supportive of his wife; otherwise, he has not emancipated from his family of orientation. With a few exceptions, the same is expected of a married daughter. In event of conflict with her husband and her parents, she is expected to identify with her husband.

More than likely some parents can feel some resentment when they are displaced by the spouse of their son or daughter. With this resentment, they may feel justified when they see their son or daughter being hurt in the marriage. It is indeed difficult to remain neutral.

- * The very close mother-child relationship - Both male and female children in our society feel closer to the mother than to the father, and this provides the setting for the majority of our in-law problems.
- * The emphasis on the child in our society - For the past several decades in our society, there has been a tendency towards child-centeredness. In other words, the child has been more or less the focus of the parents' attention. The "emptying of the nest" causes a restructuring of the parents' emotional and social style of living. It is really hard for some parents to give their blessing to a child emancipating, whether for school, career or marriage, but particularly the last. Lemaster says:

For the mother in particular, this can be a critical period, for unless she develops new interests, the tendency will be for her to concern herself too much with the affairs of the newly-weds. The economic role of the father seems to help him avoid

some of the stresses of this period.⁹

Which in-law relationships are the most troublesome? Evelyn Duvall did a study several years ago with 1,337 married people who indicated the in-laws who they felt posed the greatest difficulty.

Most difficulty with:

Mother-in-law -----	36.8%
Sister-in-law -----	20.3
Brother-in-law -----	5.4
Father-in-law -----	5.0
Daughter-in-law -----	2.8
Other female in-laws, aunts, etc. --	1.6
All in-laws -----	1.5
Sons-in-law -----	.7
Other male in-laws -----	.1
(25.8% indicated no difficulty with in-laws).	

It is obvious from Duvall's study that the mother-in-law is by far the in-law with whom most people have the greatest difficulty, and the sister-in-law is a close second. Others fall far behind the first two. Some of the leading negative criticism against mothers-in-law in the Duvall study were:

- * Meddles, interferes, dominates, and intrudes on our privacy.
- * Is possessive, demanding, over-protective, forces attention.
- * Nags, criticizes, complains, finds fault, ridicules, etc.
- * Ignores us, is indifferent, uninterested, not helpful, etc.
- * Clings, is irresponsible, immature, childish, dependent, has no life of her own, no interest beyond us.
- * Disagrees on traditions, has different standards, is old-fashioned, resists change, is intolerant.
- * Abuses hospitality, comes without invitation, overstays visit, is with us more than necessary, does not reciprocate.¹⁰

Evelyn Duvall in another book, Faith In Families, makes this

important distinction:

It is more often the women of the family who have problems with their relatives and present difficulties for their in-laws. Our survey shows conclusively that men are neither as frequently troublesome nor do they get as upset as do women about their relationships with their relatives by marriage. This may be because it is generally considered the woman's role to keep family relationships harmonious. So, when anything goes wrong, the women of the family are more sensitive to the difficulties and react more vigorously to the troublemaker and her behavior.

Among women as among men of the family, there are wide differences in their relationship with their relatives by marriage. Some wives are devoted to their mothers-in-law; others have problems of many kinds.¹¹

It is really unfortunate that in-law stereotypes are revealed and perpetuated through negative jokes and stories. Perhaps a genuine rule of thumb is that persons who desire a meaningful relationship with their in-laws will indeed look beyond the stereotypes (jokes, stories, put-downs, etc.) to the people behind them. One such case excerpt illustrates looking beyond the stereotype.

In our family, there exists a great deal of love and harmony. A good bit of this happiness can be attributed to my mother-in-law. In my estimation, there is none as grand as she.

Since I have been married to her son, "Mom" has made me feel like her very own daughter. Having lost my own mother at the age of ten, Mom has taken away much of the emptiness I often-times felt through the past years.

Mom is a great confidante of mine and is just like one of the girls when it comes to being fun. What else can any girl ask for? Love, humor, confidence, wisdom—all these are part of my Mom.

She's our Queen and "Long May She Reign."¹²

People who can be objective and who are adjustable can have good relationships with their in-laws, just as with their own families. Those couples who get along well with their in-laws are more likely to achieve a high level of happiness in marriage than those who have in-law problems. The following are some suggested rules for guidance in in-law relationships as given by Landis & Landis in Personal Adjustment, Marriage, and Family Living. These guidelines

are good for pre-marrieds, newly marrieds, and long-time marrieds.

- * Treat your in-laws with the same consideration and respect you give to friends who are not in-laws.
- * When in-laws take an interest in your life and give advice, do just as you would if any friend gave advice: if it is good, follow it; if it is not good, accept it graciously and then ignore it.
- * Remember that many times when the in-laws appear to be too concerned with your affairs, they are not trying to interfere in your life, but are sincerely interested in your welfare.
- * Look for the good points in your in-laws.
- * When you visit your in-laws, make the visits reasonably short.
- * When visiting in-laws, be as thoughtful, courteous and helpful as you are when visiting other friends.
- * Accept your in-laws as they are; remember that they would probably like to make changes in you, too.
- * Mothers-in-law have been close to their children before marriage; give them time to find new interests in life.
- * Give advice to your in-laws only if they ask for it; even then, use self-restraint.
- * Discuss the faults of your spouse only with him, not with your family.
- * Do not quote your family or hold them up as models to your spouse.
- * Remember that it takes at least two people to create an in-law problem. No one person is ever entirely to blame.¹³

The Book of Ruth in the Old Testament portrays such a beautiful

example of an in-law relationship. Naomi and Ruth love and respect each other. Mother-in-law and daughter-in-law generate the mutual understanding that fosters good in-law relationships. Even in adverse circumstances, they do not allow situations "to spoil" the good things they have going for them as in-laws. Classic devotion is found in Ruth's comment to her mother-in-law:

Don't urge me to leave you or to turn back from you. Where you go I will go, and where you stay I will stay. Your people will be my people and your God my God (Ruth 1:16 NIV).

Proximity

The United States is large, yet much larger is the entire world. A married couple can get very far away from relatives and sometimes this may be appropriate. Miles between and miles from refer to physical distance. As LeMasters points out:

A girl may live in California and her parents in Maine, but she will be upset if her mother is ill and has to have a major operation (she will be experiencing social or interpersonal distance).¹⁴ She may, as a matter of fact, be more upset living that far off because she can't run across the street and talk to her mother, or her father, or the family doctor. In this sense geographical separation may often complicate in-law relationships rather than simplify them. And if the mother should become seriously ill, the problem of going back home can be knotty, especially so when there are small children.¹⁵

The other side of the coin is presented when parents live close by and are a part of a couple's daily or weekly life. This may present a conflict particularly for a couple in their early years of marriage, either by fostering dependency or creating friction around decision-making. Landis and Landis in another of their books, Building A Successful Marriage, note in such an instance,

If things go wrong in the household, if their children are spoiled and tempers are short, there is a scapegoat handy to blame. It is easy to think that things would be otherwise if only in-laws

were not present to complicate life. There is often a tendency for one of the pair to discuss problems with someone in his or her own family than trying to work them out with the mate.¹⁶

The Landis' urge newly married couples who can live some distance away from both families to do so, suggesting that doing so probably gives them an "advantage in establishing a good adjustment in their marriage."¹⁷

Since the "problem with relatives" is probably greater with young marrieds and parents, one researcher found that relations between the two generations were optimum if they were within fifty miles of each other. Furthermore, if there are cultural or other conflicts, geographic distance may be the only (or best) solution. If there are not cultural or other conflicts,

It seems ideal for many young people to live in the same area as their in-laws but far enough apart to allow for privacy and independence. This will vary with particular couples and local conditions. For some young couples residence in the same town is "too close." Geographic distance, *per se*, of course is not so crucial as ease of travel between homes.¹⁸

Proximity can be a problem when a parent places a mandatory weekly "check in" visit. Sometimes a marital partner must exercise the strength to sever the umbilical cord. One of my favorite (but sad) stories is of the married man of forty-one who would load up his wife and two kids and make their weekly visit to his mother. They were to check in every Saturday at 2:30 p.m. Promptly at 2:30 p.m. they would drive into his mother's driveway (they lived fifteen miles away). They would stay one hour and leave. A couple miles from his mother's home, he would stop the car, go to the side of the road and vomit. This is a combination of ultra-possessiveness on the part of the parent and lack of being able to confront his possessive mother on the part of the son.

Some families get together weekly and enjoy it. But this

happens only when there is a healthy attitude reflected by parents, children and in-laws, whatever the combination.

Holidays and Special Days

"Where to visit" and "whom to visit:" those are the questions. Young marrieds struggle more in these areas than those who have been married longer, particularly if the "longer marrieds" have resolved conflicts or potential conflicts. Naturally, holidays and special days (birthdays, anniversaries, etc.) should be grand occasions for families. The "rub" occurs when his and her parents both live within reasonable visiting distance, or when one set of parents become upset. The two major times are Thanksgiving and Christmas. If one parental couple places extremely high value on children returning for holidays--that's when there can be conflicts, sometimes extreme.

In pre-marital counseling, I always pose the "holidays, special days" visiting situation. Many young people have faced this potentially conflictual area very realistically, even to the extent of having discussed it with both sets of parents. A number of couples choose to alternate each year between parents at Thanksgiving and Christmas. Others visit both for awhile on these two prime holidays.

In those early years, the problem becomes greater if one mate's family lives considerable distance while the other partner's family is nearby. Often the problem is solved if the relatives who live far away come to visit the young couple at one or the other of the two special holidays. This may be done for financial reasons and/or more available time by the older couple. Our younger son's relatives have sent money to have their daughter, son-in-law and children "fly home at Christmas" (1200 miles travel). Such thoughtfulness is a treat for both couples.

For a couple living so far away from their relatives that it is virtually impossible to get home for "special days," it is important for them to make friends with a couple seeking "children" to parent. Both of our boys live considerable distance from us (1200 and 1700 miles). I have strongly encouraged them to find at least one or two older couples to give and receive reciprocal love and affection. They have been receptive to the idea.

Grandparenting: Joys, Noise, Toys
(and other gifts), and No-No's

My wife and I entered the grandparenting world in 1979. Now we are grandparents four times. What a special world, this world of being grandparents. It's so special that not even God is included in this category. God doesn't have grandchildren.¹⁹ Anyone who belongs to Him is a child, but not a grandchild. In other words, each of us must come to Him first-hand, not second-hand.

Of course, the main reason for grandparenting being a special world is that which caused them to be: their grandchildren. For Roma and me, each of our four grandchildren is a novel experience. Why? Because each child is a unique personality with whom we can have a bonding relationship, different from the others.

In her book, A Book For Grandmothers, Ruth Goode, herself a grandmother, so candidly comments:

Our grandchildren expand and enhance our lives in ways that reach deep. They reach back into our past and far into our future. They re-create old joys for us, and promise new ones as they grow. As for our present, they can enrich the hours and days if we wish, and as much as we wish. As grandparents we have the choice, always, of how much or how little we are involved with them, and even a little involvement--the one or two visits a year if they live far away--can bring very special pleasures.²⁰

* Joys - the joys are in sharing. First, it starts with the rejoicing

with their children, the parents who produced "our" grandchildren. This is a special joy which can be celebrated in many ways, but none more meaningful than the sheer excitement of seeing our children's joy over having had their own child/children.

Next, is the joy of development. Now, perhaps more objectively than when we were rearing our own. Maybe it's a second chance. Another chance to meaningfully amend mistakes thought made, or actually made. Maybe this time we can "do it right." Goode says,

If we are shy with babies, soon enough it will be to find them toddlers, conversationalists on the telephone, crayon artists sending us pictures, school children writing us awkwardly formed words in block letters and original spellings, teenagers confiding to us their adolescent joys and griefs. We can enter their lives at any stage we feel comfortable. And we enter with an ideal introduction, a passport second only to that of their parents. We are their grandparents.²¹

Charlie Shedd sees many joys in his beautifully written Then God Created GRANDPARENTS And It Was Very Good. He puts the joys into subtitles within Chapter One, "What Are Grandparents For?" These subtitled (Joys) are: 1) grandparents are for wondering with you; 2) for saying 'no' sometimes; 3) for having fun with you; 4) for telling you what it used to be like, but not too much; and 5) for saying, "I think you're O.K."²²

Shedd then shares a personal anecdote:

We were crossing the street at the feed store. The light turned green. I started across when I heard that excited little voice calling, "come back, come back, look at the seeds." So I turned and there was one of my favorite people on hands and knees. She was studying something on the walk, chanting in the beautiful litany of a four-year-old, "I wonder what they grow?" So down I went to join the worship, and we mused together. "Would they grow a pumpkin? watermelon? bush, flower, tree?" To all the same answer: "We don't know." Then the benediction: "Thank you, grandpa, for looking at the seeds with me."²³

My parents expressed joy upon having each of our three children with them at various times during our youngsters' growing up years. Our oldest, Greg (now 33), went to be with Grandpa and Grandma the summer he was eight. He apparently was a joy to them for many reasons, but particularly because of the humor he provided. Grandpa, a minister, had Greg help him at the church one day. It seems Greg was given more chores than he preferred, because later he told his grandmother, "Grandpa sure is a slave driver." Another time, Grandpa had Greg doing a job that must have been trying because our boy said to my mother, "It's just pitiful to work with Grandpa." These and several other stories kept conversations "warm with reminiscing" for many years to come whenever we were with my parents.

Our middle child, daughter Annelle, has a very close telephoning—letter writing relationship with her paternal grandmother. They laugh, cut-up, and generally enjoy each other's company very much. Recently, they vacationed several days in Colorado, Oklahoma and Texas visiting friends and relatives. They thoroughly enjoyed traveling together.

Scott, our younger boy (now 27), remembers playing hide and seek with his wheelchair-ridden maternal grandmother. They would imagine hiding someplace and the other person would have to guess. This occurred when Grandma Mitchell lived with us for about six months when our children were young.

What joy for us, as parents, to see our children enjoying their grandparents (both sides) and vice-versa. It is indeed a rich family heritage that is now being carried on with our grandchildren,

whenever time and distance allows. What joy!

Evelyn Duvall, writing in Family Development (Second Edition) makes this encouraging comment,

Finding joy in grandparenthood seems to be something that is learned through the years in incorporating the knowledge, skills, and attitudes that make one an older person who is loving and lovable, interested and interesting.²⁴

* Noise - In case you haven't noticed, when grandparents are past fifty and grandchildren are under seven or eight, noise becomes a factor, but not for the kids. Charles Shedd tells the story in his "grandparents" book of the busy oil executive who had grandchildren two, five, and six-and-a-half. The children were coming for a summer visit and that immediately reminded him of noise and disturbance of his plans. And why were they coming so soon, after all hadn't they been there at Christmas? So, he began to grumble to his wife about going to a motel and letting the kids have the house.

About that time his wife "lowered the boom" on him. She reminded him that he was going to have to modify his business executive role including board meetings, contract discussions, and long distance negotiations. She got through to him by saying:

Set your receiver for some little people talk. What do their noises mean? Listen. Really listen. Listen to what they're thinking, what they're saying, what they're feeling. You'll be surprised what you can learn. Besides, it could be fun.²⁵

He promised to try. The bottom line is that he had a wonderful time with his grandkids. It seemed their screams were "not that loud." He said, "Seems like tuning in to them, I tuned out some stuff in my own head which must have been turning the volume up."²⁶

We had our four grandkids in our home for a recent holiday:

ages six months to nearly four. Wow! Sure it was noisy because our duplex was crowded. But, I, too, tried to listen. What I heard was each child competing for attention from two adults they hadn't been around for awhile. It was normal. When they are ten through fourteen, and later eighteen through twenty-two, their noises will be different. Really listening to them cuts across the noise and discovers the child.

At any age, we want people to basically notice us. It's one of those prime psychological needs. Sometimes the child who isn't making the noise needs the greater/greatest attention. Help me, Lord, to really listen to my grandchildren as they grow and develop. May I tune in, not out.

* Toys (and other gifts) - One of the great dangers for grandparents is to smother their grandkids with toys and other things. After all, generally more money is available to buy grandkids "stuff" than when a couple's own kids were growing up. At least that's the way it is now for Roma and me.

A cardinal rule I've endeavored to practice with kids, and now, grandkids, is that they can't be spoiled by love, but they sure can be overindulged by things. Therefore, buying for them should be in moderation and for the most part, if the gift is expensive, the parents should be consulted. Maybe the parents do not feel that a pony is an appropriate gift at a child's stage of development. Neither should a grandparent purchase a motorcycle or car for a grandchild unless it would be absolutely sanctioned by a parent. Besides, do you suppose we are trying to buy love? or impress them?

As a grandfather, I can best serve my grandchildren by doing the

simple, togetherness things like: nature walks, building a fort in the sand or dirt, skipping rocks, throwing and catching a ball, and skipping rope. Sometimes, a meaningful "toy" gift is appropriate. But I am convinced through practice, and by observation, that meaningful participating time is a greater gift than "buying them something."

So far, the most fun I've had with my two oldest grandkids is going to a small stream and dropping leaves in with all three of us saying "bye, have a nice trip," as we watched each leaf sail away into our dreams.

- * No-No's - They are legion for grandparents. We've already mentioned being careful about "buying love" through gifts. Other than small and somewhat inexpensive items, a cardinal rule should be to "check with the parents."

In her book, "In-Laws: Pro and Con," Evelyn Duvall quotes a Sunday supplement writer under the heading, "Ten Mistakes Grandparents Make." These are:

1. Too much baby talk.
2. Picking up the baby when he cries.
3. Feeding the child without the parents' consent.
4. Paying the child to do his duty.
5. Too many gifts.
6. Challenging a parent's decision.
7. Too much pampering.
8. Punishing child without parental consent.
9. Encouraging a child to outwit his parents.
10. Failing to share their accumulated wisdom.²⁷

A major caution is to not try to correct all mistakes (through guilt) of rearing children by indulging grandchildren. This is an "excellent way" to alienate children and after all the scripture says: "Do not exasperate your children..." (Ephesians 6:4 NIV). What better way to provoke them through indiscreet and inappropriate relationships with grandchildren. Sure, it is a time to practice positive insights gained from experience with the years of child rearing.

One of my spiritual delights is to "hold up" my children and grandchildren in prayer. Roma and I taught and modeled "trust in the Lord" to our children and now they are doing that with theirs. Paul writing to Timothy (who was like a son) said: "I know how much you trust the Lord, just as your mother Eunice and your grandmother Lois do..." (II Timothy 1:5, TLB).

If you, as a grandparent, do properly discharge your privileges and responsibilities to your grandchildren, you will be refuting a common saying, "Every human being learns from experience with one exception--the grandparent."²⁸

For instance, this brings to mind how a psychologist (who happens to be a grandmother) gives a gentle reminder to grandparents when they have a grandchild with a handicap (in this case Down's Syndrome). She points out:

I would urge grandparents to accept the fact that their grandchild will develop in a different time frame, using a different clock. This is not easy; one cannot refrain from ever comparing, or wishing "What if...?" It is normal to have such thoughts, as long as they don't immobilize you, or keep you from loving and enjoying the child that is, not the child that might have been.²⁹

Several studies reveal that many older men and women report

greater satisfaction in their grandchildren and great-grandchildren than they ever did with their own children because of the varied pressures of young parenting.³⁰

Grandparenting is fun. In Family Development, Duvall adds,

Maintaining close and meaningful contact with married children and grandchildren can be a most rewarding task of the later years. It can warm the sunset years with the steady glow of two-way affection and belonging that is well worth achieving.³¹

By the way, would you like to ask me about my grandkids? I just happen to have these pictures here in...³²

CHAPTER TEN END NOTES

1. Bernard J. Oliver, Jr., Marriage And You (New Haven, Connecticut: College and University Press, 1964), p. 208.
2. Curtis E. Avery and Theodore B. Johannis, Jr., Love And Marriage, A Guide For Young People (New York: Harcourt Brace Jovanovich, Inc., 1971), p. 95.
3. As quoted in Oliver, Jr., op. cit., p. 211 (parentheses mine).
4. Ibid.
5. Ibid.
6. Atlee L. Stroup, Marriage And Family, A Developmental Approach (New York: Appleton-Century-Crofts, Division of Meredity Publishing Company, 1966), p. 245. Stroup points out a study by Thomas of 7,000 Roman Catholic marriages which had failed. He reported in-law relations to be the largest cause of trouble during the first year of marriage, but during the later years other factors moved into prominence.
7. Ibid., p. 246-248. Socioculturally, he notes that a source of in-law problems is that of cultural conflicts between the generations (p. 246). A major psychological factor is "overattachment," which can be of two types: "overattachment of the young married person to one of the parents, or the overattachment of a parent to the newly-married child." p. 247.
8. E. E. LeMasters, Modern Courtship And Marriage (New York: MacMillan Company, 1957), pp. 315-319.
9. Ibid., p. 318.
10. The "most difficulty with" statistics and the "leading negative criticisms" are found in Oliver, Jr., op. cit., pp. 212-213.
11. Evelyn Mills Duvall, Faith In Families (Chicago: Rand McNally & Company, 1970), p. 126.
12. Stroup, op. cit., p. 253. This story is actually from Duvall's indepth study of in-laws. In-Laws: Pro And Con (New York: Association Press, 1954), p. 126.
13. Judson T. and Mary G. Landis, Personal Adjustment, Marriage, And Family Living (Englewood Cliffs, New Jersey: Prentice-Hall, Inc., 1966), pp. 248-249.

14. Parentheses mine.
15. LeMasters, op. cit., p. 309.
16. Judson T. and Mary G. Landis, Building A Successful Marriage, Seventh Edition (Englewood Cliffs, New Jersey: Prentice-Hall, Inc., 1977), pp. 296-297.
17. Ibid.
18. Stroup, op. cit., p. 254.
19. I was reminded of this in an article by David duPlessis in his Quarterly Newsletter, May-July, 1983. duPlessis writes, "But God has no grandchildren, only those 'born of the Spirit' (John 3:6) belong to His family."
20. Ruth Goode, A Book For Grandmothers (New York: McGraw-Hill Book Company, 1976), p. 5.
21. Ibid.
22. Charlie Shedd, Then God Created GRANDPARENTS And It Was Very Good (Garden City, New York: Doubleday and Company, Inc., 1976), p. 9.
23. Ibid., p. 18.
24. Evelyn Mills Duvall, Family Development, Second Edition (Philadelphia: J. B. Lippincott Company, 1962), p. 464.
25. Shedd, op. cit., p. 19.
26. Ibid., p. 20.
27. Evelyn Mills Duvall, In-Laws: Pro And Con (New York: Association Press, 1954), p. 142.
28. Ibid.
29. Joan M. Gerver, "A Grandparent's View". Children Today, Vol. 12, No. 6., November/December, 1983, pp. 12-13.
30. Ibid., pp. 142-143. By the same token Duvall points out: "Some students of the grandparent suggest that it is when three generations share the same home that problems with grandparents are most critical..." Then she quotes Edith Stern and Mabel Ross from their book, You And Your Aging Parents (Wyn & Company, 1952), "Most aging men and women find it fairly easy to be the ideal grandparent when they see their grandchildren only occasionally. But when three generations live under the same roof, the charm of the youngest for the oldest is liable to wear off very soon—often, indeed, within a few days."
31. Duvall, Family Development, op. cit., p. 464.

32. There is an excellent series of articles on grandparenting in Family Life Today, Vol. 9, No. 11, November, 1983, pp. 20-29. Five articles relate to grandparenting. One of these is an article by Sally Cowell, "Ten Guidelines For Grafting A Grandparent Into The Family Tree." The writer discusses locating substitute grandparents when the biological grandparents live too far away for frequent visiting. Cowell and her husband have practiced this concept. She writes, "They've (the substitute grandparents) added a dimension to our children's lives that geography has made impossible for their natural parents," p. 22.

Chapter Eleven

TOPIC ELEVEN: GOALS AND PRIORITIES

It would be a wonderful ego-booster to me if I could write that at age fifteen I had set down a number of significant goals and now in my fifties most, if not all, of these had been accomplished. If I were John Goddard, I could tell you so. Mark Lee in his informative book How To Set Goals and Really Reach Them explains that John set down 127 "goals" (actually, they were lifetime purposes) for his future. By age 47 he had achieved 103 of them including: exploring the Congo River, climbing Mount Ararat, exploring underwater the Great Barrier Reef off Australia, visiting the Great Wall of China, making a parachute jump, building his own telescope, playing flute and violin, milking a poisonous snake, and reading the entire Encyclopedia Britanica.¹

You say, "Isn't that rather exceptional?" Of course, but what's to keep us from making a few meaningful goals and establishing some practical priorities NOW?²

Dayton and Engstrom have done much to excite evangelical Christians and others to recognize the importance of setting goals and establishing priorities. Their book, Strategy For Living (accompanied by an excellent workbook), sets forth all of the usable tools for changing a person from "hit and miss, now and then, maybe we'll do that sometime" to goal-and-priority-oriented living. In their book, the authors appeal to their readers to move from unplanned, haphazard existing to planned and organized living. They distinguish between

purpose and goal. A purpose is an overall aim that is well understood but is not necessarily measurable. "To be a good father" is a purpose. A goal is a measurable accomplishable event that lies in the future. "To spend one hour each Saturday with my son" is a goal.³

Psychologist Gordon Allport has written what I consider to be a classic book on personality entitled Pattern and Growth in Personality. In his chapter on "The Mature Personality" Allport states:

When Freud was asked, what should a normal person be able to do? he replied, 'He should be able to love and work.' While we may find ourselves in agreement with this statement, an inclination is to ask, 'Is that all a normal person should be able to do?' Another physician, Richard Cabot, doubled the list: work, love, play, and worship. These are activities a healthy person lives by.⁴

Allport goes on to list his own criteria for a mature personality:

- 1) have a widely extended sense of self;
- 2) be able to relate warmly to others in both intimate and nonintimate contacts;
- 3) possess a fundamental emotional security and accept himself;
- 4) perceive, think, and act with zest in accordance with outer reality;
- 5) be capable of self-objectification, of insight and humor;
- 6) live in harmony with a unifying philosophy of life.⁵

What Allport is referring to in the sixth of his mature personality criteria is that a person should have a clear comprehension of life's purpose in terms of an intelligible theory. For the Apostle Paul it was "For to me, to live is Christ..." (Philippians 1:21 NIV). Maturity requires a unifying philosophy of life: guideposts and values, yes, also, goals and priorities. That's why this topic is so important: it focuses on how to be motivated as a person, marriage partner, family member, and Christian.

Anyone who has ever done anything worthwhile HAS BEEN MOTIVATED.

Pick up any introductory course on psychology and you'll find a chapter or section on "motivation." One such text by T. L. Engle states that "motivation refers to behavior that is regulated in such a way as to satisfy the needs of an individual. It is concerned with the goals toward which one is working."⁶

One product of motivation is success. According to one author, "To be a success, a man must program himself for it--just as a computer is programmed."⁷ The same writer goes on to list three essential ingredients for continued success:

- 1) inspiration to action--means self-motivation, an inner urge that determines choice and incites us to action;
- 2) knowledge, and
- 3) know-how.⁸

A mature person more than likely sets good and worthy goals. Perhaps as essential as setting goals is prioritizing them. On which goals do I concentrate in order to live a healthy and balanced life? It's very refreshing to read Mike Phillip's Getting More Done in Less Time and Having More Fun Doing It. On balancing, he clarifies:

The men and women God uses live balanced lives. They are motivated in many directions. They make lists of books they want to read. They maintain a scripture reading program. They work to deepen their trust in God. They build certain qualities into their children's lives. They work to deepen communication with their spouse, always striving for quality time together. They strive to improve the quality of their work, and seek God's guidance for their vocational responsibilities.⁹

Goals and priorities go hand in hand. Let's look at them more closely.

Setting Goals

Mark Lee holds that for most people common "goals," if they emerge at all, arise out of living and, if you please, by accidents. At another point he mentions coincidence.¹⁰

Lee suggests accidental does not imply tragedy but "it is used to compare the unplanned (accidental) life to the planned (purposeful)."¹¹ I'm very inclined to agree, and such agreeing does not indicate that God "isn't in charge."¹² No, not at all, but God does give us choices.

One of the rich illustrations of choices is in the book of Joshua. Throughout the chapters of this great book Joshua is given choices climaxing with that great declaration in the twenty-fourth chapter, "But if serving the Lord seems undesirable to you, then choose for yourselves this day whom you will serve... as for me and my household, we will serve the Lord" (Joshua 24:15 NIV).¹³

Choose! Choices are closely connected to motivation. We cannot really consider goals without examining motives. Some of our motives are stronger than others. Abraham Maslow developed a hierarchy of needs paradigm in which he ranked our motives. He holds that a man is not free to fully develop himself until lower needs are satisfied. For example, a man who is hungry will be motivated to find food rather than sitting beside a lake and contemplating the beauty of the setting. In goal setting, this man may make his number one goal priority finding something edible to eat "that day."

According to Maslow's theory, the more basic needs must be met if we are to be motivated higher. In other words, goal setting depends greatly on our motivation. Elizabeth Hall writes,

Homeostatic drives are basic, and we must satisfy them first. Once we no longer worry about food, water and shelter from the elements, other motives can take over. We begin to think about love and acceptance. We strive to succeed at some task.¹⁴

Maslow proposed another set of motives above love and acceptance, and above respecting ourselves and others. Hall says,

Maslow called these new motives metaneeds. Metaneeds include justice, goodness, unity, beauty and order. Only under their influence, said Maslow, can we develop our full talents and potentials.¹⁵

Whether we fully agree with Maslow's "Hierarchy of Needs" model, we can certainly understand that if basic needs are not met, very little creative goal setting for personal, professional, marital, familial, or the spiritual will transpire. Thus, goal setting is based considerably on motivation, and motivation inspires goals.

Goal setting, particularly for people who have operated without doing so, can be a

Strange and fearful thing for those who have not engaged in it. And it is more difficult to start the process as a person gets older. Most people give up. To set goals is difficult...but they must be monitored to assure their achievement...If at first a simple goal or two may be set...and followed through, a sense of victory, even euphoria, may stimulate larger efforts...the goal-setter learns that...goals are the manifestation of God's gift to thinking and energetic persons--the dignity of choice.¹⁶

Persons who set goals and plan for their fulfillment tend to control conditions and accomplish things for themselves and for God, in other words, within the secular and spiritual! Setting and reaching goals can:

- * improve things on the job
- * improve personal relationships
- * improve a shaky marriage
- * improve relationship with our children and/or parents
- * improve our relationship with God

- * improve our serving ability in His work
- * improve our ability to be witnesses for God within our community
- * improve our reflection of Christ in our daily living.

Mike Phillips says pointedly, "Within the boundaries of God's preeminence in our lives, we can decide to take control and responsibility over many of our daily circumstances."¹⁷ Then, he sets forth principles of formulating goals. There are six objectives in establishing well-written goals. In other words, goals should be:

- 1) specific and understandable, with measurable end results;
- 2) practical and achievable in a stated amount of time;
- 3) written in precise language, using figures, dates and amounts--worded to avoid misunderstanding;
- 4) limited (yet providing all necessary information) to a single objective—not long, complex, and ambiguous;
- 5) firm, yet not frozen; reviewed periodically, yet not changed quickly or capriciously;
- 6) clear statements about exactly what conditions will exist when the goal has been reached.¹⁸

There are many areas in which goals can be set: personal, professional or occupational, marital, family and parenting, personal spiritual growth, church (local and worldwide) and ministry (avenues of service), travel, personal interests and hobbies, physical exercise and development, money management (including handling finances), recreational and social, and many others.

When I conduct week-end retreats, one of the areas I cover is goal-setting. After taking couples through identifying the difference between a purpose and a goal and practicing identification, I have them

formulate nine goals. The areas are: two personal, two marital, two family, two spiritual and one dream goal.¹⁹

Mark Lee reminds us, "The test of a goal is related to: 1) a practical time limit for its completion, and 2) a way in which an evaluator can determine whether or not the goal has been completed."²⁰ Basically, then, a goal must be accomplishable and measurable.

- * Personal goals: These can be of various categories--educational, physical, financial, social, occupational or professional, and travel.

Examples: (educational) To earn an advanced degree in a field of my choice within three years of establishing the goal. (travel) To travel and visit in at least five European countries by 1986.

- * Marital goals: Having a more meaningful and successful marriage should be the concern of all married couples.

Examples: (male) 1) To take my wife to a restaurant once-a-week for three consecutive months starting the first of next month. She may choose where to go and which meal every other week. 2) Write her a letter of appreciation once-a-month for three consecutive months. Include a "care card" in the letter.²¹ (female) 1) Give him a loving five-minute back or foot rub (his choice) at a time he chooses (within reason) once-a-week for three consecutive months. 2) Make his favorite dessert twice-a-month for two consecutive months.

- * Family goals: These may be family of orientation (your growing-up family) or family of procreation (present family off-spring).

Examples: (orientation) To write my mother and dad once-a-month for six months consecutively starting immediately. (procreation) As

a family, do a Saturday morning activity (bowling, nature walks, visit zoo, bike riding) for two consecutive months. For a family of four, each could alternately choose from four or five areas. This goal will begin next Saturday.

- * Spiritual goals: 1) Do an observation/interpretation/application study of each chapter of Philippians and Colossians during the next thirty days (two chapters a week). 2) Establish a ten-name prayer list and faithfully pray for each of them for thirty consecutive days starting tomorrow.
- * Dream goals: In this one, you can "shoot the moon," but still it should be measurable and future attainable.

Examples: 1) Build a summer house on our one-half acre of property at Lake_____ by ten years from now. 2) Write a book for children within five years. 3) Save \$20,000 in ten years for under-writing two years of volunteer Christian service upon our retirement.

In his popular best-seller How To Win Friends and Influence People, Dale Carnegie offers twelve principles to "Win People To Your Way Of Thinking." Principle #12 is "throw down a challenge."²² My application of that principle is to "throw down a challenge" to set goals. I'm not sure it is a coined phrase, but it has meaning: "goal-setting is purposeful living."

Prioritizing and Keeping Goals

In their sequel book (see footnote #3) Strategy For Leadership, Ed Dayton and Ted Engstrom discuss functional priorities. Although their book is written for organizations, their comments apply to the individual as well. Supposing a person chose to have several short-term

and long-term personal goals going simultaneously. Some goals might have higher value than others. So Dayton and Engstrom ask two general questions: 1) Which goals have the highest priority? and 2) How do we keep on the right track? Then they offer three specific comments and questions:

- 1) We can't minister to everyone. To whom do we want to minister?
- 2) We can't do everything. What must we do first?
- 3) We can't be everything. What is most important to be at this time?²³

In their earlier work, Strategy For Living, Dayton and Engstrom developed a Workbook For Strategy For Living. In it they present an exercise in prioritizing goals. Sixteen personal goals are listed with two priority columns following, numbered 1 and 2. Their instructions read:

Here are 16 personal goals for you to prioritize. For each one decide whether for you this is and A, B, or C. If you have more than three or four A's, try reprioritizing just the A's in column 2.

- A - Very important (high value)
- B - Somewhat important (medium value)
- C - Not so important (low value) ²⁴

By ascertaining the value of each goal, much time and energy is saved on approaching the implementation and practice of personal (and other) goals.

Another approach to prioritizing is that offered by Daniel D. Wheeler and Irving L. Janis in A Practical Guide for Making Decisions. In contemplating goals and priorities they suggest an exercise entitled "Twenty Things You Love To Do." This is an excellent concentration on values and goals. After listing the "Twenty Things..." the authors suggest a coding process. They instruct:

To complete the exercise, go through your list of activities and code them as follows. (Items can receive more than one code.) Place an A by those you do alone, a P by those you do with other people, and an S by those you do with a special person. Put a dollar sign by those things that cost money to do. Write 'plan' by those that require advance planning. Write 'new' by those you have started in the last five years. Decide which are the five most important items and number them 1 through 5. Write down by every item the last time you did that thing.²⁵

After reviewing the coding process of the exercise, the writers suggest:

Go back over it and think about what it tells you about yourself. What did you learn about what you like? Are you satisfied with the frequency you do the things you love? What does this suggest about the goals you would like to set for yourself?²⁶

The Wheeler and Janis exercise is an excellent prioritizing process. It could be a valuable tool in setting goals, or in evaluating the priority aspect of goals which have been set.

Most of us face the pressure of time, schedules, and frantic pace. Some people operate on the principle of coping with one emergency after another. Call it "fire fighting" or "killing snakes" or whatever. It's described as racing from one emergency to another, and such frantic action is far from planned living.

Mike Phillips enjoins:

The creative person will usually have more in his head that he would like to do than he realistically can do. There is no limit to the mind's capacity to envision worthy objectives. But there is a limit on an individual's time, energy and resources. The wise person...does not automatically pursue every exciting idea that pops into his head... He weighs every potential venture against the overall scheme of the Lord's direction in his life. He lets his ideas season.²⁷

One of the ways the "seasoning of ideas" can be approached is through a quiet time of meditation. Whether this would be separate from one's personal devotions or an extension, it doesn't really matter. What is important is to have a time to do some serious and meditative

reflection and contemplation asking God's guidance for future planning. For the Christian its important to consider frequently, "How do my job, family, church, recreational and social priorities balance so that I am keeping proper perspective of goals and values?"

Keeping Goals

Keeping our goals is done through a process of planning. Dayton and Engstrom state:

It (planning) is an attempt to move us from the now to the then. Planning considers alternate ways to solve a problem or reach a goal...planning is a prayerful announcement, a statement of faith, of where we are heading. We should take one step, look forward, look back and replan as necessary.²⁸

Mark Lee points out: "Goal-oriented persons plan. They plan their budget, their spiritual life, their retirement, and other matters. They are unwilling to leave life to chance."²⁹

We earlier alluded to Paul's "this one thing I do" statement. That whole comment is:

Brothers, I do not consider myself yet to have taken hold of it. But one thing I do: Forgetting what is behind and straining toward what is ahead, I press on toward the goal to win the prize for which God has called me heavenward in Christ Jesus" (Philippians 3:13-14 NIV).

What a spiritual goal! Yet, if we are going to be any "earthly good" we need to have other goals which will be helpful to "running the race" of life and in pursuit of heaven.

Planning involves discipline and self-control. In 1977, I began a modest jogging program. It meant "hauling myself" out of the sack by six o'clock every morning (or every other morning--whatever the schedule). Naturally, it wasn't easy. I started with a quarter mile and worked up to two miles a day within a year (which for some real

runners doesn't sound like much). This program was continued for nearly three years on a faithful basis until I developed knee strain.

Thinking back on that life-changing experience, the real accomplishment came as a result of a mind renewal. My body had to do the work, but my mind and spirit were renewed by the disciplined planned activity of jogging. I literally practiced "renewal of the mind" and moved toward the goal of body fitness and spiritual renewal (Romans 12:2). Yes, I actually felt spiritually renewed by consistent jogging. But it had to be planned and carried through consistently.

Long Range Goals

An acquaintance of mine told me that when he went into the ministry about fourteen years ago, he set "ten" ten-year goals. That is, within ten years or sooner he intended to reach those goals. He reached nine of them. Three he reached more than once in the ten-year period were: vacation in Hawaii, tour the Holy Land, go on a speaking engagement to a foreign country (he went to India two or three times to speak).

Mike Phillips differentiates among long-range, intermediate, and immediate goals through the setting of a long-range goal of reading 50 books in a year. He writes:

You need some intermittent goals, consistent with the long-range objective that will keep you on target. A good intermediate goal would be to read one book per week--a good standard that will keep you progressing regularly. But you need an even shorter-range goal. So, after analyzing your reading speed and your schedule, you conclude that you must daily read approximately 45 minutes³⁰ to an hour to finish a book each week. This is a goal for today.

Spiritually, our long-range goal is to be caught up with Jesus at His return, or die in the faith. There are many intermediate, and short-range (perhaps immediate) goals which will help us reach our long-

range spiritual goal. "Be still...", "Wait patiently...", "Run the race with patience," "Endure to the end...".

Besides spiritual long-range goals, imagine the possibilities of long-range goals within the following areas of living:

personal

marital

familial

professional

social

educational

recreational

Suppose you were to write a long-range goal for each of these. Furthermore, your task would include not making any goal for greater than ten years or lesser than one year. Should you have difficulty, here are samples of goals for each of the eight areas:

Personal - Save enough money in five years to purchase a medium-priced car.

Marital - Go on a second honeymoon of ten days to two weeks duration at least someplace in North America or more than two hundred miles from home within two years.

Familial - (long) As a family project, purchase a beach, lake or mountain property and construct a modest cottage within ten years. (intermediate) Within five years have the foundation poured. (short) Have the site located and arrangements made to purchase by the end of one and one-half years.

Professional - Plan to take a three months sabbatical leave from my field of practice (if this is possible) within seven

years.

Social - As a couple, my wife and I will disciple two new Christian couples for one year starting immediately.

Educational - Earn a master's degree in my field of practice (or a field of interest if a master's is already held) within four years. (alternate, if degree is not needed) Take courses of interest at some college or university for the next five years.

Recreational - Learn to snow or water ski as a family within two years and purchase a boat within three years.

Without exception, each of the long-range goals require intermediate and short-range goals. Take the familial goal, for instance. Money must be saved weekly, monthly, annually for purchase of the property. Perhaps a down payment could be made within one to two years. After the property is obtained, the family could use the site for tent, camper or R.V. outings. Money must be saved for purchase of materials for the cottage. So throughout the ten-year project there are immediate and intermediate goals needed for the long-range objective.

Now, it is your turn (and Spiritual is included) to write a long-term (no longer than ten years; no shorter than one year).*

Personal -

Marital -

Familial -

Professional -

Social -

Educational -

Recreational -

Spiritual -

*NOTE: Choose one area of the nine to list all three: long, intermediate, and short goals. See familial in previous example.

Obstacles Revisited - And Tackling Them

Earlier, there was mention of some of the reasons why many of us do not set, work at, and reach goals. Barbara Lang Stern in an article entitled "How To Set-And-Reach Goals For Yourself" (writing to women specifically) lists many reasons (conscious and subconscious) why certain people avoid setting and/or pursuing goals. She words most of these in the second person.

- * It sounds like a lot of work!
- * You may be spiting someone who expects things of you.
- * You may fear commitment or change.
- * You may be afraid of failure and disappointment.
- * You may fear success, which in turn can arouse fears of being envied, or having to meet higher expectations, the fear of accepting new responsibilities and freedoms, of changing your self-view, or confronting subconscious feelings that you might be unworthy.

- * A perfectionist may have difficulty getting started toward any goal because she's sure her efforts couldn't possibly live up to her own unrealistic self-demands and so she'll feel ashamed.
- * A procrastinator may not only be avoiding the possibility of failing but the suspense of even trying.
- * Most of us have negative feelings about deadlines.
- * You may say that you don't want to feel programmed or pressured or perhaps you're not ready yet to make important choices which, in a sense, will define you.
- * You simply prefer to feel flexible, spontaneous free.³¹

Stern goes on to quote psychiatrist Leon Tec, M.D., author of Targets: How To Set Goals For Yourself and Reach Them, (Harper & Row).

We need objectives. We need focus and direction. Most of all, we need the sense of accomplishment that comes from achieving what we set out to do. Without this sense of accomplishment, a true sense of self and self-esteem is virtually impossible to develop.³²

Whatever the reason may be that is holding one or a couple from striving for a goal or goals, the admonition of Mike Phillips should be given some considerable thought. He writes,

The Christian who would lead God's people by the example of his own life must apply the principles of success in his family life, as well as in other areas. Throwing ourselves into the attainment of certain goals does not imply we are to be at full throttle, keeping an impossible schedule every waking moment.³³ One of our goals must be the living of a rounded temperate, balanced, peaceful life, centered around one's family. ³⁴ The Christian has a broad base of important things in his life...

Ronald Klug has written a refreshing book on How To Keep A Spiritual Journal. In his chapter on goals, he gives this sagacious comment:

Goal-setting can be a self-willed, selfish operation in which I try to get what I want for myself over the opposition of everyone—including God. Or it can be a truly godly exercise in which I ask the Lord what He wants me to do, willingly submitting my goals to

Him for cleansing and clarifying, ready to abandon them if He clearly calls me to other tasks.³⁵

Letting the Lord talk to us through Scripture, prayer, and wise counsel of others is a manner in which we can gain perspective and balance. It literally helps to "get our bearings." That's important in goal-setting.

Goal setting can strengthen marriages. There's strength in two committed people working towards a common goal(s). Joyce Landorf in her "slim gem" book, For Me And My Family, writes:

I firmly believe that when two people commit themselves to God and cleave to each other they can become so unified in choosing purposeful goals, so unanimous in determining which priorities are important, and so wise in learning what direction God is leading, that shared responsibility is a lot less painful and is far more easily accomplished than responsibility borne alone.³⁶

Another aspect of goal-setting that should be made in concluding this topic is the benefit a family can derive from having discussion around goals. Klug says:

Goal setting can...be a worthwhile activity for families. Sit down together and decide how you would like your family life to be better. Be sure to let the children express their goals. Write down some goals you want to achieve in the next month, or in a longer period. From time to time, remind one another of the goals and record your progress in meeting them.³⁷

Record progress. That's an excellent idea. Establish a journal that will help you to examine the ups, downs, joys and set-backs. It will provide you with a monitoring device for those goals you have set.

No time like the present, so I'll race you to the table and get started in putting down some short-term goals that I can reach by next..... Remember, goals, priorities, and a plan. Ya' ready? It could be life-changing!

CHAPTER ELEVEN END NOTES

1. Mark Lee, How To Set Goals and Really Reach Them (Beaverlodge, Alberta, Canada: Horizon House Publishers, 1978), pp. 9-14.
2. Goddard's exploits were featured in an article by Virginia Morell, "I wanted To Do It All" Reader's Digest, October 1983, pp. 128-132. She says, "He has never let go of any of his goals...in his heart of hearts, he firmly believes that one day he will even achieve item No. 125: 'Visit the moon'" (p. 132).
3. Edward R. Dayton and Ted N. Engstrom, Strategy For Living (Glendale, California: Regal Books, 1976). The strategy is: How we live our life is determined by goals. What goals we choose are determined by our planning. A strategy for living needs good goals, Christian priorities and effective plans, p. 23.
4. Gordon W. Allport, Pattern And Growth In Personality (New York: Holt, Rinehart and Winston, 1961), pp. 275-276.
5. Ibid., p. 307.
6. T. L. Engle, Psychology, Its Principles and Applications, Fourth Edition (New York: Harcourt, Brace and World, Inc., 1964), p. 82.
7. J. Allan Peterson (ed.), For Men Only (Wheaton, Illinois: Tyndale House Publishers, 1981), p. 32. The article quoted is W. Clement Stone's "How To Motivate." Stone is President, Combined Insurance Company of America.
8. Ibid.
9. Mike Phillips, Getting More Done In Less Time And Having More Fun Doing It (Minneapolis: Bethany House Publishers, 1982), pp. 68-69.
10. Lee (op. cit.) writes: "It is possible that a coincidence will be beneficial in that a person is discovered by press agents and made a celebrity, or by accident of birth he falls into generous inheritance. But for every happy chance event there are myriads of uneven experiences, and some catastrophic losses." p. 42.
11. Ibid.
12. Ibid. Rather than violate faith in God, Lee suggests, "It is my view that goal-setting persons are men and women of greater faith than those who do not set goals." p. 28.
13. Frances Schaeffer examines Joshua's choices very carefully in his

book, Joshua And The Flow of Biblical History (Downers Grove, Illinois: Inter-Varsity Press, 1975), 215 pp.

14. Elizabeth Hall, Why We Do What We Do (Boston: Houghton Mifflin Company, 1973), p. 47.
15. Ibid.
16. Lee, op. cit., pp. 39-40.
17. Phillips, op. cit., p. 62.
18. Ibid., p. 63.
19. My suggestion to retreaters is to make most goals short-term (one to six months), particularly if they have not been practicing goal-setting.
20. Lee., op. cit., p. 82.
21. Jerry Schmidt, You Can Help Yourself (Irvine, California: Harvest House Publishers, 1978), 172 pp. Jerry discusses giving caring cards which a wife/husband may draw from a container. For instance, a husband's care card written by his wife might read, "Take a shower in the evening and put on my favorite shaving lotion" (p. 160).
22. Dale Carnegie, How To Win Friends And Influence People (New York: Simon and Schuster, Revised Edition, Editorial Consultant, Dorothy Carnegie, 1981), p. 226.
23. Edward R. Dayton and Ted W. Engstrom, Strategy For Leadership (Old Tappan, New Jersey: Fleming H. Revell Company, 1979), p. 74.
24. Edward R. Dayton and Ted W. Engstrom, Workbook For Strategy For Living (Glendale, California: Regal Books, 1976), p. 17.
25. Daniel D. Wheeler and Irving L. Janis, A Practical Guide For Making Decisions (New York: The Free Press, A Division of Macmillan Publishing Company, Inc., 1980), p. 49.
26. Ibid.
27. Phillips, op. cit., p. 63.
28. Dayton and Engstrom, Workbook For Strategy... op. cit., p. 23.
29. Lee, op. cit., p. 114.
30. Phillips, op. cit., p. 64.
31. Barbara Lang Stern, "How To Set--And Reach--Goals For Yourself" Vogue, Vol. 171, No. 7, Whole Number 3192, July 1981, p. 80.

32. Ibid.
33. Underlining mine.
34. Phillips, op. cit., p. 75.
35. Ronald Klug, How To Keep A Spiritual Journal (Nashville: Thomas Nelson Publishers, 1982), p. 71.
36. Joyce Landorf, For Me and My Family (Santa Ana, California: Vision House Publishers, 1977), p.12.
37. Klug, op. cit., p. 71.

Chapter Twelve

TOPIC TWELVE: RETIREMENT

Robert Browning wrote it in his poem "Rabbi Ben Ezra." Those words which I had memorized during a college course entitled "The Victorian Poets" were:

Grow old along with me!
The best is yet to be,
The last of life, for which the first was made;
Our times are in his hand who saith,
"A whole I planned, youth shows but half;
Trust God: see all, nor be afraid!"¹

"The last for which the first was made..." So much has been written within the past twenty years about "the golden years," "the fourth stage of life," "the time of renewal," and "senior citizenship." In fact, Jean and Robert Hersey selected These Rich Years; A Journal of Retirement² as the title of their book about those who are planning for, or are in "retirement."

However retirement is described, today's thinking of it is entirely different from a generation ago. The old concept of retirement was that of doddering oldsters in an invalid or semi-invalid state sitting in rocking chairs "whittlin', squintin', and achin'" while waitin' for the undertaker.

Joseph C. Buckley in his comprehensive The Retirement Handbook explains:

The modern idea calls for retirement to a new life rather than retirement from life. When a person retires now he simply changes to a new occupation or a new career in which he can continue to grow in personal value and usefulness.³

Life expectancy has changed dramatically over the past 100 years. Historically, during the days of the Roman Empire, around Christ's time, a child had a life expectancy at birth of no more than 25 years. By 1850, life expectancy of a child born in the United States was 40 years. By 1960, life expectancy was 70 years. A Senate subcommittee reported a few years ago that life expectancy will be 82 in the year 2000.⁴ So with the increase in the number of persons sixty-five years of age and over, due greatly to the control of infections, diseases and plagues, wonder drugs, medical advances, and physical fitness, more people are reaching the age when they must accept either mandatory or voluntary retirement.

Although more and more helpful things are being written about retirement, the truth is there is no single formula or guideline for happiness in "the harvest years." Making decisions about what is best for any individual in retirement calls for objective thinking about one's personal needs, ambitions, requirements, abilities, and spiritual "calling and goals."

Arrangements for financial security is a must. (Social Security benefits and pensions need to be supplemented, if possible, by private income for a more secure life in retirement.) But, living in the "best is yet to come" years is more than a money problem. Buckley advises:

Retirement living is concerned with the psychological aspects of adjustment, or finding our place in the community, of understanding ourselves and shaping our retirement goals. We should be ready to assume our full share of responsibilities for ourselves, our dependents and society to avoid finding ourselves in critical circumstances that may hinder our pursuit of happiness in retirement.⁵

How? and when? These are the pressing questions. The "when" is much easier to answer than the "how." Since 1981, with the inception of the Individual Retirement Accounts (IRA), young people may begin the

private income in retirement planning early in their lives. This has become a more important issue since Social Security, and its continuance has been a major news item in the 1980's.⁶ However the "how" is answered, the formulation must take planning.

Planning Towards

Contrary to the adage "all I want to do when I retire is to rock and fish," most Americans desire to stay useful after they retire from an occupation or profession. Those who really want "rockin' and fishin'" only are minimal.

We are becoming more advised, as well as more conscious, of retirement earlier and earlier. Large companies and industries are causing their employees to think about retirement. Topics covered are: pension plans, Social Security, health insurance, legal problems, hobbies, part-time employment, civic activity, travel, and many more. The better programs bring in experts in various fields, including Social Security officials, tax officials, investment managers and insurance people. The best programs not only bring in the experts, they invite older men and women who are living through the retirement experience. They can answer questions for younger workers and give up-to-date pointers to those who will be retiring within one to five years.

Peter Dickinson in The Complete Retirement Planning Book quotes an attorney, "If you've left your midforties behind you, your financial life plan is overdue."⁷ Dickinson's quoted attorney, a specialist in estate planning, adds that one should have determined his/her net worth, how fast it's been growing, and how much income it's likely to produce in the future. If net worth isn't growing fast enough, or if there's no margin for safety against inflation built into it, a person should find

ways to put it on target.⁸ He points out five mistakes people make about retirement plans:

- 1) planning too late;
- 2) planning for too short a time (you'll probably live longer than you think);
- 3) not setting definite goals (avoid piecemeal planning by coordinating your retirement goals, tax status, wills, trusts, life and health insurance, and investments);
- 4) not matching goals to personality and temperament (your investments, activities, housing, and location should reflect who you are and what you want); and
- 5) not spending time to save money (if you'll have less money in the future, then spend more time now planning how to spend, make or save money).⁹

A person who has thirty years left before retirement may find it hard to become very serious about that later period of life. The Cooleys (Leland and Lee) comment on this in How To Avoid The Retirement Trap:

In a curious way, many young people seem to feel that simply by discharging the primary obligation to establish a home and a family and to make a contribution to their communities they are making "sacrifice enough." We are so continually sold by our commercial media on the concept of eternal youth and self-indulgence pleasure that we have come to believe that any limiting activity is an imposition...still a way must be found to dramatize the urgency of a problem that is still twenty-five to thirty years in the future.¹⁰

Even fifteen years from retirement a person might say:

Me? Worry about retirement programs now, with a kid in college, a mortgage, car payments and a new boat--and insurance, and the cost of living? You've gotta be nuts! I belong to the pension plan and I'll get Social Security.¹¹

Basically, there is a prime time for shifting gears. Dickinson

says that is somewhere between ages 35-55 for most of us. Somewhere in that twenty-year period is a good time for us to probe for our values.

Life is a series of milestones. In younger days you rush past the markets, your eye on the next. But as you approach middle years, you can slow down...reflect on where you've been; deliberate on where you're going.¹²

He then gives these three practical planning suggestions well ahead of retirement:

- * It's not where you live but how you live that determines how much money you need. Simplify your life today, and you'll have more money tomorrow.
- * Start now on a program of enjoyable exercise, proper diet, and sufficient rest, and you'll be happier and healthier today and tomorrow.
- * Start now to develop a hobby, service project, second career. You can enjoy it today and perfect it tomorrow.¹³

Even for Christians who have been taught to "take no thought for tomorrow..." there is the matter of security when retirement is imminent. Buckley explains security in retirement as a balance of three things:

- * physical security - reasonably good health to be able to do the things you want to do;
- * activity security - a program and the opportunity for satisfying and rewarding accomplishments;
- * financial security - having sufficient money to make it possible to achieve these goals.¹⁴

In order to "plan in" security for retirement, Buckley suggests "Nine Steps to Successful Retirement Planning."

- 1) Define your concept of retirement - meaning, purpose and

opportunities of retirement.

- 2) Make decisions on the basis of fact - ask those who have retired; analyze their techniques; and read books and articles about retirement.
- 3) Be open-minded in collecting retirement ideas - the more ideas you have to consider, the easier it will be to select a practical pattern that best fits your personal goals...
- 4) Do your own advance planning - don't depend on a company retirement plan; plan your own program. Be realistic!
- 5) Consult your wife - after retirement the husband may be around the house much more. Such a change in mode of living (along with perhaps smaller quarters, less income, etc.) for both husband and wife should be considered and planned for ahead of retirement.
- 6) Make a long-range plan - the earlier a general plan is established, the better off you will be at retirement;
 - * write down activities you would like most to do if circumstances allow
 - * work out a detailed program, even though it is only tentative
 - * revise and revise until practical.
- 7) Don't set your financial goals too high - plan for financial independence, or at least financial security to meet the basic living standards and social values suited to your desires. Set down the amount needed monthly to satisfy your minimum standard of living in retirement for: food, housing, taxes, heat and utilities, home furnishing, household operation, clothing, medical care, hobbies and entertainment, transportation and travel, auto expenses, gifts and contributions (tithes and offerings),¹⁵ personal care such as hair-

cuts for husband and beauty shop for wife, other goods and services.

Be practical!

8) Choose a location to live in - questions you should ask are:

- * Should you move to a new location offering a more favorable climate for your health or for better living?
- * Would you prefer out-of-doors a great deal?
- * Do you want to live formally or informally?
- * Do you count on living with a son or a daughter?
- * Do you want your own retirement home, rent an apartment, or live in a hotel or boarding house?
- * How about roaming the United States in an RV?
- * Would you like to live in a college town, in a community with an active sports menu, or one with many cultural activities, or what?
- * What are your plans for continued development and growth in personal happiness?

9) Follow through on your plan - an analysis of the statements and advice of a great number of retired persons brought out the fact that the majority of those who were contented and better adjusted to life in retirement had planned their retirement in advance. Individuals who were most frustrated...were without a definite plan to guide them.¹⁶

Remember, retirement shouldn't be so drastically different in scope that it causes conflict and confusion. True, change does exact a toll, and the more abrupt and drastic, the most costly the "tribute."

Dickinson emphasizes the importance of planning:

You're going to have more time, freedom, and opportunity than ever before. You can go where you want, when you want, how you

want, and with whom you want. Make it the most enjoyable time of your life!"¹⁷

Enjoying It

In retirement we have the best opportunity for joyful and zestful living of our lifetime—all things being considered. There seems to be strong affirmation for the thinking that the most satisfactory rewards of the "golden years" are to those who know how to enjoy leisure.¹⁸

Dr. Alexander Reid, a New York psychiatrist, has given his readers and listeners much insight into leisure. People who have retained a "capacity for leisure" ordinarily exhibit six such important capacities. Summarized by Jean and Robert Hersey, Reid's points are:

- 1) A capacity for play of the body, mind, feelings.
- 2) A capacity for play with others.
- 3) A capacity for wondering, marveling, contemplation, reflection and meditation.
- 4) A capacity for affirmative attentiveness, looking and listening, and for being actively receptive to music, poetry and the arts.
- 5) A capacity for general relaxation of the whole person, which we call psychosomatic relaxation.
- 6) A capacity to sleep.

The Hersey's then quote Reid on "his capacity for leisure" premise:

These manifestations of a capacity for leisure have three characteristics in common: 1) they all involve a capacity to "let go;" 2) all are accompanied by an affirmative mood; and 3) we cannot turn these manifestations on and off at will. When they take place and how long they last are unconsciously determined, but they can be promoted or suppressed by outer and inner conditions of living.¹⁹

It would be difficult to know what Dr. Reid meant in advancing point #3..wondering, marveling, contemplation, reflection and

meditation, but my concept of those phrases would be one's spiritual attitude. Part of the glory of retirement for the Christian is more time spent in thinking about God, His plan for mankind, His marvelous creation, and His eternal redemption for those who accept, love, and serve Him. A number of years ago, I asked a retired evangelist the question "What would be your message if you had several years to preach?" His answer came quickly, "Heaven." In other words, his reclining years brought more clearly to him thoughts of life after physical death. For such a godly man his thoughts were centralized into one theme: "heaven."

By the same token, a Christian in retirement does not have to recline in a rocking chair awaiting his/her homegoing. Leisure is to be enjoyed.

Although people in the United States have become more leisure conscious in the past two or three decades, there is still somewhat of a guilt about enjoying it. Perhaps there's a bit of that old fear too, that if a thing is enjoyed too greatly, it will be taken away. For the Christian, nothing should be valued so highly outside of Christ that a denial of it would cause great hardship or pain. The whole world is His; we are His; so we can be free to enjoy all He has bestowed upon us and shall bestow upon us.

Fortunate is the person who has or can develop the talent for relaxing and letting go. The Herseys explain that such a person

Probably enjoys the spirit of adventure, the curiosity and the openness to new experiences that will keep his free time engaging and enriching always. He'll be the kind of person we like to have around for his sense of fun, the kind all people turn to for uplift, understanding and good conversation--the kind of man or woman each of us hopes to be during these retirement years.²⁰

Thomas Collins in his very practical book The Complete Guide To

Retirement gives ten general areas of leisure activity in which retired people have found satisfaction.

- 1) A part-time job - the great virtue of a part-time job is that it lets you eat your cake and have it, too. You can work four hours a day, or three days a week, and have both activity and leisure.
- 2) Hobbies - a hobby is a fine deal for retirement if you don't make it a hobby, that is, some casual plaything to pick up and tinker with when you grow bored. You have to work at it. The satisfaction you get out of it will just about balance the thought you give it.
- 3) Fishing and golf - these are the retirement twins basically for men. Most men never get quite enough of each during their working years, and, like the country boy who could only have one ice-cream cone a week, they yearn for the grand day when they can indulge themselves. Major drawbacks: both are generally more fun with companions, and sometimes that can be a problem; golf can be expensive. Nevertheless, they are probably the two most popular retirement sports for men.
- 4) Social activity - choose social friends who can be active on weekdays as well as weekends, and in daytime as well as in the evening. Choose couples who are:
 - * not too infirm to go out in the evening;
 - * financially able to afford the modest social activities you want;
 - * able to drive a car;
 - * personable and like people.

Choose some friends who are still active in their forties and fifties. Social activities help retired people stay mentally alive,

gives them something to do, and keeps them involved with people who hopefully are interesting and have a sense of humor.

- 5) Civic affairs - as a citizen you owe something in the area of civic affairs. Perhaps you should plan to pay. Now, you have more time to give to one or several worthy projects. (In Oregon, retired people help keep the lawns and greenery along the freeway clean and trimmed.)²¹
- 6) Welfare work - the causes are many; so are the satisfactions.
- 7) Travel - if you have money to spare when you retire, you are going on some travels, whether you have funds or not. Travel is glamorous, it's educational, and it has interest and offers excitement. But too much can be greatly expensive. By age sixty-five the comforts of home are very dear.
- 8) Going to school - as a pursuit for retirement it holds a promise that few other activities do. Here's how today's retired people can, and do, capitalize:
 - * graduate school - for interest or a degree;
 - * undergraduate degree - perhaps a dream come true after all these years;
 - * evening schools - some give credits, others don't;
 - * adult education classes - in the main they are more concerned with trades and handicrafts;
 - * "auditing" - no credit, but good mind exposure; this is a popular form for retired people.
- 9) Politics - if you are really interested, this is an area for tremendous involvement. Politics offers you a chance to stand for, and fight for, what you believe in. From taxes to foreign policy, from

the state highway program to city garbage collections, you can be a force.

10) Your own private way – some of the happiest people in retirement are those who carry out more or less in private a personal project.

Here are some ideas others have pursued:

- * a study of your family history (geneology);
- * a study of the year in which you were born, an authority on that year;
- * a search for antiques;
- * writing – if you know high school English, sit down and write or type "your story;"
- * collecting – anything from doorknobs to carriage wheels.²²

Many more interesting areas could be added to Collin's list, but from the Christian none could be more important than his/her church. If a person has been a faithful Christian before retirement, the ushering in of more leisure time should not cause the retiree to retreat, rather to be available to a pastor and people for volunteering time and talent. What a force for God, the "retired"²³ Christian can be. So many say: "I've done my job, let the younger people take over." But those who have a commitment to God, their church, and people, show a different attitude. Theirs is reflected by Paul's admonition to "...press on to take hold of that which Christ Jesus took hold of me...I press on toward the goal to win the prize for which God has called me heavenward in Christ Jesus" (Phil. 3:12b and 14 NIV). Press denotes action: striving, working, laboring for the Master.

In Titus (a pastoral epistle) Paul explains:

While we wait for the blessed hope—the glorious appearing of our great God and Savior, Jesus Christ, who gave himself for us to

redeem us from all wickedness and to purify for himself a people that are his very own, eager to do what is good. (Titus 2:13-14 NIV).

There is that action admonition, "to be eager" until He comes.

The list is endless of things the older person can do in, around, and for God, church and people:

- * maintenance inside and out, including carpentry, cleaning, refurbishing, landscaping, lawn and shrub care;
- * visiting shut-ins, nursing and convalescent homes, hospitals, jails, children's homes (being foster grandparents), and regular church visitation;
- * baby and children sitting for short periods of time either at the church or in people's homes - sometimes the latter is a nice gesture for a young couple who wants to go out for dinner with friends for three hours in the evening;
- * folding bulletins and preparing the church mail-out;
- * serving at banquets for the "younger set;"

...ad infinitum.

Add to that a list of "doing good" for others (services) such as that provided by Dorothy B. Fritz in Growing Old Is A Family Affair:

- * Leading a children's choir, a bell choir, or giving individual vocal lessons.
- * Tutoring school children who are dropping behind.
- * Helping in a hospital: receptionist, saleswoman in the gift shop, etc.
- * Doing research (identifying artifacts) in a museum.
- * Arranging hospitality and excursions for visitors from foreign lands.

- * Doing bookkeeping or routine office jobs for volunteer organizations.
- * Teaching the neighborhood boys to use tools.
- * Chatting each day in person or by phone with people who live alone and are elderly or ill.²⁴

Fritz adds:

Everyone of these activities fills a real need and can be increased in both quality and quantity to any extent your strength permits. If you cannot serve but have reached a point at which you must be wholly served, at least you can be a spiritual blessing to those around you by your cheerful interest in them and their affairs.²⁵

Preparing for Widow/Widower-Hood

Maurice Rawlings, a renowned physician, has resuscitated a number of patients, many of whom shared with him their clinical death experience. It was after dealing with a forty-eight year old man who screamed, "I'm in hell! Keep me out of hell!," that Dr. Rawlings went home and started searching the Bible to learn what it said about hell. The study not only convinced him that there was life after death, he became converted to Christ. This, in turn, led him to renewed interest in the whole phenomenon of death and eternity. Of the latter, Rawlings says, "Eternity is the long-questioned entity of the Bible that defines the spirit world and the abode of heaven and hell. My patients say eternity in there. Scriptures say it's there."²⁶

Rawlings also points out that most people fear death. The reason..."is probably because we don't have any idea of what's really going to happen when we die. And we don't know what it feels like to die."²⁷

A couple do not have to be in retirement years to face life with

a loss of husband or wife. It is not unusual to learn of the death of a husband or wife in their twenties or thirties as a result of accidental death and occasionally of natural causes.²⁸

Realistically, anyone married faces this possibility at any point along the line. However, because of the age factor, it is expected to occur in the retirement years. Statistics bear out that it is apt to be the husband who dies first.

Younger, middle-aged, and older couples all should heed the sage counsel of Fritz. She writes:

It may sound a bit cold, but in fact is one of the warmest things you can do for your loved ones is to have your affairs completely in order so that when death comes, all necessary legal and business affairs will make as little trouble as possible. There should be complete openness at this point between husband and wife, parents and children. Make clear in writing, and preferably in a will, how and where you want to be buried, what disposal you wish to make of personal or family possessions, where all important records can be found. It is heartbreaking and sometimes expensive business to have to deal with such matters in a time of great sadness, without proper information.²⁹

Perhaps the reason why readjustment to life after losing a mate during thirty-five years or more of marriage is so difficult is because of the symbiosis that exists between a husband and wife. They know each other; they have depended on each other; the mere presence of the other has been comforting.

Dr. Olga Knopf explains this symbiotic tie and what may happen to the surviving spouse:

This mutual leaning and being leaned on is so much taken for granted that the loss of one mate by death creates a crisis of intense magnitude for the survivor. The shock can be so severe that it can break down even physical defenses. Only recently has it become known that bereavement in later years can precipitate physical illness, such as diabetes and other afflictions of the organ system, by diminishing the natural resistances against illness and the will to live. This explains the increased mortality among newly bereaved older persons.³⁰

A surviving husband may try to adjust by moving in with one of his children, preferably a daughter. For a father, a daughter tends to remain a child (this is probably true of mothers, as well). Generally, a widower will not stay long in the home of a child before branching out on his own.

For a woman who loses her husband, she may go to live with one of her children, more than likely a daughter. Her greatest adjustment is to learn quickly that the home can tolerate one mistress only. This can sometimes be a real problem. The rule is that she will probably be happier living apart from her children, if this is feasible.

With more and more women retiring from careers, there is less tendency for complete dependency as with a woman who has been a homemaker throughout her married life. Knopf comments: "If a woman has remained a homemaker as long as her husband was alive, she must after his death, not only adjust to being and living alone but also learn to manage her own affairs."³¹

Remembering that Dr. Rawlings stated that "most of us fear death," it is important to understand that aging and death are part of God's plan, and ultimate victory is possible over both. Earth is a training ground for heaven as far as the Christian is concerned. Death, then, is the process in which the spirit is released from its finite bondage. Death reminds us to lay up treasures in heaven.

Paul Maves makes an important point about grieving. He writes:

It is not for those who die that we mourn, but for our own loss; we grieve, not because we fear, but because we are stirred up and disturbed and lonely over our need to reorganize life. It is not our relationship to eternal things that is disturbed, but our relationship to those things that are temporal.³²

There are many helps these days in "setting our house in order"

as far as financial matters: will, annuity, trust, savings, insurance, etc. Estate planning should be a must for the man in preparing his widow for widowhood. With the complexities in laws relating to community property, it behooves a woman to participate fully in preparing her husband for her passing. In a previously cited work, Teach Your Wife How To Be A Widow, there is an excellent chapter entitled "How To Defend Your Estate." The admonition is sound and prudent. At one point, this admonition is given:

Your wife should know that estate planning is a team effort, carried out by the husband and wife with the help of an attorney experienced in such matters, a qualified life insurance adviser, and in some cases, a certified public accountant. In order for any estate plan to be worthwhile it must be understood by the wife and acceptable to her without regard to the tax consequences. A plan that reduces taxes but does not serve the needs of a widow cannot possibly be successful.³³

It is in the emotional area that we sometimes struggle with as much or more than the financial after a loss of a spouse. Nevertheless, there are positive ways that we can brace ourselves for grief when it comes. Maves and others give several meaningful suggestions.

- * Make many friends and not depend on only a few--avoid building our whole life completely around another person, i.e., friend, spouse, child--plan some separateness, things that can be done by oneself.
- * Cultivate a number of interests.
- * Relate ourself to the larger community of our fellow beings through a church and other organizations so that even though a mate, other close relative or friend is lost, other things will go on in our life more or less uninterruptedly.

Illustration: Josephine Butler (founder of a home for runaway and homeless girls) and her husband were returning from a two-week's vacation. As they came down the country lane towards their home,

their eight-year old daughter leaned too far over the rail of a second-story porch and fell to her death right in front of them. Mrs. Butler became a recluse as she grieved for a long, long time. Questioned how she finally dealt with her grief, she replied: "I found a larger grief than my own." Thus, her larger grief was caring for an rehabilitating distraught and frustrated girls away from their own home who were trying to cope with life.

- * Have some plans for the future, some notion of what we will do when that day comes. Important business should be for a couple (especially retired people) to discuss financial arrangements, right down to planning a funeral service. In a course entitled "Death and Dying," offered at Western Evangelical Seminary (Portland, Oregon), one of the basic assignments is for each student to "plan" one's very own funeral service. This is a very moving experience, particularly when shared with one's spouse. This has the value of integrating death into life.
- * Planning is important, because there is a vast difference between being anxious and worried about the future and having foresight and planning for the future.
- * We can prepare for this inevitable adjustment by deliberately doing things to keep ourselves flexible and supple in making new adjustments:
 - take trips
 - spend vacations in different spots
 - change hobbies occasionally
 - visit new communities
 - learn new skills

- meet new friends

- * Learn to accept our feelings and our emotions and live with them constructively--we live in a careful period when many persons seem to be afraid to feel deeply--whether anger, love, sorrow, or whatever. An ancient proverb states, "to love is to make a compact with sorrow." The reality is that if we flee from the risks of sorrow and of loss, we flee from life.³⁴

In preparation for life without a spouse, the soundest advice given by most experts is "...to cultivate varied, significant roles in the community during the marriage."³⁵ The author of the above statement adds:

While both spouses are alive, as individual persons they can agree to develop solid connections with the life of the wider community. This will mean allowing other persons to become significant, not in the sense of being rivals to the spouse, but as persons to whom one is committed and with whom one participates in regular social activities which build the community.³⁶

One of the ways that Christian couples can develop a sense of community is through their church. In the event, then, of the death of a spouse, this community center, the church, is there to console, support, grieve with, and minister to the bereaved. Wilczaks adds:

Widows and widowers need to be brought together by people who care for them in their own communities. They need to experience a time during which they can psychologically and socially be confirmed in bringing their vocation of marriage to closure.³⁷

The church serves to promote the emotional and spiritual health and the (at times welfare) coping process of its widows and widowers. "But more important yet, this service is a credible realization of the Church's mission to the world to witness by their love for one another that they are His disciples."³⁸ A great service can be done by a couple in preparation for losing the other by being actively involved in a

Christ-centered, caring church fellowship.

My mother has been a widow for a year-and-a-half. Dad, a minister for fifty years, did not have much of this world's goods. But he did his best to prepare mom for his passing. There was enough insurance to cover his burial expenses plus a little extra. They were living in a high-rise, low-cost housing apartment at the time of his death. She has some savings, and ample income to travel conservatively now that he has gone. In fact, she recently took a whole month to visit relatives and friends in Oklahoma, Texas, Colorado and Oregon. She said, "It's the best vacation I've ever had." Dad did not enjoy staying long at any place he visited. Mother is now able to go visit somewhere and "get her visit out."

Mother greatly misses my father. But, she was prepared for his death by developing interests of her own, having as sound as investment planning as dad and the government could provide, and by a long identification with a local Christ-centered, loving church, pastor and people. Her adjustment to widowhood is a testimony of 56 years of a strong marriage bond, a husband who cared for her future without him, a God who is her "refuge and strength, a very present help in trouble... though the earth changes" (Psalm 46:1-2), a supportive family, many friends, and a church that reaches out. These are the ingredients for coming and managing life without a spouse.

CHAPTER TWELVE END NOTES

1. Horace E. Scudder, Editor, The Complete Poetical Works of Browning Cambridge Edition (Boston: Houghton Mifflin Company, 1895), p. 383.
2. Jean and Robert Hersey, These Rich Years: A Journal of Retirement (New York: Charles Scribner's Sons, 1969), 270 pp.
3. Joseph C. Buckley, The Retirement Handbook, Second Revised and Enlarged Edition (New York: Harper and Brothers, Publishers, 1962), p. 1.
4. Gereon Zimmerman, The Secrets of Successful Retirement (New York: Simon and Schuster, 1963), pp. 3-4.
5. Buckley, op. cit., p. 3.
6. James M. Hildreth, "The Battle To Save Social Security," U.S. News and World Report: 41-42, Vol. XCI, No. 3, July 20, 1981. Hildreth says: "The government's multibillion-dollar race to rescue the venerable Social Security System is taking on new—and contro-versial--urgency. The system, Health and Human Services Secretary, Richard Schweiker said, is currently 'hemorrhaging' at the rate of \$12,300 a minute and is 'getting worse, daily.' In addition, even bigger troubles are brewing after the turn of the century." p. 41.
7. Peter A. Dickinson, The Complete Retirement Planning Book (New York: E. P. Dutton and Company, Inc., 1976), p. 13.
8. Ibid.
9. Ibid.
10. Leland Frederick Cooley and Lee Morrison Cooley, How-To-Avoid-The Retirement-Trap (Los Angeles: Nash Publishing, 1972), pp. 108-109.
11. Ibid.
12. Dickinson, op. cit., p. 4.
13. Ibid., p. 5.
14. Buckley, op. cit., p. 4.
15. Parenthetical words are mine.
16. Buckley, op. cit., pp. 4-8.

17. Dickinson, op. cit., p. 14.
18. A most refreshing book exposing the myths of old age has been written by Hugh Downs, Thirty Dirty Lies About Old (Niles, Illinois: Argus communications, 1974). In the prologue Downs writes: "Satchel Paige in his inimitable manner suggested that there is really no sound or simple definition of old. I agree. And after considerable thought, I have concluded that the best approach to growing older in our culture is to abandon the idea that there is something called an 'aging problem.' I suggest that we shed the notion that problems must be age-specific. Instead, let's concern ourselves with individuals." pp. 8-9.
19. Herseys, op. cit., pp. 243-244.
20. Ibid., p. 247.
21. Parentheses mine. Olga Knopf discusses the Green Thumb, initiated by the National Farmers Union, which operates in seventeen states. "Employees work three days a week on conservation and community improvement, providing plants and shrubs for school yards and other public buildings" (p. 118). Olga Knopf, Successful Aging (Boston: G. K. Hall & Company, 1972).
22. Thomas Collins, The Complete Guide To Retirement (Englewood Cliffs, New Jersey: Prentice-Hall, Inc., 1970), pp. 149-163.
23. This in no way suggests retiring from active service. It may mean gaining a new perspective and doing things for God and the Kingdom which time never allowed before.
24. From a list of twelve suggestions provided by Dorothy Bertolet Fritz Growing Old Is A Family Affair (Richmond, Virginia: John Knox Press, 1972), pp. 53-54.
25. Ibid.
26. Maurice Rawlings, Before Death Comes (Nashville: Thomas Nelson Publishers, 1980), p. 162.
27. Ibid., p. 29.
28. Joseph Newman, Directing Editor, Teach Your Wife How To Be A Widow (Washington, D.C.: U.S. News and World Report, Inc. Trade Distribution by Simon and Schuster, New York, N.Y., 1973), 287 pp. In the first chapter of this book an example is given of four women left widows as a result of an airplane crash. The women were 32, 48, one in her 50's, and another 62. Each of these women lacked the necessary preparation for adjustment to the sudden death of their spouses.

One statement in the book stands out so vividly: "It is not morbid for a man to spend years teaching his wife to be a widow. Seven out of ten husbands predecease their mates. Preparing your wife is

therefore only sensible, and it is never too early to begin... her growing competency can bring you peace of mind about your family's future." pp. 24-25.

Other excellent sources for the younger widow are Judith Fabisch, Not Ready To Walk Alone (Grand Rapids: Zondervan Publishing House, 1978), 122 pages, and Beatrice Decker (as told to Gladys Kooiman) After The Flowers Have Gone (Grand Rapids: Zondervan Publishing House, 1973), 184 pages.

The former encourages women to reevaluate their unrealistic attitudes toward a lifestyle that will be the status of nearly three-fourth of all women who marry. The latter outlines THEOS - an organization designed to help widows cope with life.

An excellent book describing feelings, questions, guilt and struggles over the loss of a child is one by David Biebel, Jonathan: You Left Too Soon (Nashville: Thomas Nelson, Publishers, 1979), 179 pages.

29. Fritz, op. cit., p. 52.
30. Knopf, op. cit., p. 86.
31. Ibid., p. 87.
32. Paul B. Maves, The Best Is Yet To Be (Philadelphia: The Westminster Press, 1951), p. 66.
33. Newman, Directing Editor, op. cit., p. 203.
34. Many of these suggestions, preparation for loss of a loved one, particularly a mate, come from Maves, op. cit., pp. 67-68.
35. Paul F. Wilczak, When A Family Loses A Loved One (St. Meinrad, Indiana: Abbey Press, 1981), 94 pages.
36. Ibid., p. 74.
37. Ibid., p. 75.
38. Ibid.

Chapter Thirteen

TOPIC THIRTEEN: A CHRISTIAN PERSPECTIVE OF FAMILY RELATIONSHIPS

Throughout the previous twelve chapters there has been an underlying tone of the religious perspective. In this chapter the focus will be exclusively on Christian attitudes and practices related to marriage, parenting, and the home.

Edith Schaeffer writes in her book What Is A Family?

God created the family, making first the man and then the woman and giving them reproductive capabilities. In God's plan they would together bring forth a human being who would be part of each of them, but the Fall occurred before the first baby was born, and no baby has ever been born into a perfect atmosphere. Therefore, it takes imagination, commitment, hard work, love, and time to become what a family is meant to be.¹

Mrs. Schaeffer then goes on to list nine functions of the family:

1. "A family is an ecologically balanced environment for the growth of human beings." (In the family blended balance is vital if children are to perceive mothers and fathers as extensions of God the Father and his love.)
2. "A family is a shelter in the time of storm." (If our earthly family is really a shelter, we can help our children understand the faithfulness of God... Weathering storms together draws family members closer to one another.)
3. "A family is an economic unit." (The work involved in providing for a family needs to be shared, and this is a matter quite apart from

whether or not a woman should work outside the home.)

4. "A family is a creative center." (The Bible does not rule out creativity as a spiritual experience. The instructions for the tabernacle, given to Moses in the Book of Exodus, included fantastic works of art.)
5. "A family is a perpetual relay of truth." (God makes it very clear in His Word, in Deuteronomy as well as in many other places, that children are to hear the truth from their parents, Deuteronomy 6:6-8.)
6. "A family is a museum of memories." (Memories of Christmas, birthdays, and the first day of school should be warm and special because mother or father or an older sister or brother was imaginative and thoughtful.)
7. "A family is an educational control." (Parents need to show children the connection between their education and their Christian faith. The two cannot be separated, for God is God of the whole person. Education in life and education in the Word of God should not be compartmentalized.)
8. "A family is a formation center for human relationships." (Tiny children can learn that people are more important than things, that human beings are made in the image of God and are therefore very special. How to treat people is not a subject to be lectured about, it should be taught in the middle of real life situations in a family.)
9. "A family is an open door—with hinges and a lock." (When we share with others we are really sharing with the Lord. The Bible clearly commands Christian families to be hospitable.)²

There is probably no greater achievement within Christendom than that of establishing and maintaining a Christian home. Clyde Narramore waxes very eloquently at this point when he writes,

The establishing of a great family is the most important, far-reaching accomplishment in the world... The home is the vital unit of society. God so ordained and planned and patterned it. On the home depends the church, business, schools, government, even the nation itself...it (the Christian home) is far greater than designing the Golden Gate or Verrazano Narrows Bridge, far greater than composing "Silent Night," or painting "The Last Supper." Establishing and maintaining a Christian home is the greatest contribution a man will make in a lifetime.³

All of us who are following Christ know that there are no perfect people, no perfect marriage, and no perfect relationships. The Apostle Paul writes, "Not that I have already obtained all this (resurrection from the dead and the power of resurrection), or have already been made perfect, but I press on..." (Philippians 3:12 NIV).

Because we are still very much mortals does not deter us from pressing on to being ideal families in Christ. Quentin Hyder says it so well:

In the ideal Christian home all members love and serve Christ as their own Lord. Where Christian love and worship of the Lord are dominant features in the home, the marriage between parents is joyful, peaceful, and mutually satisfying, and the Bible reading are the central acts of worship. The whole Scripture should be studied systematically and repeatedly over the years so that the Word of God soaks permanently into the minds and hearts of all family members. Parents should teach their children how to know Christ personally. They should pray for their children and with their children, mentioning each one by name. Children should be taught to intercede for one another, for their parents, family, and friends, and to make supplication for their own needs in conformity with God's will for their lives... HOMES IN WHICH THE LOVE OF CHRIST FILLS EVERY HEART WILL BE HOMES IN WHICH THE HOLY SPIRIT CONTROLS, INSPIRES, AND GUIDES EVERY MEMBER AND GIVES POWER TO RESIST TEMPTATIONS AND TO LIVE GODLY LIVES.⁴

Marriage

There are two basic ways of examining marriage. One, it is a

human institution, existing in one form or another throughout the world. One anthropologist concluded that marriage is an essential fabric of the life of all settled communities, ancient or modern. Even from the animal world lasting partnerships are formed between male and female.

It is mind boggling to think of the countless millions of married partners who have engaged in some kind of ceremony in which they "plighted their troth,"⁵ in other words, looked into each others eyes, held hands, and in languages old and new have vowed to become a partnership in marriage. And, the beat goes on.

The second way of examining marriage is to hold that it is a divine institution (Genesis 1:27 and 2:24). In the first two chapters of God's Word, we discover that He chose to make the human race in the form of two distinctively different kinds, so that they might meet, fall in love, marry, and complete and fulfill each other. God looked on it and found it good. Subsequently, Christ blessed marriage and for nearly 2,000 years scores of "...Christian men and women have interpreted their love for one another as a gift from the God of love; and thus made it seem even more wonderful and sacred than it could otherwise have been."⁶

There are several important standards in Christian marriage. I particularly like the model given by David Mace. He lists three standards: monogamy, fidelity and life-long union. Many people in our modern culture see these three as being passe, or old-fashioned. Let's examine these three standards more closely.

1. Monogamy - The Apostle Paul had some comments on this subject. He wrote:

For this reason a man will leave his father and his mother and be united to his wife, and the two will become one flesh. This is a profound mystery--but I am talking about Christ and the church. However, each one of you must also love his wife as

he loves himself, and the wife must respect her husband (Ephesians 5:31-33 NIV).

Christ instituted monogamy under the New Covenant. The Old Testament is replete with accounts of polygamy. But with the coming of Christ a new order of marriage began: one man married to one woman, even as He, Christ, is married to the church. Although the man should be the spiritual head, the marriage should be a blending of the husband and wife treating each other with due respect, as equals. In God's economy, there are no favorites. Paul writing about equality in Christ says, "There is neither Jew nor Greek, slave nor free, male nor female, for you are all one in Christ Jesus" (Galatians 3:28 NIV). Peter adds, "... (husbands) live with your wives...as heirs with you of the gracious gift of life..." (I Peter 3:7 NIV). As David Mace explains:

In God's eyes the man and woman are equally loved and equally honored. Their functions are different; but as co-operating partners in the marriage relationship they are in every sense equals.

This is a partnership arrangement, and it can only be accomplished when each mate accepts the other, not as a subordinate or a competitor, but as equal with Christ's love overshadowing their marital partnership.

2. Fidelity - It has always been Christ's teaching that sexual union is a sacred experience, to be shared only with one's mate. Such a practice grows out of the previously mentioned standard, monogamy. In other words, if a third partner should be excluded in the marriage relationship (preventing bigamy or polygamy), likewise the sharing of intimacy (sexual relationship) outside their marriage should not enter into a couple's relationship.

Christ, being omniscient, realized that thoughts precede actions. He knew that before an act of unfaithfulness occurred that there is generally a period of time in which clandestine thoughts transpire before the act of adultery occurs. Therefore, he declared that we should keep our mind in all diligence, guarding against impure thoughts and seductivity, which are the seedbeds of adulterous activity.

Of fidelity, David Mace writes:

Christian husbands and wives make solemn vows of loyalty to each other. The best way to keep those vows is to strive to be completely loyal in every area of your relationship. Those who live to please one another, and to trust one another, in the little things, generally find that the big issues take care of themselves.

3. Life-long union - Anyone familiar with the Bible clearly understands that divorce occurred in the Old Testament. [^]thus, some members of the Pharisees, a very legalistic Jewish sect in the time of Christ, came to Him one day testing Him with the question: "...Is it lawful for a man to divorce his wife?" (Mark 10:2 NIV). He answered:

Therefore, what God has joined together, let man not separate... I tell you that anyone who divorces his wife, except for marital unfaithfulness, and married another woman commits adultery" (Matthew 19:3, 6, and 9 NIV).

So much has been written about this portion of Scripture (and the somewhat parallel passage in Mark 10:2-12) in the annals of Christendom, particularly in the past two or three decades. As a Christian marriage counselor, I am a verbatim believer in what Christ taught. However, I am also a realist. Therefore, even as I absolutely believe in life-long marriage, my practice in Christian counseling for nearly twenty-five years has shown me that many in the Christian community do not literally accept Christ's teaching on

this matter. This fact I have had to accept within my practice. There is still another admission I must make: like in Moses' time when he granted divorce to the children of Israel because of the hardening of the people's hearts (Matthew 19:8), I have had to accept that many couples, including those who proclaim Christ in their lives, are not going to stay together. Like Moses, I have had to accept their divorce arrangements and proceedings. I am very much an advocate of life-long union and I believe it to be what Christ meant in Scripture.

Knowing that His teaching on the matter of life-long union has, is, and will be disregarded, I can echo the writing of David Mace, who admonishes:

It is the duty and privilege of Christian couples to set an example of constancy and devotion to each other. It is very easy, when others around us are lax and careless, to neglect our ideals and lower our standards. Yet in such times as these, the witness of good Christian marriage is needed not less, but much more than it has ever been before. The Christian's standards are high; he accepts them gladly and willingly as part of the way of life which he has voluntarily chosen.¹⁰

Now that we have looked at the standards of Christian marriage, it will be important for us to see the basic ingredients for a successful Christian partnership. Successful Christian marriage is ultimately based on three components: love, maturity, and forgiveness.

1. love - As Wes and Judy Roberts and Norman Wright so aptly point out in their marriage manual for couples After We Say, "I Do", there are three Greek words which express the love relationship in a Christian marriage.

a. eros - is the word from which erotic is derived. Eros is boy meets girl and falls in love; it is romantic and in

marriage, sexual love. God gave us a biological component with romantic and sexual expression being a normal part of the system. In a positive, and need fulfilling marriage, a husband and wife will express themselves romantically, sexually, and sensuously.

- b. philia - the word from which we get filial, affiliation, and Philadelphia; it connotes, in marriage, the friendship aspect of a couple. A couple should not only be lovers but "likers," in other words, they should be good, or best friends. In so doing, they will have a sense of compatibility, an ability to work-play-worship-rejoice and sorrow with each other (be companions), and make plans and decisions together.
- c. agape - this meaning of love is best exemplified in sacrifice, the kind Christ made in dying for the whole world. It is not a conditional love (I'll do this if you will do that for me); no, it is absolutely unconditional. Thus it is shown by courtesy, understanding, sympathy, empathy, and a finely-tuned sensitivity to the other.

The Roberts and Norm Wright show the intertwining of these three types of love:

If individuals would put forth effort purposely to increase philia and agape love, all three types of love would increase. The friendship love of philia can enhance and enrich both of the others. The agape love in turn can increase and enhance the others. Both agape and philia can enrich the eros love so it does not have to diminish as much as it usually does. It too can flourish if properly nurtured, and if so, the other types of love are reinforced. But all three must be given conscious effort.¹²

- 2. maturity - this is the second essential needed for a Christian

couple in their marriage. Leading authorities on marriage proclaim that in the development of a healthy marriage no single ingredient is more important than maturity.

In a pamphlet published by The Christian Life Commission of the Southern Baptist Convention entitled "Marriage Is For The Mature," the unidentified writer suggests four categories of maturity which must be examined in marriage: emotional, intellectual, physical and spiritual.

- a. emotional - people often discover too late that they have married a person who is still more of a child than an adult, and adult-child marriages don't work. Examples: A woman discovers that the man she married still wants a mother to care for him. Or, a husband finds that the girl he married always insists on having her way and pouts when she does not get it.
- b. intellectual - I once taught in a public school where one of the teachers was married to the custodian. In that particular marriage she having a degree and he not was not a major factor, because he was intelligent in his own right. It isn't the number of diplomas or degrees on the wall so much as one's attitude toward knowledge, including alertness, curiosity, and interest in continually growing in learning.
- c. physical - mature people are not preoccupied with their own bodies, at least not in the sense of worship or adoration. Exercise, diet and plenty of sleep are important aspects, but not an inordinate amount of primping, preening or prancing.

- d. spiritual - in answering the scribe's question concerning the most important commandment, Jesus answered in effect to love God with all your heart and a second one is to love other people as yourself (Mark 12:28-31).

The writer of the pamphlet who suggested the four types of maturity elaborates on spiritual maturity:

Jesus teaches that to be rightly related to other people, to truly love someone we must first of all be rightly related to God.

Marriage is a love relationship between a man and a woman, a love relationship designed and created by God. Only God's presence in that union can make it what it ought to be.¹³

There are many ways that maturity can be evidenced in marriage. Marks of maturity particularly needed in a Christian marriage are the following:

1. There will be a basic independence from parents and other relatives, including being independent enough to accept responsibility for one's own acts rather than blaming them on the past (family and circumstances) or the present (spouse and/or children).
2. There will be evidence of the control of one's behavior. Such behavior is motivated, at least in part, by principles and commitments rather than pleasure and pain.
3. Control of selfish desires will be inherent. The mature person moves from being self-centered to being self-giving. If a person is not mature around desires, "love" of someone may be only in terms of what the other person can do or give. Examples:
 - a. An immature person may say he loves another, when

what he means is that he wants to use that person primarily to satisfy his own sexual desires and emotional needs.

- b. She may want to marry someone she can dominate and reform to suit her pattern.
 - c. He may want a cook and housecleaner whose work will make life easier and more convenient for him.
 - d. She may want only a provider who can give her security or things which will give her standing in society.
5. Setting common goals - a mature marriage has its sails set in a definite direction. It has a guiding light, Christ, a commitment to marriage and each other, and a goal or goals toward which the marriage continues to move and be.
6. A mature marriage will have mutual respect, admiration, and acceptance of the other person as he or she actually is.

The pamphlet referred to earlier has this important reminder to the Christian couple seeking maturity.

They should confront their problems, individually and together. Often it is helpful to get a marriage check-up. We take physical check-ups for granted, but in our marriages we tend to wait until there is a crisis before we seek professional help. Some authorities recommend an annual marriage check-up, where a couple goes to a Christian counselor and looks carefully at the heartbeat of their own marriage... There may be new depths of meaning and fulfillment which the marriage has not even begun to explore... Most (marital) breakups could be avoided if the husband and wife were willing to face with maturity the problems involved and then seek solutions to them. Faith in God is crucial, not only as

a foundation upon which to build a mature Christian marriage but also as a daily source of strength that makes possible an exciting, rewarding life together.¹⁴

3. forgiveness - this is the third essential component in a successful Christian marriage. Whether in marriage or out, there is a general principle concerning forgiveness which, if practiced consistently by Christians, would cause those non-Christians around them to "sit up and take notice." Paul writes in Ephesians 4:31-32,

Get rid of all bitterness, rage and anger, brawling and slander, along with every form of malice. Be kind and compassionate to one another, forgiving each other, just as in Christ God forgave you (NIV).

So very many times in counseling I have heard a husband or wife say something like "She really did it this time, I can never forgive her;" or "He hurt me so bad with what he did, don't ask me to forgive him."

Carole Mayhall, co-author with her husband, Jack, writes in Marriage Takes More Than Love about an embittered spouse who said something similar to "don't ask me to forgive him." Carole says,

She looked at me defiantly. Hope, hurt, pain and anger were mingled in her eyes and in her tone as she said, "I can't do it, Carole, could you?"

I shook my head. She had just told me her problem--and it was a giant one. Her in-laws had physically and verbally attacked her in front of her husband and children. And her husband had not only failed to come to her defense, but had sided with his parents. How could she forgive such a thing?

"No," I replied, "I couldn't forgive him. But God can—and will through and in you, if you'll let Him. There is no hope for your marriage if you don't forgive."¹⁵

In marriage there will always be something to forgive and forget on the part of each concerning the other. It is inevitable that feelings will be hurt and that there will be misunderstandings.

Norman Wright in The Pillars of Marriage writes about hurt:

If you love another person you must be willing to run the risk of being hurt. Hurt brings pain, but through hurt comes the opportunity for forgiveness and reconciliation. Is forgiveness easy for you? Have you experienced the process of forgiving others and being forgiven?¹⁶

For the Christian, unforgiveness in our hearts separates us from God. That is why Charlie Shedd in a chapter on "How To Disagree" from his book The Best Dad Is A Great Lover writes,

Keep these two words up front--"I apologize." Who started it, who did what to whom is not as important as how we can get it back together. In our marriage we enjoy exercising together. Walking. Bicycling. Tennis. Yoga. But one of the finest exercises we ever discovered is unbending the bowed neck to say, "I'm sorry."¹⁷

But, how do we keep from getting bitter, resentful, and "bowed neck-like?" The human, carnal part of man has no difficulty embracing and practicing all of the above. The Christian, honest before God, finds a way to release the bitterness, including asking forgiveness or granting forgiveness.

The latter is illustrated by Louis Evans in Your Marriage-Duel

Or Duet. He says:

A husband had prayed long and laboriously, with blood and sweat and tears. Finally his prayer was answered. He went to his personal safe and took out a sheaf of letters. Here was costly evidence against her loyalties--evidence that might have set him free. They had been held in the dismal safe of a sour heart, but God had forgiven him his own transgressions and now he was willing to cast hers into the fire, and remember them no more. As the evidence went up in smoke, as he saw disappearing before him all means of "getting even;" as he saw there consumed the whip that had been held in his hand, the weapon that could destroy, he saw these condemning things transformed into ashes. The ashes of forgiveness. Then peace came, as God has promised. There is no possibility of our enjoying completely the lavishness of God's forgiveness of us until we have learned to be just as lavish in our forgiveness of those who have offended us. This is a reciprocal thing, this peace of mind and heart. Till we are willing to allow others the forgiveness that He allows us, we have lost the peace of God.¹⁸

Sometimes it takes a great deal of humility for a person in

marriage to say to a mate, "I would like you to pray with me, I have not felt good about you lately, because of something you said (or did)." But what treatment for the soul when a partner can humble himself/herself before the other mate and God.

The Marriage Enrichment Ministries of The Church of the Nazarene offers their couples¹⁹ a poster as a reminder of the power of prayer in marriage. They title it, "The Oil of Enrichment." It is based on James 5:13-16. It reads:

Is there a marriage among you that is suffering? Let the couple pray. Is any cheerful? Let them sing praise. Is there a marriage among you that is sick? Let the couple call for the believers of the church, and let those believers pray over the couple, anointing that relationship with the oil of counsel and enrichment in the name of the Lord. And the prayer of faith will save that marriage and the Lord will raise them both to a new life; and if either one has committed sins, they will be forgiven. Therefore confess your sins to one another and pray for your marriages that your relationships might be made whole in the Lord. For the prayer of a community of believers has great power in its effect upon the marital health of its couples.²⁰

Parenting

In Adam Clarke's Commentary On The Holy Bible the Hebrew word chanak which is translated "train up" in Proverbs 22:6 "Train up a child in the way he should go" (KJV), also signifies "initiate." In other words, the commentator is suggesting "train up" to "initiate the child at the opening (the mouth) of his faith." Another meaning, according to Clarke for "train up" is dedicate;

And is often used for the consecrating of anything, house, or person, to the service of God. Dedicate, therefore, in the first instance, your child to God; and nurse, teach, and discipline him as God's child, whom he has entrusted to your care.²¹

My wife and I dedicated each of our children to the Lord in a corporate worship service with the pastor blessing the child and

admonishing us to "...bring them up in the nurture and admonition of the Lord" (Ephesians 6:4 KJV). This text has a great deal to do with discipline, but certainly there is much more to discipline than punishment.

Child development people explain why it is important to initiate training early in a child's life. Heredity does much to physically "shape" a child's destiny, but it does not provide a child with proper attitudes and habits; as Dorothy Law Nolte says in her poem "Children Learn What They Are Taught."²²

If a child lives with criticism,
He learns to condemn.
If a child lives with hostility,
He learns to fight.
If a child lives with ridicule,
He learns to be shy.
If a child lives with shame,
He learns to feel guilty.
If a child lives with tolerance,
He learns to be patient.
If a child lives with encouragement,
He learns confidence.
If a child lives with praise,
He learns to appreciate.
If a child lives with fairness,
He learns justice.
If a child lives with security,
He learns to have faith.
If a child lives with approval,
He learns to like himself,
If a child lives with acceptance and friendship,
He learns to find love in the world.

Because children learn what they are taught, their personalities are developed through years of interaction with others. It is built fundamentally in ongoing family relationships. The child is born in a family. A child's needs and wants and desires are aroused and satisfied within a family structure. Furthermore, a child's basic attitudes are derived from parents' (and other family members) actions and reactions in numerous daily situations.

Evelyn M. Duvall writing on the needs of children says:

Children need the ongoing protection of responsible parents who care enough to protect their young from the dangers of life... Children need the encouragement to be and to become that begins in the family... Children have to be carefully taught to respect others and to be respectable themselves... They need to feel that those who know them best have confidence in them and their potential for growth.²³

Duvall's statement parallels the Scripture. By examining God's Word, we can learn what kind of parents we should be. It is God who provides both the example and the encouragement, plus the direction and inspiration to be successful parents.

Paul chooses two words in Ephesians 6:4 to summarize God's plan of rearing children—discipline and instruction. Discipline is a general word for child-training. Basically it means to set goals for our children, teach the goals, then patiently but firmly guide them towards reaching the set goals. So, discipline means much more than correction. It is plotting (as a navigator plots) a course for children, nurturing and guiding them along the route(s) of that course, and perseveringly but lovingly restoring them to the course when they, like sheep, may stray.

In his book Confident Children And How They Grow, Richard Strauss lists some biblical goals Christian parents should follow with their children.

1. To lead them to a saving knowledge of Christ.
2. To lead them to a total commitment of their lives to Christ.
3. To build the Word of God into their lives.
4. To teach them prompt and cheerful obedience, and respect for authority.
5. To teach them self-discipline.

6. To teach them to accept responsibility.
7. To teach them the basic traits of Christian character, such as honesty, diligence, truthfulness, righteousness, unselfishness, kindness, courtesy, consideration, friendliness, generosity, justice, patience, and gratitude.²⁴

The guidelines elicited above relate to discipline, the course charting and goal setting and following through aspects of God's plan to rear children. The second important ingredient of Ephesians 6:4 is to instruct. From the original language, instruct specifically means "to place in the mind."

Strauss elaborates on the instructional dimension of Christian parents by saying:

The emphasis is on verbal training--warning, admonishing, encouraging, instructing, or reproof. But it goes far beyond the parental lecture (my kids teased me when I started to wax eloquent by saying, "Which lecture is this one coming up, Dad, the one about tramping ten miles in the snow to school or the one in which you worked twelve straight hours shoveling coal, pitching hay, etc.?"²⁵) It pictures the faithful parent tenderly planting the principles of God's Word deep down in the very soul of the child so that they become a vital part of his being. The standard is no longer the parent's alone. It now belongs to the child as well. He is ready to move out into the world, independent of his parent's control, with the principles of God's Word so woven into the fiber of his life that he finds delight and success in doing the will of God, even when nobody is watching him.²⁶

The above process is termed internalization. It is when a parent through "modeling respect" for the child patiently encourages the child to think and act for himself/herself. No longer should the parent have to act as conscience or foreman of the child's behavior and actions. When internalizing really works the child begins to monitor his/her own behavior, rather than looking over the shoulder saying, "Mom, Dad, what should I do now?"

Most experts writing or talking in the area of Christian

parenting set forth basic essentials a child needs to fulfill God's plan for parenting. These essentials range in number from two to a dozen. After reading, listening and evaluating, I have decided that the list set forth by Tim LaHaye is as "right on" as any other.

Before identifying LaHaye's three basic parental areas of responsibility, let's explore his answer to the question: "What are the qualifications of a good parent?" His answer:

You do not have to be a college graduate, for history reveals some of the greatest men had unlettered parents. It doesn't take riches, or charm, or natural gifts. I can sum up the requirements for parenthood in one word--maturity. Any young couple mature enough to live unselfishly with each other is qualified to be parents. Selfishness, the destroyer of marriage, is also devastating to children. All children need unselfish parents! The parents' adjustments as to whose responsibility it is to change the diapers, etc., can easily be set when approached with love and unselfishness.²⁷

LaHaye goes on to list his three parenting concepts: love, discipline, and training. Here is a summation of his thoughts on these three.

1. Love - A parent's love is more important than wealth or education or any form of material possession... Fathers should be particularly prone to shower their daughters with affection.²⁸ LaHaye quotes a gynecologist answering the question "Has medical science come up with a pill that will cure frigidity?" His answer, "The best preventive medicine for that problem that I know of is an affectionate father" (and it goes almost without saying that LaHaye is meaning a healthy relationship, not that which borders on seduction or incest).²⁹
2. Discipline - One thing we as Christians should learn about administering discipline is that we never have to lose our temper and discipline our children in anger. Some parents tend to use spanking

as a means of releasing their own pent-up anger and frustrations at a child's actions which happen to remind them of their own weaknesses. One of the most important things to remember is consistency... Don't forbid your child anything unless you really mean it. Then if he tests you, don't fail the test.

3. Training - It isn't always easy to set limits and define rules to our children and our teen-agers, but it certainly pays. Sometimes they argue and fight over the rules you establish while secretly appreciating them. A psychologist told of a girl who was brought to him by her parents because she wouldn't date. Counseling revealed she didn't know what was expected of her, consequently, she felt insecure and refused all invitations out.

The Bible teaches "Be thou an example of the believer" (I Timothy 4:12 KJV). This command is applicable for parents. The best sermons your children will ever hear are the ones they see you live.³⁰

Much of my counseling with parents has been around increasing understanding of their children. But parents must understand that there is no more important aspect of parenting than of being an example. Everyday positive Christian living is the real test of parenting. Such essentials as a pleasant demeanor, healthy attitudes and values, voice inflection and patience, are the things children are learning from parental modeling. In the scripture an example in I Timothy 4:12, the New International Version states "...set an example for the believers in speech, in life, in love, in faith and in purity." That covers it all. Let's briefly examine these five words as they apply to parenting.

1. Speech – Talk around the house should be pleasant, sprinkled with good humor and hearty laughter. Serious speech should be inveighed around discussions of serving God, establishing and living with worthy values and positive habits.
2. Life – This encompasses the ups and downs. A child should see parents meet crises and reverses with the same kind of resolve to follow God as in the times of ecstasy. A philosophy of life for Christian parents which can set the pace for spiritual growth is Paul's statement, "For me, to live is Christ..." (Phil. 1:21 NIV).
3. Love – It protects, but not overly. Loving a child won't solve all problems. But unless a child is loved, nothing else will ever help enough. Love includes being there when a child has hurts, problems, and frustrations. It involves the parent in listening and sharing. In her book, Effective Parenting, Joan Beck comments, "Your child needs to have fun, to learn to laugh at himself, to enjoy others, to discover a happiness in living, to develop the ability to keep problems in perspective."³¹

Beck's words remind me of the love that parents demonstrate by example. Warren L. Moulton entitles his book on marriage, Friends, Partners, and Lovers.³² Marital partners who really love each other are able to pass healthy love concepts on to their children by example.

Love is also expressed by the parents being interested in a child's spiritual development. When children reach the empty next period, they will have seen love so exemplified by their parents that they will want to practice in their adult life the

Christian principles which have been lived before them in "living color" day-by-day. "Be an example!"

4. Faith - In that classic love chapter, I Corinthians 13, the Apostle Paul concludes in the 13th verse with, "And now these three remain: faith, hope and love. But the greatest of these is love" (NIV). Love is at the top, but faith is essential in all aspects of life, not the least being in parenting. Faith accompanies acceptance, and acceptance is one of three psychological factors that experts suggest everyone needs for a healthy, emotional life (the other two are: sense of self-worth and sense of achievement). Faith believes in a child. Maybe that child is not a beautiful physical specimen. But faith and acceptance work side-by-side in bringing out the best.

"Now faith is being sure of what we hope for and certain of what we do not see" (Hebrews 11:1 NIV). A. S. Worrell commenting on the second phrase of this verse says, "...faith makes invisible things real and inspiring."³³

As parents, we don't know what a child is going to become. Our faith in God, the child, ourselves, the church, youth leaders and teachers, etc., helps inspire us to be "faithful" in carrying out our responsibilities in the parenting process.

Greg Quinn, writing in Guideposts, tells of his firstborn child, Billy. Billy was soon diagnosed as having cerebral palsy. For a while he and his wife lost faith in God. However, Greg's early training in going to a Catholic Church was so strong that he continued going, although he explained to a friend "...sometimes I feel like I hate God."

Then, he was invited by another friend to a Cursillo Retreat sponsored by his church. There he heard a priest say, "Some of you out there are so wrapped up in yourselves that you forget that God's love works both ways. You expect God's love; he expects yours".

Greg commented,

In that single moment, the cynicism and bitterness I had been harboring against God left me. I felt ashamed. I had so concentrated on my pain, on my war with God, that I'd all but given up on Billy. I'd surrendered all hope for him... In one instant of time I found again the God whom I had lost. Or had he found me?

Later, Greg's wife, Ann, had a spiritual renewal for God began to work in her life, her husband's life, and in Billy's body. Billy, now six, is able to use crutches, but Greg and Ann are waiting patiently for continued restoration of their youngster.

Greg's testimony of his spiritual pilgrimage could probably be echoed by many parents. Note what else he says:

Billy is six now, and Joey, a thriving, happy four-year-old. Looking back, I can see that nothing would have helped Ann and me get out of the pit we'd dug for ourselves if it had not been for the simple, mechanical fact that I could not give up going to church each Sunday. I felt nothing for God in those days, but kept up the routine of faith.³⁴ My churchgoing...led to my weekend Cursillo, which led to Ann's powerful experience. We ignored God, but he continued to love us.³⁵

Faith keeps us "plugging away" to be examples to our children. They will disappoint us, and we will do the same to them. But, as Christian parents, our mature task is to be examples to our entrusted flock, ever believing in them and their potential.

5. Purity - Now and then, in my role as a marriage and family

counselor, I hear the most sordid material imaginable, as it pertains to marriage, divorce, and parent-child relationships. Such things as incest, a single parent entertaining a boyfriend or girlfriend (or live in) with the children present, or an affair outside of the home by one or both parents, but with the children knowing—all these and other base scenes fill a counselor's ears over the course of time. Sometimes my despair becomes so great, I want to cry out, "Lord, where has pure, right and holy living gone?" Those are my "Elijah under the juniper tree" feelings (I Kings 19:4). Fortunately, I don't stay under the tree too long.

Fred Renich in The Christian Husband comments:

Do you have a high respect for the sanctity of the body and purity of sex, with its rightness within the limits of marriage?

While we need to teach our children appropriateness of behavior toward the opposite sex, and instill high standards of conduct in dating, much of what they learn will be more "caught than taught." Appropriate behavior toward the opposite sex, whether at the casual friendship level, in serious courtship, or in marriage—is rooted in the basic law of love. When this law is followed at these intimate levels, the other person will be better for having participated in the relationship. And it is impossible to love genuinely without denying self and exercising self control, for love is the opposite of self-seeking.³⁰

Although Renich's statement is much about love, one cannot read it without discovering the ingredients for purity. These are sanctity of the body (which Paul says is "...the temple of the Holy Spirit..." (I Corinthians 9:19 NIV), purity of sex, and self-control. All of these elements have to do with purity.

If earlier societies erred in the direction of sexual revolution, the contemporary family is faced with a greater danger--

the constant attack upon, and erosion of sexual purity. This is borne out in the extreme by an increase in promiscuity and rape, but in a more subtle way, the secularization of impugning piety and purity leads to:

1. Some girls fearing that they are being weak if they have a strong interest in being mothers and homemakers; and
2. Many boys not seeing a strong, moral, caring father leadership in the family.

When parents abdicate the wholesomeness that God designed for a family: a father with the courage to lead his family spiritually, and a mother who models the nurturer and atmosphere provider in the home—then the children do not have guidelines and models for sanctity of principles, purity, and self-control.

Christian parents will do their best to be examples of moral, sexual and spiritual purity. I use spiritual (rather than religious) deliberately, because sometimes a person can have religion without being spiritual. Parents, let us observe the biblical model of an emphasis on being pure in motives and actions as we daily model these to our children.

In Evelyn Duvall's Handbook For Parents, the author writing under a caption "Children At Peace With Themselves" points out:

Every child needs three things--food and love and room to grow. When he reaches these basic ingredients of security, he feels at peace with himself. When he is deprived of one or more of these essentials for healthy growth, he is at war with himself, and with others around him. A hungry, tired, unloved child is a quarrelsome child, "hurting for a fight."

Quarreling is kept to a minimum by sensible routines of eating, sleeping, exercising, and growing within an atmosphere of loving care. YOU PARENTS SET THE EXAMPLE FOR YOUR CHILDREN IN GETTING ALONG WITH ONE ANOTHER.³⁷

Duvall then goes on to give the following guidelines.

1. Feed your children before they get too hungry.
2. Establish healthy rhythms of rest and exercise.
3. Provide opportunities for each child's achievement at his own pace.
4. Help your children when they need it, not before.
5. Set clear limits that your children understand, at every age.
6. Disapprove violence in any form, anywhere, in ways your children understand.
7. Do not physically punish your children as a regular practice.
8. Discourage violence in movies, television programs, and other media.
9. Let each child know that you love him in his own special way.
10. Express your affection for one another openly, often, fully.
11. Keep yourself from getting too uptight or out of sorts.
12. Let God guide your daily life.³⁸

Duvall said every child needs three things. I would add a fourth essential which every Christian parent should strive for in parenting: spiritual guidance.

Ross Campbell, medical doctor, has written an excellent book for parents entitled How To Really Love Your Teenager. In Chapter Eleven, "Helping Your Teenager Spiritually," he gives three dynamic guidance principles for preparing teenagers in their spiritual growth and development. I maintain that these

principles are important for children toddler age on up. Here are Campbell's suggestions.

1. Parents must teach their teenagers spiritual concerns.
 - a. Help teenagers to understand what meaning biblical characters have for them personally.
 - b. Spend time alone with your teenagers in order to provide for their emotional needs as well as their spiritual needs.
2. Parents must share their own spiritual experiences.
 - a. Factual knowledge gained from church, Sunday school, and home is the raw material of spiritual growth. The teenager must learn to use this knowledge effectively and accurately to become a mature person spiritually.
 - b. As a teenager matures, we parents want to gradually increase our sharing with him about how we love God, walk with Him, rely on Him, seek His guidance and help, thank Him for His love, care, gifts, and answered prayer.
 - c. Your teenager needs to learn how God meets all personal and family needs, including financial.
 - d. He needs to know what his parents are praying for.
 - e. When appropriate, he should know of problems for which you are asking.
 - f. Your teenager should know you are praying for him and his particular friends.
3. Parents should be examples of forgiveness.
 - a. A teenager must be taught by example how to forgive and

how to find forgiveness, both from God and people.

- b. Parents do this first of all by forgiving.
- c. Next, when they make a mistake which hurts a teenager, they admit the mistake, apologize, and ask forgiveness.
- d. The fortunate person who has learned to forgive those who offend him, and who is able to ask forgiveness, demonstrate a mark of mental health.³⁹

Home

There are factors in our cultural milieu which are eroding families and homes. There are forces at work in our society which by purposeful design or through philosophical precepts--it matters not--are intent on wrecking the family and homes. This in spite of the fact that several nationwide polls and surveys indicate that "a happy family and home life" is the most important goal of people's lives. Those forces are myriad:

- 1. Marriage bonds are too elastic and fragile.
- 2. Divorce rates continue to rise with each passing year.
- 3. Trial marriages and "shacking up" are on the ascendancy among young people.
- 4. Single parent families are increasing as a result of the above.
- 5. More and more mothers are foresaking homemaking because it is seen as a secondary fulfillment--caused somewhat by husbands/ fathers who do not encourage and support their wives in the homemaking role.
- 6. Job requirements force families to uproot frequently for survival in the corporate structure.
- 7. The sanctity of marriage and parenting is dissipating because too many participants are pleasure principle seekers rather than reality

principle practitioners. In other words, there is too much taking and grabbing for one's own pleasure, rather than endeavoring to please others.

These days, no home is immune from the ravages of pain. But Christian homes should be less prone and susceptible to the onslaughts of a secularized society. So, if a Christian home is less immune to destruction, what are those elements of practice that will make for immunity?

Several years ago, an acquaintance of mine, Jim Hamilton, a seminary professor, wrote an article entitled "What Makes A Home Christian?" Dr. Hamilton commented:

Not all "Christian" homes are Christian. Nor does engaging in certain religious activities make it so. Family devotions, offering thanks at meals, and attendance at church may be expressions of a Christ-centered home; but in themselves they do not produce a Christian home. It becomes so only as the family members make a concerted, continuing attempt to live out the life of Christ in their everyday relationships.⁴⁰

Dr. Hamilton then goes on in his article to list three teachings of Jesus concerning interpersonal relationships in the home.

1. A Christian home prizes persons, not possessions.
 - a. Often it is only after tragedy strikes that we see how important our loved ones are to us.
 - b. We should take seriously Jesus' teaching about the worthlessness of possessions and the worth of persons.
2. A Christian home operates on love, not justice.
 - a. Law seeks to focus on the wrong and to assess penalty; love seeks to focus on the right and to grant mercy.
 - b. Homes that are ruled by justice, rather than love, will engage in a never-ending process of rewarding the wrongs of those in

the household. I Corinthians 13:5 "Love keeps no record of wrongs" (NIV).

3. A Christian home focuses on forgiveness, not judgment.
 - a. In the routine of daily living in our homes, we commit enough "crimes" against each other to deserve being shot at sundown or sunrise, whichever comes first!
 - b. Many times these hurts and injustices are unintentional; but when they occur, they produce pain in persons. The Christian behavior should be to forgive (whether asking or receiving).
 - c. In Ephesians there is a commandment which, if heeded, would transform relationships in any home. It says, "Be kind and compassionate to one another, forgiving each other, just as in Christ God forgave you" (4:32 NIV).

This excellent article on the essentials of a Christian home concludes with the author summarizing, "Homes are worthy of the name Christian when persons in them prize persons highly, live lovingly, and forgive continuously."⁴¹

Now that the requisites for a Christian home have been set forth, perhaps a timely question would be: "Are happy homes still possible?" Naturally, if people are practicing principles which make for a Christian home; happiness should follow.

But to be happy, the participants in a home probably have to put some meat on the three solid bones mentioned by Hamilton. The following suggestions are made by a former general leader of an evangelical denomination at the time his organization compiled a special "Christian Family" issue to be distributed widely. He listed several requirements for a "happy home."

1. Happy homes require communication.
 - a. It has been truly said that "families who pray together, stay together." The same might be said about talking, listening, and understanding each other.
2. Happy homes must have enjoyable activities.
 - a. Parents, children, and youth need to laugh together, play together, and enjoy each other.
 - b. Far better to turn off the television set and turn the home into a place of wholesome fun and fellowship that will enrich and bind each member of the family together.
3. Happy homes must cultivate and demonstrate love.
 - a. A wife once expressed the desire to be treated by her husband as he treated the family dog by simply giving "a look," "a smile," "a touch."
4. Happy homes need to have a family altar.
 - a. Happy is the child who hears his parents pray and who is given the opportunity to express his own needs within the family circle.
5. Happy homes need the ministry and fellowship of a spiritual church.
 - a. Regular attendance upon the means of grace in church services, Sunday school classes, revival meetings, and wholesome social functions is necessary for spiritual enrichment and personal development.⁴²

The happiest homes I have found are those in which Christ is exalted, where father and mother respect each other and demonstrate caring affection to each other and to their children. Blessed be...and happy is...a loving, Christian home.

A fitting closing for this chapter is found in the words of Tim Timmons in Maximum Marriage. He writes:

If God designed the family, can He make it work? Well, God designed the family to reflect His image to the world, to reproduce godly children, and to reign together in the spiritual warfare. Since He designed the family, He can make it work. But He can't make it work without you!⁴³

CHAPTER THIRTEEN END NOTES

1. Edith Schaeffer, What Is A Family? (Old Tappan, NJ: Fleming H. Revell Company, 1975), p. 15.
2. Ibid. In the parentheses I highlighted some of the elaboration Schaeffer provided following each of the nine points. Obviously, she goes into much greater detail of each.
3. Clyde M. Narramore, How To Succeed in Family Living (Glendale, California: Regal Books Division of Gospel Light Publications, 1968), pp. 2-3.
4. O. Quentin Hyder, The People You Live With (Old Tappan, NJ: Fleming H. Revell Company, 1975), pp. 79-80. Capital letters of this quote are mine.
5. "Troth" is explained in a book by George E. Sweazey, In Holy Marriage (New York: Harper and Row, Publishers, 1966). "Troth is an older form of truth. It establishes the marriage upon the utmost veracity and fidelity. This pledge is a guarantee of complete sincerity, both at the marriage and at everything to come." p. 59.
6. David R. Mace, Whom God Hath Joined (Philadelphia: Westminster Press, 1953), pp. 14-15.
7. Ibid., p. 25.
8. This chorus appears in John T. Benson's Heart Warming Songs, Number 4. Elizabeth Pate, arranger, "I'll Be True Precious Jesus," Copyright 1951 in Jewels Three, John T. Benson, Jr. (Nashville: John T. Benson Publishing Company, 1970), p. 17.
9. David R. Mace, op. cit., p. 29.
10. Ibid., p. 31.
11. To endeavor to identify all the essentials of a Christian marriage is not within the scope of this paper. The writer is endeavoring to utilize his experience of many years of counseling to list specific essentials. Apart from those listed I am inclined to agree with Andre Maurois' statement, "A successful marriage is an edifice that must be rebuilt every day... A tile needs re-fastening, a joint must be repaired, a misunderstanding cleared up." Andre Maurois, The Art Of Christian Living, trans. James Whitall (New York: Harper & Row, 1959), pp. 62-63.

12. Wes and Judy Roberts and Norman H. Wright, After You Say "I Do," A Marriage Manual For Couples (Irvine, California: Harvest House Publishers, 1979), p. 20.
13. Pamphlet, "Marriage Is For The Mature" published by the Christian Life Commission of the Southern Baptist Convention, Nashville, Tennessee.
14. Ibid.
15. Jack and Carole Mayhall, Marriage Takes More Than Love (Colorado Springs, Colorado: Navpress, 1978), p. 54.
16. H. Norman Wright, The Pillars of Marriage (Ventura, California: Regal Books, 1979), p. 161.
17. Charlie Shedd, The Best Dad Is A Good Lover (Sheed Andrews and McMeel, Inc., 1977), p. 31.
18. Louis Evans, Your Marriage-Duel or Duet (Old Tappan, NJ: Fleming H. Revell Company, 1972), pp. 96-97.
19. Those who attend a marriage enrichment retreat or seminar.
20. "The Oil of Enrichment" Family Life Today, Vol. 9, No. 5, May, 1983, p. 31. The footnote in Family Life said that copies of this poster may be obtained from Nazarene Publishing House, Box 527, Kansas City, MO 64141.
21. Ralph Earle, Editor, Adam Clarke's Commentary On The Holy Bible (Grand Rapids, Michigan: Baker Book House, 1967), p. 546.
22. This poem has been quoted in many writings. I selected it from Drescher, op. cit., p. 55.
23. Evelyn M. Duvall, Faith In Families (Nashville: Abingdon Press, 1970), pp. 23-24.
24. Richard L. Strauss, Confident Children and How They Grow (Wheaton, Illinois: Tyndale House Publishers, Inc., 1975), pp. 25-26.
25. Parenthetical statement is mine.
26. Strauss, op. cit., p. 27.
27. Tim LaHaye, How To Be Happy Though Married (Wheaton, Illinois: Tyndale House Publishers, 1968), pp. 78-79.
28. LaHaye cites a father who when his thirteen-year-old daughter skipped up to him with the eagerness of youth to kiss her father, his involuntary reaction was to turn his lips away and she kissed him on the cheek. LaHaye said, "It just happened that when his face turned her eyes were looking straight into mine and I saw the momentary look of disappointment on her face", p. 83.

29. Parenthetical statement mine.
30. These excerpted comments are from LaHaye's chapter on "Adjusting To Children" in the already cited work, pp. 79-94.
31. Joan Beck, Effective Parenting (New York: Simon and Schuster, 1976), p. 20.
32. Warren L. Moulton, Friends, Partners, and Lovers (Valley Forge, PA: Judson Press, 1979), 159 pp.
33. A. S. Worrell, The Worrell New Testament (Springfield, Missouri: The Gospel Publishing House, 1980, - Copyright 1904 by A. S. Worrell), p. 334.
34. Underlining mine.
35. Greg Quinn, "Our Spiritual Pilgrimage--So Far," Guideposts, October, 1983, pp. 2-6.
36. Fred Renich, The Christian Husband (Wheaton, Illinois: Tyndale House Publishers, 1976), p. 151.
37. Evelyn Mills Duvall, Evelyn Duvall's Handbook For Parents (Nashville: Broadman Press, 1975), p. 136. Caps are mine.
38. Ibid.
39. Ross Campbell, How To Really Love Your Teenager (Wheaton, Illinois: Victor Books, A Division of S P Publications, Inc., 1981), pp. 115-117.
40. James D. Hamilton, "What Makes A Home Christian?" Herald of Holiness, Vol. 65, No. 19, October 1, 1976, p. 5.
41. Ibid.
42. George Coulter, "Are Happy Homes Still Possible?," Herald of Holiness, Vol. 65, No. 19, October 1, 1976, pp. 2-3.
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Chapter Fourteen

TOPIC FOURTEEN: RETROSPECT & PROSPECT, A POST-TEST

In topics Two through Thirteen of this manual, marriage and parenting have been examined and discussed around many themes. There is an old learning adage that says, "if a pupil hasn't learned, the teacher hasn't taught." The purpose of "Retrospect and Prospect" is to test learning from the seminar topics. There will be a general integration of each topic in the post-test. Specifically, it is important to know how a couple can best practice and apply material that has been assimilated and discussed.

Instructions for the Post Test

The test is designed for completion answers. It is divided into two categories:

- A. Marriage
- B. Parenting

It is recommended that the completions be made in writing with oral discussion to follow. In other words, each spouse should do the written test separately and then discuss their responses together.

A. Marriage

1. What I liked most about you when we first met was

2. Highlights in our courting relationship were

- a. _____
- b. _____
- c. _____
- d. _____

3. My favorite date with you was

4. The moment I knew you were the one was

5. My fondest memories of our wedding and honeymoon are

- a. _____
- b. _____
- c. _____
- d. _____

6. I like it when you

7. The ways in which we are similar are

- a. _____
- b. _____
- c. _____
- d. _____

8. The ways in which we are different are

- a. _____
- b. _____

c. _____

d. _____

9. Those areas in which you have greater ability than I are

a. _____

b. _____

c. _____

d. _____

10. The ways in which you show your love to me are

a. _____

b. _____

c. _____

d. _____

11. The ways in which I show my love to you are

a. _____

b. _____

c. _____

d. _____

12. Our best time(s) for meaningful discussion and talking is/are
when

13. Our best way(s) of resolving conflict (disagreements, arguments,
settling problems) is/are (describe fully)

14. Your positive points as a marital partner are

a. _____

- b. _____
- c. _____
- d. _____
15. Your negative points as a marital partner are
- a. _____
- b. _____
- c. _____
- d. _____
16. The kinds of physical affection I need from you are
- a. _____
- b. _____
- c. _____
- d. _____
17. Sexually, I like it when you
- _____
- _____
18. My sexual concerns are
- a. _____
- b. _____
- c. _____
- d. _____
19. Couples need to understand and express their hurts, joys, frustrations, and happy times. We do that by
- _____
- _____
- _____
20. Some of the goals, (and plans for achievement) that I want for

me, you, and us are

a. me _____

plan _____

b. you _____

plan _____

c. us _____

plan _____

21. My wildest dreams for us are

a. _____

b. _____

c. _____

d. _____

22. The ways in which I would like us to grow spiritually are

a. _____

b. _____

c. _____

d. _____

23. Two major strengths in our marriage are

a. _____

b. _____

24. Two glaring weaknesses in our marriage are

a. _____

b. _____

25. When I think about the future of our relationship, I am most
concerned about

a. _____

b. _____

- c. _____
- d. _____
26. We intellectually stimulate our relationship by
- _____
- _____
- _____
27. Our shared forms of recreation and relaxation I enjoy most are
- a. _____
- b. _____
- c. _____
- d. _____
28. A problem in our relationship or in our family that I would like us to work on is
- _____
- _____
29. A matter I need to ask for your forgiveness is
- _____
- _____
- _____
30. One thing you have never really understood about me and my life is
- _____
- _____
31. Every marriage needs friends and outside interests. Ours include
- a. _____
- b. _____

C. _____

d. _____

32. Things I like about your parents and family members are

a. _____

b. _____

c. _____

d. _____

33. The most meaningful gift I have received from you during our marriage was

34. My growing older with you means

35. Write a 250 word love letter to your mate

B. Parenting (If answering about more than one child, be specific as to which child).

1. The ways in which I spend positive quality time with my child

are

a. _____

b. _____

c. _____

d. _____

2. The ways in which I encourage my child are

a. _____

b. _____

c. _____

d. _____

3. One of the things I like most about my child is

4. The ways in which I feel I am modeling honesty and truth with my child are

- a. _____
- b. _____
- c. _____
- d. _____

5. I foster communication with my child by

6. Things I like about my spouse as a parent are

- a. _____
- b. _____
- c. _____
- d. _____

7. Things I see my spouse needing to improve in parenting are

- a. _____
- b. _____
- c. _____
- d. _____

8. Constructive disciplinary methods I deem to be important in dealing with my child are

- a. _____
- b. _____
- c. _____
- d. _____

9. The ways in which I need the support of my spouse in disciplining my children are

- a. _____
- b. _____
- c. _____
- d. _____

10. The ways I am helping my child develop a healthy attitude towards money management are

- a. _____
- b. _____
- c. _____

11. The ways in which I see as important to internalize self-control in my child are

- a. _____
- b. _____
- c. _____

12. The ways in which I am attempting to build self-esteem in my child are

- a. _____
- b. _____
- c. _____
- d. _____

13. The ways in which I desire to help my child be selective in entertainment (TV, movies, school activities) are

- a. _____
- b. _____
- c. _____
- d. _____

14. The ways in which I am instructing my child about sex are

- a. _____
 - b. _____
 - c. _____
 - d. _____
15. Things I hold as being important in my child's spiritual development are
- a. _____
 - b. _____
 - c. _____
 - d. _____
16. The ways in which I am communicating with my child around dating relationships (if applicable) are
- a. _____
 - b. _____
 - c. _____
 - d. _____
17. The ways in which I am helping my child with major decisions (friends selection, college to attend, career to pursue, car to buy, habits, etc.) are
- a. _____
 - b. _____
 - c. _____
 - d. _____
18. Responsibilities being taught and modeled to my child by me are the following
- a. _____
 - b. _____

- c. _____
- d. _____
19. The ways I enjoy having fun with my child are
- a. _____
- b. _____
- c. _____
- d. _____
20. An area in which my spouse and I need improvement in handling our child is
- _____
- _____
21. The ways my spouse and I are fostering meaningful relationships between our child and his/her grandparents (and other significant relatives) are
- a. _____
- b. _____
- c. _____
- d. _____
22. The ways I encourage my child to find socially acceptable outlets for anger and hostility and resentment are
- a. _____
- b. _____
- c. _____
- d. _____
23. Realizing each child is unique, I am helping my child to develop his/her individuality by
- a. _____

- b. _____
- c. _____
- d. _____

24. Positive things I have learned from my child are

- a. _____
- b. _____
- c. _____
- d. _____

25. Choose one of the following lead-ins and write a letter to your son or daughter:

a. I admire your

b. I appreciate your

c. Highlights in our relationship that I like to remember are

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APPENDIX A
QUESTIONNAIRE*

Questionnaire - This is a written response with a dual purpose: to give the leaders some awareness of where each participant is in regard to topic areas; plus each participant becomes aware of higher perception of areas which will be covered in the seminar and/or retreat.

The respondent is instructed as follows: This is a questionnaire to learn what your attitudes are to family life in society today, specifically in the areas of marriage and parenting. Your assistance in providing these responses will be hopefully beneficial to the leader(s) and to you as a tool of perception.

Category A. - Preparation For Marriage and Parenting

Please read each statement carefully. Following each statement there are four choices. Check (✓) the choice which most adequately describes your experience.

1. Was your growing-up period pleasant (basically comfortable, enjoyable, happy) or unpleasant (basically uncomfortable, unenjoyable, unhappy)?

_____very pleasant	_____somewhat unpleasant
_____somewhat pleasant	_____very unpleasant

2. How would you describe your parents' marriage?

_____very successful	_____somewhat unsuccessful
_____somewhat successful	_____very unsuccessful

*This is the complete test referred to in Chapter One.

3. To what extent did your mother accept you as a child?
- _____very accepting _____somewhat unaccepting
- _____somewhat accepting _____very unaccepting
4. How satisfied was your mother with her role as wife and mother?
- _____very satisfied _____somewhat unsatisfied
- _____somewhat satisfied _____very unsatisfied
5. To what extent was your father supportive of you when you were a child?
- _____very supportive _____somewhat critical
- _____somewhat supportive _____very critical
6. To what extent was the home atmosphere pleasant when you were growing up?
- _____very pleasant _____somewhat unpleasant
- _____somewhat pleasant _____very unpleasant
7. How much of your growing up period did your mother spend being employed outside the house?
- _____considerably or all _____limitedly (occasionally)
- _____moderately (about half) _____none
8. To what extent did your family involve themselves in church attendance and activities when you were growing up?
- _____very involved _____somewhat involved
- _____moderately involved _____never involved
9. To what extent did your parents emphasize family devotions when you were growing up?
- _____considerably emphasized _____slightly emphasized
- _____moderately emphasized _____never emphasized
10. How involved was your family in play and recreational activities

during your childhood and adolescence?

<input type="checkbox"/> very involved	<input type="checkbox"/> somewhat involved
<input type="checkbox"/> moderately involved	<input type="checkbox"/> never involved

11. How effective were your parents in preparing you for adult life, including marriage and parenting?

<input type="checkbox"/> very effective	<input type="checkbox"/> somewhat ineffective
<input type="checkbox"/> somewhat effective	<input type="checkbox"/> very ineffective

12. How would you describe your high school dating experience?

<input type="checkbox"/> very successful	<input type="checkbox"/> somewhat unsuccessful
<input type="checkbox"/> somewhat successful	<input type="checkbox"/> very unsuccessful

13. How would you describe your post-high school dating experience?

<input type="checkbox"/> very successful	<input type="checkbox"/> somewhat unsuccessful
<input type="checkbox"/> somewhat successful	<input type="checkbox"/> very unsuccessful

14. How prepared were you for marriage and/or parenting by classes in high school and college prior to being married?

<input type="checkbox"/> very prepared	<input type="checkbox"/> somewhat unprepared
<input type="checkbox"/> somewhat prepared	<input type="checkbox"/> very unprepared

15. How prepared were you for marriage and/or parenting by reading Christian and secular books and viewing and hearing Christian and secular films?

<input type="checkbox"/> very prepared	<input type="checkbox"/> somewhat unprepared
<input type="checkbox"/> somewhat prepared	<input type="checkbox"/> very unprepared

16. How prepared were you for marriage and/or parenting by pre-marital counseling prior to marriage?

<input type="checkbox"/> very prepared	<input type="checkbox"/> somewhat unprepared
<input type="checkbox"/> somewhat prepared	<input type="checkbox"/> very unprepared

Category B. Marriage

Indicate your agreement or disagreement with the following statements according to the guidelines listed below: 1 represents the strongest disagreement and 12 represents the strongest agreement. Choice of a number between 1 and 12 indicates varying degrees of disagreement or agreement.

1	2	3	4	5	6	7	8	9	10	11	12
strongly disagree			moderately disagree			moderately agree			strongly agree		

(place number)

17. _____ The basis of marriage is a commitment to share a joint future.
18. _____ A marriage is most successful when the husband has the final responsibility for important decisions.
19. _____ Successful marriages run in families.
20. _____ The absence of loneliness, a major complaint of single people, is not absolutely guaranteed by marriage.
21. _____ Happy marriages are those made between people who constantly test and prove their love for each other.
22. _____ Marriages seem to be most successful when neither spouse is dominant.
23. _____ Fundamental to the happiness of marriage partners is the absence of conflicts.
24. _____ Both spouses having a relationship with Christ can benefit a marriage by providing a source of strength during family crisis.
25. _____ Perhaps the chief difficulty in marital communication is fear of vulnerability in sharing feelings.
26. _____ The sexual attitudes of marital partners have little to do with

marital failure or success.

- 27._____The sexual intercourse frequency rate for a husband and wife is about the same.
- 28._____Refusing to talk things over is a marital grievance considered very significant by both husbands and wives.
- 29._____There is a close relationship between happiness in marriage and getting along with the in-laws.
- 30._____One important way to prevent financial difficulties between mates is for both to discuss their finances once or twice a month.
- 31._____If a wife does not work out of the home, she should still have an allowance.
- 32._____In mixed marriages couples try harder than homogamous couples to make a success of their marriage.
- 33._____In order for coitus to be satisfying to a married couple, both must achieve orgasm during sexual intercourse.
- 34._____A husband is generally more hesitant than a wife to seek marital counseling.
- 35._____Confrontation (confronting one's mate about a hurt or grievance) is detrimental to a marriage.
- 36._____It is only natural and logical that there will be times when a husband or wife differ enough to argue.
- 37._____Operating with a budget is generally the most satisfactory way for a husband and wife to examine, discuss, and plan their spending together.
- 38._____Openness in sharing feelings, perceptions, and concerns is becoming more the accepted style of contemporary marital

communication.

39. _____ Marital couples should have one or two short and long term goals in their marriage.

Category C. Parenting

Please read each statement carefully. Then mark your reaction to the statement in the space provided. You will probably find that you agree with some and disagree with others. Use the following guidelines to mark your reaction.

A - strongly agree

C - somewhat disagree

B - somewhat agree

D - strongly disagree

- _____ 40. It is important to have children so that family traditions will live on.
- _____ 41. People become more adult when they have children.
- _____ 42. If I didn't have a child (children), I would feel that my life was not complete.
- _____ 43. There is a natural instinct for a woman to want children.
- _____ 44. Having children causes a stronger bond between husband and wife.
- _____ 45. Children limit you in what you want to do and where you want to go.
- _____ 46. One of the best things about having children is the true loyalty they manifest to parents.
- _____ 47. Having children causes many disagreements and problems between husband and wife.
- _____ 48. The first thing a couple should think about when deciding to have a child is whether or not they can afford it.
- _____ 49. A person who has no children can never really be happy.

- _____ 50. Rearing children is a heavy financial responsibility for most people.
- _____ 51. People ought to realize that rearing children is a difficult job, and they should decide if they are qualified for it before they have children.
- _____ 52. You have to learn a lot of skills to be a good parent.
- _____ 53. A basic need of children is a parent who will really listen to his/her problems and help them through troubled times.
- _____ 54. The real task of parents is to reject childish behavior so their children will grow up.
- _____ 55. The divorce rate is higher among those whose first child was considerably after marriage.
- _____ 56. No couple should adopt a child to save a "cracking marriage."
- _____ 57. Students reporting (in a research project) the home circumstances that brought them happiness as a child ranked as important the happiness of parents in the marital relationship.
- _____ 58. The real task of parents is to correct children when they err.
- _____ 59. When parents conflict over child training, they should present a unitedness to the child.
- _____ 60. Many parents who are concerned about their children's ability to cope with the strong sexual urges that occur during adolescence offer only negative warnings and ignore the positive aspects of sexuality.
- _____ 61. The happiest children have mothers who like what they are doing, whether they work out of the home or not.

- _____62. Children may have all their physical needs met from infancy to emptying from the nest and still be unhappy, maladjusted adults.
- _____63. There is no substitute for family companionship as a prerequisite for a child's happiness and security.
- _____64. One sign of maturity occurs when a couple is ready to settle down and have children.
- _____65. An important factor in predicting success for marriage is when a child sees positive models for a husband/wife relationship in his parents.