“Chuck and Ann Bentley share their experience and unique process so that any couple can unify their hearts and align their finances. It is practical and helpful!”

NICK VUJICIC, CEO of Life Without Limbs and Attitude is Altitude

MONEY PROBLEMS

MARRIAGE SOLUTIONS

7 KEYS TO ALIGNING YOUR FINANCES AND UNITING YOUR HEARTS

CHUCK BENTLEY

WITH ANN BENTLEY
“IT IS IMPOSSIBLE to prosper when there is war. You must seek peace first; then you will prosper.”

That’s what a wise senior business leader counseled me when I asked him for advice to help me solve a problem I faced in our company, a problem that was dragging down the growth of our business. His insight immediately opened my eyes to the solution, and I went and made peace with my adversarial customer. Once that was accomplished, our energies were refocused on growing the company. The advice worked.

But more importantly, I realized that this approach has direct application to our marriages. Oftentimes, we are passively—or aggressively—in conflict with our spouse. We have not sought to make peace and thus are failing to reach the full potential of our marriages because of the lack of unity. This lack of unity directly relates to our financial struggles and impacts our every decision or inability to make a decision together. From this insight, I began to study the powerful benefits of a couple that is at peace with each other, unified and making financial decisions together. Here is the bottom line of what I learned.
LOVE, MONEY, AND UNITY

Marriage is not the cause of our financial problems; in fact, it is the very best solution to our financial problems.1 Surprised? Shocked? You shouldn’t be. This truth is supported by study after study.

Research indicate that married people experience less poverty and more prosperity than any other living arrangement, including being single or living together.2 New York Times columnist David Leonhardt cites analysis showing that marriage is part of a “success sequence” that increases one’s likelihood of thriving economically, socially, and even physically.3 The higher the commitment to marriage, and particularly faithfulness in marriage, the more likely a couple is to flourish financially.4 I have provided extensive support for the many benefits of marriage in the appendix: A Case for Marriage and Families. But there is also a great paradox: money is often cited as the greatest area of frustration, fighting, arguments, stress, and unhappiness, as well as causing the breakup of many marriages. In other words, it is the root source for many mini-wars in our homes.

We have set out to address this tension, which is also an often hidden opportunity. Our desire is to help you flourish financially and, more importantly, to rediscover your love for one another so that you can work together in unity. To do so, we must be frank and transparent about the challenges you will face and the steps needed to overcome the fighting and frustration that rob you of your ability to work together.

Right about now, you’re probably expecting me to tell you to cut up the credit cards, get out of debt, and save an unrealistic amount of your income. Not so fast. This is where our approach is unique. We want to help you to join your hearts and minds
together—to stop attacking each other—to make lasting peace first; then we will help you attack the financial challenges as a unified team. This is an approach that will actually work! Many couples I have counseled mistakenly believe that two practical and commonly recommended tools will solve their financial challenges: a financial plan and a budget. These tools are indeed critical to the mechanics of managing money. We will talk about them both in depth. But here is the problem—couples can have a great financial plan and a solid budget but still be worlds apart in their heart and mind. If financial plans and budgets alone could transform a man and woman into one, then rich people, financial planners, highly disciplined, or frugal people would likely never divorce or fight about money. But these tools are external solutions that do not address the internal problems causing the division, strife, dysfunction, and loneliness.

Let me emphasize again that marriage increases your likelihood of escaping poverty and experiencing affluence. Your marriage is not the cause of your financial struggles—it is actually the solution! Marriage was designed by God to bring abundant blessing into our lives as we work together in unity as husband and wife, and we believe unity is possible for every couple willing to do the hard work it requires. Yet, millions of couples don’t experience these benefits. Is it any mystery why such a barrage of destructive forces is directed at the unity of a marriage, especially in the area of financial decisions? Make no mistake, your financial
well-being as a couple is a prime target of Satan. The reality is that we need both love and money, and we need to know how to manage each. The good news is that God gave us everything we need to make both work for a lifetime. There is hope for every marriage, no matter how many winds of conflict and division have attacked or how much damage has been done.

FROM THE ASHES: OUR STORY

Our decision to write this book together was not born from our relational or financial perfection. Make no mistake about it: we are a work in progress. Like most couples, we started off with great optimism, expecting to make the other’s life better, not worse; richer, not poorer. But financial mistakes, arguments, fights, stress, misunderstandings, and hurt feelings created division that led to dysfunction and ongoing cycles of emotional, financial, and relational pain. These seemed like no great challenges at first, but they became squalls—ominous, threatening storms. They robbed us of peace in our marriage and progress in our finances. At times, the intensity of the problems threatened to destroy us.

During our thirty-seven years of marriage, Ann and I have experienced significant challenges with each other that on the surface had to do with money. I struggled to even pay our utility bills on time. Ann was once faced with uniformed workers coming to our door to turn off our utilities because of my negligence. But that was just the beginning of more financial pain to come and more serious challenges to contend with. Excessive use of credit cards, risky business loans, job loss, and foolish spending marked my management of our family finances for the next twenty years. On top of the financial insecurity, the situation was extremely challenging for Ann emotionally. She
lost a lot of respect for me, questioning my judgment and my
failure to properly care for her and our family. But most of the
pain and frustration we faced were not caused by financial
problems but our lack of alignment and unity in this area—we
were stuck!

Peter advises us, “Be alert and of sober mind. Your enemy
the devil prowls around like a roaring lion looking for someone
to devour” (1 Peter 5:8). We must take this imposter of a roaring
lion seriously because these threats are coming from our very
real enemy. By God’s mercy and grace we began to recognize
these attacks and equip ourselves to squelch their power to de-
stroy us. We gradually became united, aligned our finances, and
began to make choices according to God’s principles, choices
that have served to strengthen and bless our family.

And after twenty-one years, peace and unity started to take
hold in our marriage. Yes, we endured twenty-one years of divi-
sion and strife. But as we persevered, wisdom was born out of
the pain, beauty rose from the ashes, and the original bright-
ess of our love blossomed. Christ has fulfilled His promise
to work all things together for good; Ann and I have forged a
united marriage filled with peace, joy, intimacy, and financial
health. And our hearts’ desire is for you to experience these
same benefits in your marriage.

My own failures, weaknesses, and lessons learned have
given me a compassionate heart to serve others in this area.
God led me to become the CEO of the world’s largest Christian
I have personally counseled or taught thousands of couples
worldwide who are struggling with the same issues Ann and
I have faced in our marriage. Our experiences have given me
many opportunities to bring hope to couples who have been
under attack relationally, spiritually, and financially. These at-

13
tacks happen to us all to some degree or another—they are equal-opportunity destroyers. I have seen couples overcome these attacks and successfully get on the same page in every sense. God is truly the God of miracles and redemption. We have lived these words written by Paul: “Praise be to the God and Father of our Lord Jesus Christ, the Father of compassion and the God of all comfort, who comforts us in all our troubles, so that we can comfort those in any trouble with the comfort we ourselves receive from God” (2 Cor. 1:3–4).

THE SEVEN KEYS

As we’ve mentioned, to align their finances, couples must first be of one heart and mind. Often, we simply are feeling our way through the dark with no clear instruction on how to become united on issues related to money. We simply drag our past training or preferred method into the relationship and move forward. Some think getting debt free will solve all their financial woes. While this may be effective, in some cases I have seen it divide couples and bring more division. Our process consists of seven keys to ensure that couples are united internally and the finances are aligned externally as a result. The keys can be summarized in seven words, each starting with the letter P: Peacemaker, Prosperity, Purpose, Philosophy, Personality, Plan, and Process.

Each key will address a specific challenge that brings confusion and pain into our marriages and finances. Each of the keys is important and should not be skipped. At the end of the book, I will ask you each to sign Our Money and Marriage Vow to seal your commitment to apply these seven keys. This is a proven process that we have had the privilege of teaching to couples around the world. Begin praying for God to open
your own heart to learn and apply these keys, beginning with Peacemaker. Even if your spouse currently has no interest in reading this book or working together on the problem, don’t be discouraged. God will use your personal investment in this effort to help you wherever you are.

HOPE FOR ALL

Ann and I truly want you to be free of the fights, arguments, strife, loneliness, rejection, fear, stress, and financial pain that have caused you to pick up this book. Whether you are experiencing these struggles in your own marriage, striving to avoid them, are engaged and not yet married, or are concerned about someone else’s marriage, we ask that you allow the Holy Spirit to speak to your heart as you work through each chapter. We want you to be able to identify the real enemy behind these attacks and be equipped with a means to achieve victory over them. Although at times it has been a tough and sometimes painful road for us, we know that anyone can do it! We continue to work on our unity and alignment in our financial decisions together. We hope you will too.

Our prayer is that you will not be another statistic of a failed or frustrated marriage. We believe that by reading this book you will learn to recognize and overcome the obstacles in your way and make financial progress by eliminating the root causes. And if you are a spouse whose marriage has been broken, may God give you insight into what went wrong, mend your broken heart, and reconcile you to your former spouse or restore your own joy and confidence.

Ann has elected to be the silent voice in this book. That is what she preferred. She provided lots of input and ideas in each chapter but specifically added her touch to the practical
exercises in chapter 9 and in the appendix that will help you put these lessons into practice.

We think it is time that money no longer be a leading cause for couples to be discouraged, divided, or destroyed. Regardless of where you are now, there is hope ahead. As Desmond Tutu once said, “Hope is being able to see that there is light, despite all of the darkness.”

CHUCK AND ANN BENTLEY
Knoxville, Tennessee, USA
CHAPTER ONE

Key #1: Commit to Becoming a Peacemaker

_Blessed are the peacemakers,_
_for they shall be called sons of God._

_Matthew 5:9 esv_

_Make every effort to keep the unity of the Spirit through the bond of peace._

_Ephesians 4:3_

BY THE TIME we were living in our second home, the one we decided to stretch our budget to buy, Ann and I were experiencing regular conflict over our finances. By any standard, we were “house poor,” meaning we were living in a nice home, but it was taking a disproportionate amount of our income to make the payments. There was little to no margin in our finances. Ann wanted to save money, pay down the mortgage, and get prepared to have children. I wanted the same lifestyle our friends seemed to have, even though it was not affordable. They drove new cars, took nice vacations, and were constantly improving their homes. My solution was to borrow more and more money. In my mind, I was being “creative.” In Ann’s eyes,
I was being “foolish.” I thought I was pushing for a better life for our family. In Ann’s view, I was simply driven to keep up with our more affluent friends. Of course, these vastly different views created conflict when it came to our budget and spending. Ann was silently suffering fear and insecurity.

What to do?

A woman of our acquaintance points to one solution. “My husband and I used to have these wrenching fights about money that never solved anything,” she said. “Very accusing, very doom-and-gloom, very predictable. Our finances at the time were really tight. But in time it dawned on both of us that we had to solve us before we could solve our money issues. Our marriage was healthy enough, but the main thing was we needed to approach our finances with love, unity, and mutual respect. When we started doing that, our finances didn’t initially change—but we did. That’s when we started to make real progress.”

No couple can escape differences, disagreements, or avoid hurting one another. But what can be avoided is the destruction that often results from unresolved, seemingly never-ending conflict. This cycle of conflict can lurk in a marriage, steal our peace, and wreck our ability to work together on the financial problems.

**DIVORCE AND MONEY ARGUMENTS**

In a 2012 government-sponsored academic study, researchers examined data related to what couples argue about—including children, money, in-laws, and spending time together—and then looked at which of those couples were divorced four to five years later. According to an article about the study, financial arguments were the leading area of disagreement to predict divorce for both men and women.¹ “In the study, we controlled for income, debt and net worth,” lead researcher Sonya Britt
said. “Results revealed it didn’t matter how much you made or how much you were worth. Arguments about money are the top predictor for divorce because it happens at all levels.”

Britt’s research provides even more insights about the toll that constant conflict over money takes on our marriages: a) it takes longer to recover from money arguments than any other kind of argument; b) money arguments are more intense; and c) couples often use harsher language with each other, and the argument lasts longer. Britt also noted a very important correlation between relational conflicts and the financial consequences: “By continuing to have financial arguments, couples decrease their relationship satisfaction.” The article adds, “Aside from a negative effect on children, increased stress leads to a further decrease in financial planning that could help better the situation.”

In August 2013, 191 Certified Divorce Financial Analyst professionals from across North America responded to the following question: “According to what your divorcing clients have told you, what is the main reason that most of them are getting (or have gotten) divorced?” The resulting study identifies the three leading causes of divorce as “basic incompatibility” (43 percent), “infidelity” (28 percent), and “money issues” (22 percent). “Many couples lack the communication skills necessary to navigate financial disagreements in their marriage,” noted one respondent. “The emotional connection of money with safety and security in many people makes the financial disagreements more salient than other disagreements.” Also, according to this article, “several of the CDFA professionals surveyed noted that the most commonly cited cause of divorce they hear from their clients—‘basic incompatibility’—is usually created by deeper issues somewhere in the relationship—usually an emotional, physical, or financial breach of trust.”
Additionally, in a recent poll conducted by DivorceMagazine.com, the leading cause of divorce was found to be financial issues, followed closely by basic incompatibility. “During the divorce, the two most contentious issues are usually finances and children—in that order,” says Dan Couvrette, publisher of Divorce Magazine. “If there are no children, then basic incompatibility and communication problems follow on the heels of money problems.”

So if money is the root cause of many divorces, a proven plan that goes beyond the typical solutions to help couples safeguard their marriages is long overdue.

WHEN CHOICES LEAD TO CONFLICT

When couples are in a dating relationship, they make any number of small decisions such as where to eat, what movie to see, or what music to listen to together. Most couples enjoy discovering all the things they agree on and often delight in learning about their differences. But marriage requires that couples make decisions together, lots and lots of decisions about a wide range of things such as the brand of toothpaste they buy, the color of their bath towels, where to buy groceries, which Internet provider to use, where to live, which doctors to see, what to have for dinner, how much to spend on entertainment, and which parents to visit for the holidays. When children arrive in the marriage, the weight and complexity of a couple’s decisions increases dramatically. The myriad of decisions and choices faced by couples create endless potential for friction. As a couple wrestles with all these choices, they discover their vast differences, and the ensuing disagreements reveal sensitivities previously unknown. Some disagreements are relatively benign . . . has this ever happened to you?
Me: “Where do you want to eat after church?”
Ann: “Oh, I don’t care, you pick it.”
Me: “Okay, let’s get Chinese food.”
Ann: “Hmm . . . I don’t really want Chinese food today.”
Me: “I thought you said I could pick where we eat?”
Me: “No problem, let’s pick up some burgers . . .”
Ann: “Umm . . .”
Me: “Okay, then you pick!”
Ann: “Let’s just fix something at home.”
Me: “So, can’t we just stick with the original plan?!”

This is a harmless example—but often this lack of unity is exposed through confronting much bigger issues, involving much higher potential costs to the family.

Being able and willing to work through conflict is a vital skill for a successful marriage. This conflict and the resulting pain and suffering can be diminished, or even eliminated, with a willing heart, some simple skills, and—most important—the courage to become a peacemaker.

BE THE PEACEMAKER IN YOUR HOME

While every couple should pray for peace, peacemaking involves taking action. It is the consistent readiness to reconcile mutual differences by seeking to listen to, honor, and learn from your spouse. Peace is the oil that makes the engine of your marriage run smoothly in spite of your differences, even during times of suffering. Peacemaking is the foundation for unity, which, in our view, is the key to lasting satisfaction, joy, and intimacy in marriage. But it doesn’t just happen automatically. You
and your spouse must each *strive* to be a peacemaker, seeking common ground and mutual benefit rather than becoming entrenched in your own agendas or selfish desires. As it says in Scripture, “Better a dry crust with peace and quiet than a house full of feasting, with strife” (Prov. 17:1).

Your marriage can *survive* if one of you takes on the role of peacemaker, but it will only *thrive* when you and your spouse each purpose to become a peacemaker. And this will require you to individually ask God to deal with the stubborn pride that inhabits the recesses of your hearts. You will need God’s help to consistently confront your very human tendency to act on your natural motivations of selfishness and pride. Our flesh wants to protect itself. We recoil or lash out when we are hurt, disappointed, rejected, offended, disrespected, neglected, treated unjustly, or ignored. Scripture identifies the real root issues underlying arguments in marriage with laser-like accuracy:

> What causes quarrels and what causes fights among you? Is it not this, that your passions are at war within you? You desire and do not have, so you murder. You covet and cannot obtain, so you fight and quarrel. You do not have, because you do not ask. You ask and do not receive, because you ask wrongly, to spend it on your passions. (James 4:1–3 ESV)

The more prideful we are, the more we are being conformed into the image of Satan, the ultimate example of arrogance and selfishness. But the more we choose humility, the more we are being conformed into the image of Jesus, our ultimate example of humility and selflessness. Pastor Ronnie Bachelor taught me some key principles about peacemaking when I heard him...
officiate a wedding service. I encourage you to reflect on his insights and look for ways to apply them in your own marriage.

Here’s your commitment to one another: “When life is not a party, I will not leave you!” The test will be, can you exhibit covenant love when days are routine or disappointing or tough? This is certain: In your marriage, you will be sinned against. You will be offended. You will hurt each other’s feelings. You will have moments of hurt, pain, and suffering. Will you, by God’s grace, actively pursue your spouse’s highest good in that moment? That will be the true strength of your marriage, the grace you exhibit toward each other’s sin. . . . The love of Christ is our standard . . . our guide . . . Christ’s love was a sacrificial, pursuing, intentional love. If you are to preserve the integrity of this truth, you must love first! You love first.

Peacemaking can be practiced in the following ways: being the first to apologize, choosing healing words, learning each other’s love language, resolving misunderstandings and differences of opinion, and learning to treat each other as friends rather than enemies.

First to Apologize

One couple I have counseled came to see me for a meeting with a look of death about their marriage. This couple—let’s call them Steven and Sarah—would not speak to each other or even cast a glance in the other’s direction as they sat in my office. Some couples just look like they belong together, and they did. But there obviously had been significant challenges in their relationship after only six years of marriage. I prayed
silently that the Lord would give me wisdom to help them. But the tension only increased when Sarah pulled me aside and shared that she was at the end of her rope.

I was taken aback by the futility in her words and felt the weight of her despair on my shoulders. Again, I silently asked God to help me as I looked up at Sarah. She stared back with seemingly empty eyes and I sensed her pain was truly more than she could continue to bear.

After setting a few ground rules—no interrupting or arguing—I began by asking each to take a turn explaining the problem in their marriage. To my surprise, neither of them revealed any terrible sins or secrets. They had both remained faithful and committed to their vows. They didn’t seem to have issues with pornography, physical or verbal abuse, and there had been no financial disasters. In fact, they didn’t seem to have any real money problems other than their continual arguments. But each of them recited what seemed to be a long and itemized list of disagreements and disappointments—times they had hurt the other. They both were very good at keeping records of wrong. Finally, I thought I recognized the underlying problem and began to speak to them.

“Satan has built a wall between the two of you. That wall is so tall that it feels like it reaches all the way to heaven. Neither one of you can scale it so you are each feeling hurt, lonely, and miserable. You are each stuck on your side of the wall.”

They nodded in agreement. Obviously, I had said nothing that was not already abundantly obvious to both of them! I needed fresh insight. Praying, I searched for a way to help them. Prompted by the Holy Spirit, I asked another seemingly simple question: “When was the last time one of you apologized to your spouse?”

Sarah was the first to speak up. “Never. We have never
apologized to each other in all our years of marriage.”

I was stunned but waited to hear Steven’s reply.

“Sarah is right. Never. She does not apologize for her wrongs against me. I don’t apologize for my wrongs against her.”

Realizing the Holy Spirit had revealed the root issue in their marriage, I said, “Unless one of you is willing to be the first to apologize, your marriage will not be healed. God is a God of mercy, but repentance and forgiveness are central tenets of the gospel. He forgave us while we were yet sinners and we should be willing to forgive each other. One of you must be willing to humble yourself and apologize for the ways you have hurt your spouse.”

This was the moment of truth. Neither of them moved and time seemed to stand still. I had no idea how long to sit in silence. It was so quiet I thought I could hear my watch ticking. My mind raced as I wondered whether to give up and when to end the counseling session.

Without warning, Steven made a sudden movement and I heard a strange noise. I could not immediately tell what was happening. He then pushed back his chair as if he were going to stand and leave, but with a lurch and a thud, he fell to his knees and burst into tears. As he wept aloud, he crawled across the gap between their chairs until he reached Sarah’s side. He took her hands and pleaded, “Please forgive me! Please forgive me for hurting you. I am so sorry. I love you, Sarah. Will you forgive me?”

**THE FIRST TO APOLOGIZE IS THE BRAVEST. THE FIRST TO FORGIVE IS THE STRONGEST. THE FIRST TO FORGET IS THE HAPPIEST. —Author Unknown**
Sarah clasped her hand over her mouth in shock! Like me, she was startled by her husband’s tears and apology. His words obviously struck a chord deep in her heart and tears began to pour down her face. Her expression of anguish was transformed into peace. I could tell healing was taking place. It was a holy moment. A beautiful expression of grace and mercy broke across her face as she exclaimed, “Yes! Yes! I forgive you! Will you forgive me? I love you too!”

Satan was defeated before our very eyes. Their pastor later told me, “If you had never seen a miracle before, then you sure have now.” He was right. God saved a marriage and a life before our very eyes.

When Steven apologized despite his own heartbreak and anger, then asked for Sarah’s forgiveness, it changed everything. Don’t miss this. The moment when they both apologized and chose to make peace, healing began immediately. Here’s why. Humility met a response of humility. Even though their differences were still great, both of their hearts had been opened to forgiveness and reconciliation.

Now can you see why I was so encouraged by Steven’s willingness to apologize? He was brave. You should strive to always be first to apologize, first to forgive, and first to forget. Do not wait until your spouse deserves it. Do not wait until you have received an apology. Do not compile a history of your spouse’s past mistakes to use against him or her in the future. You will only be digging a hole in which to bury your marriage.

Gentle, Healing Words

When you learn to act as a peacemaker in your relationship, Satan’s attempts to destroy your marriage will be thwarted. When you and your spouse actively choose to make peace, forgiving each other for your mistakes, you safeguard your mar-
riage against Satan’s attacks. He cannot prevent you from experiencing the advantages of working together in unity unless you are unwilling to forgive each other; it is as simple as that.

From Proverbs we learn, “The wisest of women builds her house, but folly with her own hands tears it down” (14:1 ESV). The same sentiment applies to you too, husbands. Be ready at all times to extend grace to your spouse. Scripture is very clear in its call for us to be peacemakers. Husbands and wives should both take to heart the admonitions in the following verses.

*It is better to live in a corner of the housetop than in a house shared with a quarrelsome wife.*

**Proverbs 21:9 ESV**

*As charcoal to hot embers and wood to fire, so is a quarrelsome man for kindling strife.*

**Proverbs 26:21 ESV**

Continual conflict will begin to rapidly diminish when you learn to use gentle, healing words instead of verbally attacking and hurting each other. Remember this promise, “A gentle answer turns away wrath, but a harsh word stirs up anger” (Prov. 15:1). Ann and I have some ground rules for settling our conflicts that we have found helpful.

**Don’t:**
- Call your spouse a derogatory name or label
- Use curse words
- Make threats
- Refuse to talk or engage in the conversation
Do:
• Remain calm and logical
• Choose to use helpful words
• Find common ground for agreement
• Seek to solve the problem

Remember, God has made two into one: that means when you hurt your spouse, you are simultaneously hurting yourself. “Harsh words” stir up anger and have the capacity for great harm. James makes this quite clear: “How great a forest is set ablaze by such a small fire! And the tongue is a fire, a world of unrighteousness. The tongue is set among our members, staining the whole body, setting on fire the entire course of life, and set on fire by hell” (3:5–6 ESV). And within the context of marriage, words have great power. Ann and I have seen the destruction of many marriages as a result of words being used as weapons. But this too can be undone. Words can be used as a healing balm.

In his letter to the Colossians, Paul gives us practical insight into the proper use of words: “Let your speech always be gracious, seasoned with salt, so that you may know how you ought to answer each person” (4:6 ESV). Kind words that are seasoned with salt preserve our relationship and point one another back to Christ. They build up instead of tear down. Proverbs provides a similar admonition on how to use words: “A gentle answer turns away wrath, but a harsh word stirs up anger. The tongue of the wise adorns knowledge, but the mouth of the fool gushes folly” (15:1–2). In the moments when you feel disrespected, unloved, overlooked, fearful, or angry, you can avoid conflict and instead of saying what first comes to mind, practice using words that restore, bring calm, and seek agreement. C. S. Lewis offers hope to all couples who find themselves caught in constant conflict: “Love in this second sense—love as distinct from ‘being
in love’—is not merely a feeling. It is a deep unity, maintained by the will and deliberately strengthened by habit.”

He understood that, just as choosing to react negatively has become a habit, we can choose to love and make it a habit.

The impetuous disciple, Peter, gives us this practical advice: “Finally, all of you should be of one mind. Sympathize with each other. Love each other as brothers and sisters. Be tender-hearted, and keep a humble attitude” (1 Peter 3:8 NLT). This often boils down to a better choice of words, or as my former pastor, John Batusik, would often say, “You can easily improve your marriage today by eliminating three hurtful things you chose not to say.”

**LEARN HOW TO SHOW EACH OTHER LOVE**

Dr. Gary Chapman has identified a common problem in marriage, which is a fundamental misunderstanding of how to communicate love to each other. In fact, most of us tend to communicate love to others in the way we prefer to receive love. But this tendency can lead to much conflict in marriage when each spouse is trying to communicate love but most likely in a way that does not connect. In order to be successful as a peacemaker, it will be critical for you to understand yourself and your spouse and, in particular, the ways in which you are made to feel loved. Ann and I highly recommend Gary’s book *The 5 Love Languages*. Learning the primary way each of us receives love has made a tremendous difference in our relationship.

My love language is Words of Affirmation, so I feel most loved when Ann uses words that build me up. This was initially hard for her to comprehend. How could I possibly need more affirmation? Don’t I receive enough validation already? Wouldn’t her words of praise just inflate my ego? Surely I didn’t need
her to constantly say, “I love you,” or “You are handsome,” or “Great job!” My response? I told her I would prefer that she say something like, “I am crazy, passionately in love with you and can find no other man who is a tenth of the man you are!” Or she could say, “You are the most handsome man I have ever laid eyes on and you only improve with age!” Or even, “You were fantastic in the way you courageously, flawlessly handled that problem for me. I could not imagine anyone doing it better than you!” Those are the kinds of words that thrill me to my core and communicate Ann’s great love for me.

I travel often for work and my travels frequently take me to faraway places. Oftentimes Ann cannot join me since she is maintaining our home and caring for our children. I always ask her to accompany me but she simply cannot always get away. On one recent trip, she wrote me a series of notes and hid them in my luggage. These were not silly notes but notes filled with authentic expressions of her love for me, her commitment to pray, and her support of my work. I found the first one tucked inside my blazer’s side pocket just after I arrived at the airport. She knows that’s where I tend to keep important items when I travel. I found the next note when I arrived and began to unpack my bags. Later, I found another inside my shaving kit. Then another was stuck inside my extra pair of shoes. Our boys wrote a few of the notes, and it was obvious she had given them all much thought.

These thoughtful notes blessed me to the core of my soul. The intentional words of affirmation gave me strength, courage, confidence, liberty, joy, satisfaction, and pleasure. Ann’s loving words put a spark in my eyes, quickness in my step, and eased the pain of being away from home. I felt loved, fulfilled, energetic, and ready to do the work ahead on my trip.

However, Ann’s primary love language is Acts of Service. That
means she feels most loved when I do something that serves and supports her, things like sweeping out the garage, helping with the boys, keeping up with household maintenance, or raking the leaves. These are all actions that speak to Ann of my love for her. Honestly, I find this so foreign that I could not comprehend it until I read Dr. Chapman’s book. Previously my tendency was to express my love in the way I preferred to receive it, telling Ann, “I love you. You are beautiful and you are a wonderful wife. You are an excellent cook. Great job with the housekeeping! You are the best mom in the entire world!” I fully expected her to be blessed and feel loved. Nope. She wants action. She feels loved when I step up and show her with my deeds.

I once heard a woman say that the most romantic words her husband could say to her were, “I’ve got it, honey.” Whether it was a big thing or a little thing, he would respond, essentially, with, “I’m on it. Consider it done!” His Johnny-on-the-spot answer made her feel loved. Another friend of ours agrees: “When my husband does something I ask, and doesn’t complain or drag his feet, it makes me feel cherished. But if he kind of blows it off . . . it really bothers me. I had to tell him, ‘Look, this may not be that important to you. But it is to me. And that should be enough for you.’”

My wife doesn’t want to argue about why she wants or needs something done. Rather, she desires that I exhibit a helpful attitude that shows my love and care for her. Obviously not every woman’s love language is Acts of Service, but I do believe that we as husbands have a unique ability to demonstrate love to our wives by our actions.

It took me a while to appreciate the rewards of learning how to show one another love in strategic ways. But I have become convinced that God designed us to respond to each other more fully and sincerely when our emotional relationship is whole
and strong. And our ability to effectively communicate love to one another is a key aspect of peacemaking. It is the surest way to increase intimacy and stimulate our romantic bond. Ann and I have to work at this. We are not perfect. But the fires have never gone out.

Cultivate Your Friendship

One husband that was seeking to put some of these principles into practice told me that following an argument, his wife once said, “I just wish you would treat me as good as you treat your friends. You are so kind and understanding with them. Everyone else seems to get your best behavior; I get what’s left over. Why is that?” She stated this as an observation and a genuine area of concern, not an accusation. It stopped him dead in his tracks. He immediately knew she was right.

“That very day,” he said, “I asked the Lord to help us become friends—best of friends, not just husband and wife trying to get along. I vowed to give her my best. It changed everything.”

In early 2015, former president George H. W. Bush and his wife, Barbara, celebrated seventy years of marriage. And by all accounts, their marriage is a testament to the importance of being friends with your spouse. When asked about her marriage, Mrs. Bush has said: “I think we grew together. I think that when you have a child die and you survive, and you’ve been through a war and you survive, and you build a business and you survive, you either grow apart or together. We always turned to each other.”

The New York Times recently reported on a new study that shows “being married makes people happier and more satisfied with their lives than those who remain single—particularly during the most stressful periods.” The study’s authors say, “Marriage may be most important when . . . things are going wrong.” Of course, I believe this boost to life satisfaction comes
from being committed friends. The study finds that “those who consider their spouse or partner to be their best friend get about twice as much life satisfaction from marriage as others.” This is especially true during middle age when life and family stresses are at their highest because “they have a shared load and shared friendship.”

Ann and I are continuing to learn how to relate to each other as best friends. We seek to give each other our best just as we would a dear friend who walked into our home asking for help.

**PUTTING PEACEMAKING INTO PRACTICE**

Conflict is a dangerous threat to your ability to align your finances and unite your hearts. Overcoming this threat will require vigilance and a strong commitment to being a peacemaker in your home. As we have learned, you cannot build on a foundation of conflict; you can only build on a foundation of peace. God wants your marriage to flourish, but that will begin only when you each surrender your desire to lash out, argue, and fight. When you surrender this, your heart will be conformed to God’s image because He is a God of peace. Remember the words from Galatians: “For the entire law is fulfilled in keeping this one command: ‘Love your neighbor as yourself.’ If you bite and devour each other, watch out or you will be destroyed by each other” (5:14–15); and, “But the fruit of the Spirit is love, joy, peace, forbearance, kindness, goodness, faithfulness, gentleness and self-control. Against such things there is no law” (5:22–23).

Finally, I want to give you four practical tips to help you cultivate peace in your home, which you and your spouse can put into practice today.
Resolve Conflicts Promptly

Don’t go to sleep with unresolved conflicts. Ann and I have made this our practice for years. The Bible makes it clear that resolving disagreements is our daily responsibility: “Do not let the sun go down while you are still angry, and do not give the devil a foothold” (Eph. 4:26–27). We should not postpone making peace after arguments or we put ourselves in danger. Satan is clearly looking to establish a pattern of discord to continuously erode your close relationship. Going to bed angry typically causes you to wake up with more energy to fight. And like a small stone in your shoe, if given enough time, the anger will cause a blister, which can become infected. And ultimately, this pattern will undermine your peacemaking efforts and jeopardize your relationship. Make things right with your spouse. Go apologize.

Learn from Your Mistakes

This is a critical practice within marriage. When you apologize to each other, make an effort to understand what went wrong in order to avoid repeating the same mistake. Pain is an effective teacher. Once experienced, we naturally try to avoid it in the future. It is like the warning light on the dashboard of a car, both helpful and instructive. When the red light comes on, the car is experiencing pain! The light is the indication that the driver must stop, inspect the problem, and take steps to fix it. The warning light helps avoid a total loss! So don’t just dismiss
the pain of conflict and hope it will go away. Rather, get to the real reason for the pain and work together to fix it.

Confess Your Error and Affirm Your Spouse

Go beyond an apology and acknowledge your spouse’s wisdom. Begin by saying, “I am sorry. Will you please forgive me?” Then, add these important words: “I was wrong and you . . . you . . . were . . . right.”

It can be hard for us to say these words. But now, go further and express what you learned. For example, “You were right. I should have taken care of the electric bill before it came due. That procrastination caused the power to be turned off, we lost fifty dollars in late penalties, and the food in the refrigerator is spoiled. I will pay the bills on time next time.” While it may seem difficult, this extra step brings both healing and instruction by openly expressing your commitment to preventing the pain in the future. This is a very helpful practice for both men and women. You will be so encouraged by the progress you make following this advice.

Stop Quarreling

Make an effort to stop quarreling, even if you do not agree with your spouse or he or she is not a Christian. In 1 Peter 3, we receive clear instructions for both men and women, followed by an incredible promise. Don’t miss this.

Wives, in the same way submit yourselves to your own husbands so that, if any of them do not believe the word, they may be won over without words by the behavior of their wives, when they see the purity and reverence of your lives. Your beauty should not come from outward adornment, such as elaborate hairstyles
and the wearing of gold jewelry or fine clothes. Rather, it should be that of your inner self, the unfading beauty of a gentle and quiet spirit, which is of great worth in God’s sight. (vv. 1–4)

Husbands, in the same way be considerate as you live with your wives, and treat them with respect as the weaker partner and as heirs with you of the gracious gift of life, so that nothing will hinder your prayers.

Finally, all of you, be like-minded, be sympathetic, love one another, be compassionate and humble. Do not repay evil with evil or insult with insult. On the contrary, repay evil with blessing, because to this you were called so that you may inherit a blessing. (vv. 7–9)

Now listen clearly to the promises to the husbands and wives who follow this practical advice.

For, “Whoever would love life and see good days must keep their tongue from evil and their lips from deceitful speech. They must turn from evil and do good; they must seek peace and pursue it. For the eyes of the Lord are on the righteous and his ears are attentive to their prayer, but the face of the Lord is against those who do evil.” (vv. 10–12, emphasis added)

The Lord promises to listen to the prayers of the peacemaker! Commit to being a peacemaker. Quickly resolve arguments, fights, division, and discord. Don’t go to bed angry with each other. Learn from your mistakes. Acknowledge your spouse’s wisdom. Commit to becoming best friends. These prac-
tices will bring the fullness of God’s shalom into your home and will be the cornerstone of preserving your unity as husband and wife. His Holy Spirit will give you the fruit of love, joy, and peace!

Clothe yourselves, all of you, with humility toward one another, for “God opposes the proud but gives grace to the humble.” Humble yourselves, therefore, under the mighty hand of God so that at the proper time he may exalt you, casting all your anxieties on him, because he cares for you. (1 Peter 5:5–7 ESV)

BE AT PEACE

We need to be personally experiencing the peace of God (Phil. 4:7) to have a supply of God’s love when we are besieged by conflict. Be sure to spend time in prayer and reading the Scripture to prepare your own heart for the attacks that will surface. The more you are experiencing the peace of God, the more those around you will also experience it.

Hear the words of two leaders well acquainted with the search for peace amid conflict:

“Peace is not absence of conflict, it is the ability to handle conflict by peaceful means.”—Ronald Reagan
“Peace is the beauty of life. It is sunshine. It is the smile of a child, the love of a mother, the joy of a father, the togetherness of a family. It is the advancement of man, the victory of a just cause, the triumph of truth.”
—Menachem Begin

As we close this chapter, let me note here that Ann and I have prepared some practical application resources to help
you put the seven keys into practice. You’ll find this material in chapter 9. It is important to complete these exercises to establish unity and create benchmarks for your progress. We have also written a pledge so that you and your spouse can commit to practicing each of these important building blocks for your alignment and unity. Feel free to complete the exercises now or after you have read all the chapters.

And now that you have committed to becoming a Peacemaker, let’s move on to the next key: grasping the biblical definition of Prosperity. Without a biblical understanding of how God defines true prosperity, you will be battered by the fruitless chasing after all the false alternatives. This next key will give you hope of aligning your financial strategies at the same target and uniting your hearts under God’s definition of what it means to flourish and prosper in your marriage.