

*Marriage Matters*

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# BUILDING A MARRIAGE



*A marriage preparation resource*

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Produced by  
The Christadelphian Care Group (UK)

Marriage is given to us by a loving God as a blessing on fallible, stumbling human beings who need each other. At its best it can provide, love, security, the beauty of companionship and spiritual growth as we support one another in God's love.

The only marriage that is perfect is the marriage that will last forever - our union with our Lord.

"as a bridegroom rejoices over his bride, so will your God rejoice over you."  
Isaiah 62:5 (NIV)

Building a Marriage: A Marriage Preparation Resource

Marriage Matters  
Building a Marriage : A Marriage Preparation Resource  
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## *ACKNOWLEDGEMENTS*

This course has been produced by brethren and sisters who are members of the Care Group. All are experienced in welfare matters and have considerable experience in giving pre-marriage support to couples.

The Care Group is indebted to their willingness to take on this task. It has been done in love in the hope that many will benefit from it to the glory of our Heavenly Father.

God willing, the Care Group intends to produce further resource material covering different aspects of marriage which will be published under the series title of *Marriage Matters*.

Some of the discussion points in this booklet were prompted by reading *Choosing to Love: A Marriage Guide* by Sister Olive Dawes and are used by permission. We thank her for her work.

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## *FOREWORD*

### *Reasons for producing 'Building a Marriage'*

Marriage is ordained by God for mutual support through the partnership of a man and a woman. There is no better basis for a good marriage than for it to be centred on Christ's teaching: "As I have loved you, so you must love one another" John 13.34 (NIV).

Sadly, as a community, we cannot escape the influences of society. The pressures of life today can cause problems in many marriages and there are increasing numbers of brothers and sisters who suffer the pain and heartbreak of marriage breakdown.

### *Responsibilities*

As a brotherhood, we have a special responsibility of nurture towards those who are preparing to marry. The responsibility of early marriage support is particularly important and challenging for

- The brother who conducts the marriage service;
- all brothers and sisters who offer pre-marriage support/guidance.

*Building a Marriage* is offered as a resource to support this caring work.

The marriage service is just the beginning. It is our prayer that each couple may continue their journey with Christ as focal point and centre of their lives.

*Andrew and Sue Collinge*

On behalf of The Christadelphian Care Group

## INTRODUCTION

*Building a Marriage* is a marriage preparation course. It takes the form of a booklet which is divided into several sections. Each is self-contained although, necessarily, there is overlap and some of the issues raised in one section will reappear in another.

Each section offers:

- Scriptural guidance
- Biblical references
- Talking points on spiritual and practical issues. These are identified by the symbol: 😊

The material is designed for use in a structured way over several sessions. The overall purpose of the course is:

- to guide couples towards an understanding of what it means to put Christ at the centre of their lives together;
- to provide the basis for couples to consider, through discussion and reflection, important aspects of their growing relationship.

### *Who is it for?*

Primarily, this course is intended to be used by a couple together with the brother and/or sister offering them marriage support.

*Building a Marriage* can also be used:

- By couples on their own who do not have the benefit of pre-marriage support;
- As reference/resource material for ecclesial welfare/pastoral teams;
- As the basis of pre-marriage seminars/workshops.

## *Aims of the course*

Although the main focus of this course is towards young brothers and sisters preparing for marriage, the material has relevance for all married couples.

The aims are:

- to encourage couples to build a Christ-centred marriage relationship;
- to enhance each individual's understanding of the love of God and how this love can be demonstrated in marriage, and from the relationship towards others;
- to further a couple's understanding of the Biblical principles of marriage;
- to encourage partners to talk honestly and openly with each other by providing a basis from which important issues can be discussed;
- to encourage individuals to explore their own role, and their partner's role, in the marriage relationship;
- to increase awareness and understanding of themselves as individuals, and as a couple, and by so doing to become more aware of the needs of others;
- to provide support for brothers and sisters who are involved in offering pre-marriage help/guidance;
- to provide resource material for the brotherhood.



## *Format of the Course*

### *Notes for those offering marriage support*

How the course is used is a decision for you and for the couple you are working with. You may decide to work consecutively through the booklet, or to focus on particular sections at particular times. *Building a Marriage* covers many of the major issues to do with marriage although you may wish to include additional material.

In using *Building a Marriage* the following format has been found to be beneficial.

- Approximately 6 sessions before a couple are married. It is preferable if these are arranged well before the marriage date to deal with any important issues that may arise. Too close to the wedding and the couple may be pre-occupied with arrangements. Sessions to deal specifically with the marriage service can be arranged separately.
- Sessions are best arranged on a regular basis - fortnightly and/or monthly have worked well. Some of the issues will arise over time and others will re-emerge, perhaps in a different form.
- Many topics will be discussed before marriage, but the reality of actually being married may mean that some of these need to be revisited. It is suggested that other sessions be arranged with the couple about 3 months after their marriage and again after 6-12 months.

This format is a suggestion only. Some couples will spend longer on some sections than others.

## *Suggestions for those offering marriage support*

Reproduced with permission from a brother and sister experienced in marriage support. Extracts from their own 'reminder sheet'.

- Make prayer an integral part of each session: in starting and finishing; when a difficult issue arises; in thanking the Lord for particular blessings; in teaching couples how to pray together.
- Encourage couples to read the Bible together so that it becomes the first point of reference for guidance and help.
- Offer guidance through promoting discussion. On practical issues put your own personal preferences and prejudices to one side. What works in your marriage may not be appropriate for another couple.
- Difficult issues, that may cause conflict between partners, need to be dealt with gently and lovingly with due regard to how *each* partner feels. It is important that they talk to *each other* about difficulties.
- Allow a couple to direct the pace and the content of each session.
- Be a good listener.
- Make sure you address confidentiality. Individuals must feel safe if they are to share their thoughts and feelings with you.
- Do all to the glory of God, in a spirit of love and gentleness.

It could happen, although rarely, that through talking and sharing their thoughts and feelings with each other, a couple may decide that they no longer wish to marry. It is better to find out before marriage, that they are unsuitable, rather than to endure heartache after marriage. Continuing support for each individual will be crucial as they each come to terms with their decision.

## *Notes for couples about to be married*

The purpose of this course is both spiritual and practical.

1. To encourage you to build a Christ - centred marriage by helping you to grow spiritually in your relationship with Christ and with the Lord God. We hope that *Building a Marriage* will assist you in seeking God's guidance in your married life as you learn more about the joys and responsibilities of sharing together in the 'gracious gift of life'. 1 Peter 3.7 (NIV).
2. In practical terms we hope the course will enable you to share and explore your excitement, your feelings and your hopes and anxieties about your marriage relationship. It is designed to help you to discuss some of the important issues that arise in marriage.

It is preferable for you to work through *Building a Marriage* with another older married brother and/or sister because they have 'been there' and they can:

- guide you in spiritual and practical ways;
- take a more objective view;
- answer some of your questions;
- discuss and give a different perspective to some of the issues;
- help you to share your thoughts and feelings as a couple.

If this is not an option, then you can work through *Building a Marriage* on your own as a couple. Take your time and share fully your thoughts and feelings about the issues raised. Have your Bibles open so that God's Word is your reference point, and include prayer as part of the time you spend talking and sharing. Let this be the pattern for your married lives.

If anyone loves me, he will obey my teaching. My father will love him and we will come to him and make our home with him. John 14.23 (NIV)

Build your marriage into a place where the Lord God and His Son are pleased to be.

## *A note about discussion points*

There are many points for discussion in this booklet. There are not, necessarily any right or wrong answers to practical issues; neither is it always necessary for you to have the same answers or opinions on issues that are raised.

The important thing is for you to use this course as a basis for discussion. Talk honestly and openly with each other. Learning to share your thoughts and feelings about the important spiritual and practical aspects of your relationship will give you a solid foundation on which to build your marriage.

## *Disagreements*

Sometimes you may disagree. When this happens, listen carefully to what your partner has to say. Try to see his/her point of view. Pray about it. Try to resolve the issue in a way that is satisfactory to you *both*.

If an issue seems too big for you to cope with and is causing difficulties in your relationship, it is important before you are married that you seek guidance from someone you can trust.

Differences of opinion and disagreements do not, in themselves, harm a relationship. It is the *way* each couple deals with them that can either enhance or harm a marriage.

May the Lord bless your marriage and give you an abundance of love, joy and peace.

. . . clothe yourselves with compassion, kindness, humility, gentleness and patience.  
Col. 3.12 (NIV)

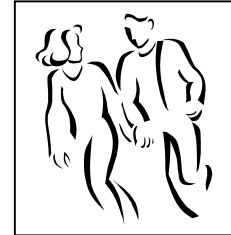
# *WHAT IS MARRIAGE?*

## WHAT IS MARRIAGE?

### *Introduction*

It is hoped that this course will enhance your awareness of the special relationship you are building with each other and with the Lord God and His Son.

In committing yourselves to each other in marriage you are forming your own family unit. As individual and unique human beings, you each have many qualities to contribute to the relationship. This is an exciting and happy time.



It is also a time of great change for both of you - and change always brings the need for adjustment. It can be comfortable or challenging but it always has the potential to help individuals to grow spiritually.

Building a healthy marriage is the responsibility of each individual, working together in partnership in the Lord.

There will be difficulties. This is so of all relationships whether in the family, with friends, in daily life, in the ecclesia or in marriage. The Lord God does not differentiate in his command to us and neither does His Son.

Do not seek revenge or bear a grudge against one of your people, but love your neighbour as yourself. I am the LORD. Lev 19:18 (NIV)

As I have loved you, so you must love one another. John 13.34 (NIV)

Marriage was ordained by God for our benefit as we struggle towards His Kingdom. It needs to be seen as a privilege for those who have chosen to follow Christ. A deep and spiritual marriage relationship can glorify God in its reflection of the relationship between Christ and the Church.

May yours be such a marriage.

Be imitators of God, therefore, as dearly loved children and live a life of love, just as Christ loved us and gave himself up for us as a fragrant offering and sacrifice to God. Eph 5. 1-2 (NIV)

## WHAT IS MARRIAGE?

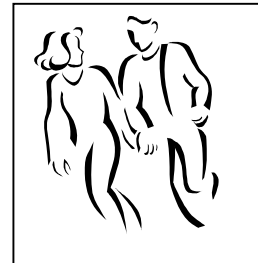
### *The marriage agreement*

In law, when a couple exchange vows, they enter into a binding agreement. The intention, which is based on the teaching of Jesus, is one man, to one woman, for life.

So they are no longer two, but one. Therefore what God has joined together, let man not separate. Matt 19.6 (NIV)

The agreement includes:

1. An undertaking of committed faithfulness;
2. The acceptance of it by the other party;
3. The public knowledge of it - the witnesses;
4. The building of a relationship based upon it.



Marriage in the Lord, means much more than this. It involves the spiritual dimension of husband and wife working in partnership to the glory of God and His Son, the Lord Jesus Christ.



How do you hope to glorify God in your marriage? Share your thoughts with each other.

The vows a couple make to each other change their status. They become husband and wife, one flesh, in the sight of the law and in the sight of God.

So then, just as you received Christ Jesus as Lord, continue to live in him, rooted and built up in him . . .  
Col. 2. 6 (NIV)

## WHAT IS MARRIAGE?

### *Marriage - the aim*

Initially, marriage was designed by God to solve the problem of loneliness. Eve was created for Adam's companionship and he was to provide companionship for her. They were to form a close union, physically, intellectually, emotionally and spiritually.

For this reason a man will leave his father and mother and be united to his wife, and they will become one flesh. Gen.2 24 NIV

This involves the whole being and, at best, it can affect the personality at the deepest levels - the entire man and the entire woman, infinitely united in thoughts, goals, plans, efforts and bodies: a total love and commitment at all levels of experience. It is symbolised by, expressed in, and deepened by, the sexual union.



### *Marriage values*

Society tends to think of marriage as 'falling in love', and the end of marriage as 'falling out of love'. Some people value 'falling in love' and 'being happy' in a very self-centred way and do not tend to value obligation, commitment and faithfulness.

*A wedding service may make a couple into husband and wife,  
but it does not make a marriage.*

Husband and wife need to work at their relationship out of love, care and respect for one another. Marriage is a lifetime's occupation, with the constant need to work with, and adjust to, each other.

For we are God's workmanship, created in Christ Jesus to do good works, which God prepared in advance for us to do. Eph.2 10 NIV



## *GETTING TO KNOW EACH OTHER*

## GETTING TO KNOW EACH OTHER

### Priorities

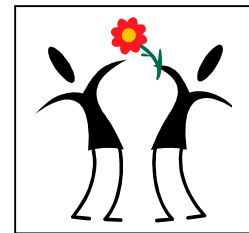
Our first priority in marriage is our relationship with God. For all who follow Christ, the first and greatest commandment is still to love the Lord our God. This does not change when we marry.

Love the Lord your God with all your heart and with all your soul and with all your mind. This is the first and greatest commandment.

Matt 22.37,38 (NIV)

It is our relationship with God which teaches us the responsibilities and priorities in all our other relationships, and it is He who designed all the delight and the comfort of a healthy marriage. This means that it is by taking God's teaching seriously, that we will experience His richest blessing in every aspect of our lives, including marriage.

Many books on marriage put forward the idea that the reason for marriage is to provide for our fulfilment and to seek our own satisfaction. Yet Christ's principles do not go by the board when we marry; they are the basis of all good relationships. Our Lord does not teach us to seek our own satisfaction.



Nobody should seek his own good, but the good of others. 1Cor 10.24 (NIV)

Marriage is not presented to us by God as an ideal, idyllic state to which none of us match up. It is presented as a blessing from God on fallible, stumbling human beings who need each other. The marriage that is perfect is the marriage that will last forever - our union with our Lord, in which we will know as we are known.

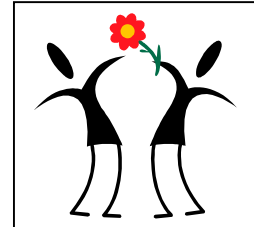


Share some of the ways you would like to encourage one another in your relationship with God and the Lord Jesus.

## GETTING TO KNOW EACH OTHER

*How much do we have to know about each other before we get married?*

The Bible shows us that there are no hard and fast rules. For example, God brings Adam and Eve together as husband and wife as soon as Eve has been formed. Similarly, we can see God's hand in the union of Isaac and Rebekah. They, too, had no time to get to know each other before marriage.



So there are no *rules* about how much you should know. A good and godly marriage, can be built, with God's blessing, by couples who do not know everything about each other before they are married. In fact, however much you think you know about the person that you plan to marry, you will certainly learn more when you live together as a married couple. You will learn more about yourself too, and you both will change as you go through the experiences that life brings to you. So there is no way you can know everything beforehand.

However, getting to know each other is important because you are starting to build into your marriage a place where you can talk honestly and openly. Getting to know each other is an on-going process, before *and* after marriage. The important thing before marriage is to build into your relationship the safe place where this can happen.



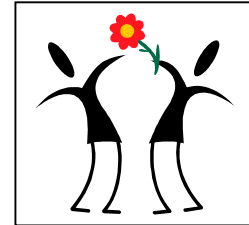
Talk and listen to each other about the following.

- Which people in your life have you found it easy to talk to?
- Who was difficult to talk to?
- What was it that made it easy or difficult?
- In what ways do you try to overcome difficulties in communication?
- Do you think you are a good listener?

## GETTING TO KNOW EACH OTHER

### Getting to know differences

No two people are alike. When we feel threatened or vulnerable our individual personalities, temperaments and experiences may cause us to react to situations in different ways.



An awareness of the way in which we deal with situations individually can help us towards getting to know our partner and ourselves more fully. It will also help us to have a better understanding of how some aspects of communication work in our relationship. The following passage presents us with a picture of two types of behaviour.



Which type of behaviour do you most identify with?

When I am unacceptable to myself, I often try to raise a furore of negative reactions and signals, evidently hoping that in the confusion no one will notice my weakness. You might call it the 'skunk' system.

As everyone knows, when a skunk gets in trouble, he puts out a cloud of horrible odour that the other animals all know will stick to them if it gets on them. So everyone else scrambles for cover, and when the 'smoke' clears, the skunk has walked to safety.

Do not feel superior if you do not handle your vulnerability in this way. One of our little girls likes the 'turtle' method, which is simply to pull in her head and withdraw.

After everyone tries to sniff around and bring her out, we all walk away, and she has arrived at a safe 'place' in which she can mope or feel sorry for herself in peace.

It is astounding how many times skunks and turtles marry.

Keith Miller, *Habitation of Dragons*

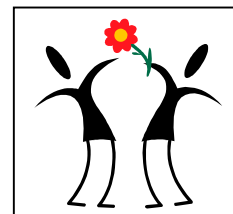


Share with each other how you react to situations that make you feel vulnerable or defensive.

## GETTING TO KNOW EACH OTHER

### *Sharing thoughts and feelings*

There is enjoyment in discovering and loving the 'otherness' of the person you marry and in valuing their individuality. Showing your partner that you think s/he is special, sharing your feelings and really listening to each other are all part of what marriage is on a day to day basis.



These are qualities that show the importance of a relationship and help to build a firm foundation for marriage.

### *Expectations*

In a marriage where both partners have dedicated their lives to God, His teaching is the only fixed point of reference. However, there may be many areas where different expectations need to be understood and resolved.

In all areas of marriage, from sex to practical organisation, we gain the most real joy and fulfilment by understanding and taking seriously the teaching not to please ourselves. (Phil. 2.4) This is not only true for the way we relate as a couple; it affects how we, as a couple, show unselfishness in our care and concern for others.



Share your thoughts on the following. After the first few weeks of marriage, how much time during the week would you expect to spend:

<ul style="list-style-type: none"><li>• By yourself</li><li>• With your partner</li><li>• In ecclesial activity</li></ul>	<ul style="list-style-type: none"><li>• With your parents</li><li>• Together with friends</li><li>• On your own with friends</li></ul>
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How much time during the week would you expect your partner to spend on the above?

## GETTING TO KNOW EACH OTHER

### *What if we don't agree on everything?*

Marriage is not the union of two clones, nor is it about trying to become clones of each other once you are married. You are separate individuals; each a delightful 'other' who brings different strengths and abilities to the relationship. Marriage can be good and strong because it unites two people who *are* different.



From the following list, which do you consider to be the most/least important in a marriage? Discuss your thoughts honestly with each other. Add anything else that you feel is important.

- |                                      |                                 |
|--------------------------------------|---------------------------------|
| • Sharing the same faith             | • Having children               |
| • Being careful with money           | • Having a good sex life        |
| • Sharing jobs in the home           | • Respecting each other's views |
| • Listening to each other            | • Being able to say 'sorry'     |
| • Accepting each other's limitations | • Romance                       |

You are not expected to agree on everything, but you are expected to listen to, and value, your partner's opinion. Getting to know each other will involve getting to know and value differences.



Talk and listen to each other about:

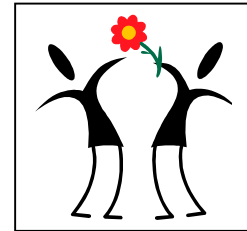
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|--|
| • Try to recall an occasion when you expressed different views or tastes.  |
| • Try explaining to your partner what you think their view was. Beware of the slightest hint of ridicule or of dismissing their view as unimportant. |
| • How easy/difficult was it to do this?  |

## GETTING TO KNOW EACH OTHER

### Honesty

Getting to know each other requires honesty and openness, and at the simplest level honesty means just that. "Do not lie to each other" Col 3.9 (NIV). This applies to all our relationships. There are two aspects of honesty that are worth a little more thought.

1. Our 'need to be honest' should not be used as an excuse to hurt. "Speaking the truth *in love*" Eph.4.15 (NIV). Love determines whether you say something or not. Love's priority is to think of the other person first.



2. The intimacy of marriage is very precious and it carries responsibility. The safe and secure place of a marriage allows each partner to be honest and vulnerable in opening up feelings, fears and hurts that are difficult to face and talk about. Each needs to know that their fears and inadequacies will not be discussed with others.

Any relationship can be seriously damaged by the trust given within the relationship being used to gossip, criticise or complain to someone outside of it. There is a danger of damaging that fragile, safe place needed within the marriage for real openness. Honesty and loyalty are close companions.

☺ Talk and listen to each other about . . .

- How easy/difficult do you find it to talk about your hopes and fears?
- What are your hopes for your marriage?
- What are your fears about your marriage?
- If your partner has said anything that has surprised you, talk about it with each other.

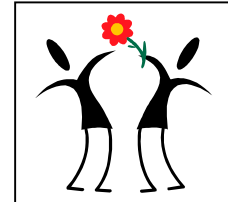
☺ If you found talking about your feelings difficult, decide on how you will deal with problems when they arise.

## GETTING TO KNOW EACH OTHER

### *Responsibility and change*

Marriage involves leaving father and mother and it is right that a new home is set up which is not governed by human rules and ways of doing things inherited from the parental homes.

However, the obligation to 'honour your father and mother' is not a human rule; it is a principle God gives us, and the way we are to fulfil this may need thinking about and discussing together. (See section on Setting up Home).



In married life, the demands of a new baby or illness may mean that the focus of attention of one or both partners will not be primarily on the marriage, or the needs of a partner, for a time.

A marriage firmly based on God's principles, will survive changes and upheavals in life and be the stronger for them.

Major changes in our lives will mean that we will have some 'getting to know' to do all over again, for both partners may change through these experiences. It is important to keep talking and listening to each other so that new experiences are shared.

It is also important to reassure each other that love and acceptance are still there when one partner goes through an experience the other does not share. The 'otherness' of our partner remains in marriage - that is not a failure, it is a richness.



Talk and listen to each other about:

- What other responsibilities do you bring to your marriage - e.g. family, work, ecclesia? How will you deal with these as a couple?
- If you hope to have children, how do you think your relationship will change when you do?



## *WHAT'S LOVE GOT TO DO WITH IT?*

## WHAT'S LOVE GOT TO DO WITH IT?

### What is love?

The Bible talks about three types of love:

- There is *selfless love*, which means sometimes loving the unlovable. It is the love spoken of by Jesus when he says we should love our enemies! This is especially useful when our partner is irritating us and no marriage can last without it. It is the love defined in 1 Corinthians 13.
- There is *companionship love*. This is the love which encompasses family and friends. It is needed for a couple to relate to each other as 'mates', enjoying being in each other's company.
- There is *sexual love*, the 'magic' attraction which male and female feel towards each other. It, too, is important, but if it is regarded as the prime factor in marriage, and if *selfless love* and *companionship love* are not also present, the marriage will founder.



Having a balance of all three of these will keep the relationship exciting, stable and long-lasting.

... since God so loved us, we also ought to love one another.  
No-one has ever seen God; but if we love one another, God  
lives in us and his love is made complete in us. 1 John 4. 11-12 (NIV)

For a couple to define what they mean by loving each other is a good way of checking that they both have similar expectations of the relationship.



What does a loving relationship mean to you?

It takes husband and wife the rest of their lives to get to really know each other. As long as all the aspects of love are there, the marriage will continue to work.

Many waters cannot quench love; rivers cannot wash it away. Song of Solomon 8.7 NIV

## WHAT'S LOVE GOT TO DO WITH IT?

### *The importance of love*

Love plays the most important part in the marriage relationship, just as the word of God talks about love being the most important element of all other attributes. Love is the means by which the relationship will sink or swim.



The following exercise gives you scope for discussing your individual thoughts and feelings and some of the values that you will bring to the marriage. It may also raise fears which will need to be talked through.



Individually, try putting the following statements in priority order and then discuss them with each other.

Love is . . .

- Listening and respecting each other's point of view
- Saying sorry and talking things over
- Being loyal to each other
- Accepting each other's limitations - you both have them
- Giving each other space
- Trusting each other
- Enjoying a good physical relationship
- Having a sense of humour
- Showing patience and understanding towards each other.

Add any other things here that you think are important to your relationship.

. . . if I have a faith that can move mountains, but have not love, I am nothing. 1 Cor.13.2 (NIV)

## WHAT'S LOVE GOT TO DO WITH IT?

### *Love in action*

How do we show what love is? Love is much more than an emotion. Real love is made up of many qualities including loyalty, compassion, kindness, and respect. Love involves action. It is outward looking and sensitive to the needs of others.

In a Christ-centred relationship love means doing our best to put the Lord's teaching into practice. It involves helping each other to honour God and to seek to give Him glory.



In what ways do you see yourselves putting the following verses into practice in your marriage?

Love is patient,  
Love is kind,  
It does not envy,  
It does not boast,  
It is not proud,  
It is not rude,  
It is not self- seeking,  
It is not easily angered,  
It keeps no record of wrongs.  
Love does not delight in evil but rejoices with the truth.  
It always protects, always trusts, always hopes, always perseveres.  
  
Love never fails . . .

1 Corinthians 13. 4-8 NIV

These are challenges to all of us. We frequently slip up in so many ways but let's not stop trying.

## WHAT'S LOVE GOT TO DO WITH IT?

*I want to show what love is . . .*

The next two pages contain explanations of some of the practical ways in which love can be shown in a relationship. You may like to add to the list.



Which of the following do you find easiest/most difficult in your relationship?

- Being patient and trying to understand each other  
*Your life together is new and unfamiliar. You may each deal with things differently. This will be based on how your families behaved and responded to situations.*
- Listening to each other  
*Don't jump in with answers or your own point of view. Listen to what your partner says not what you **think** s/he has said.*
- Being loyal to each other  
*Never put your partner down in front of others. This is destructive. Be more willing to praise your partner, even though at times they may drive you mad. Do nothing, intentionally, that may hurt your partner.*
- respecting the fact that you may have different points of view on some things  
*Don't use phrases such as 'That's rubbish'. 'You don't know what you're talking about'. 'Don't be stupid'.*
- acknowledging and valuing what your partner does for you  
*Be prepared to give compliments - and receive them- even for the little things that s/he does.*
- Saying sorry to each other  
*Be genuine and honest about the things that hurt you, and be quick to acknowledge your own part in any conflict.*

## WHAT'S LOVE GOT TO DO WITH IT?

*I want to show what love is . . .*

- realising you are both on the same side *Don't bear grudges and resentment. These will fester. Battles and 'scoring points' are common in some relationships but they are destructive and exhausting.*
- Making your partner feel special *S/he is special. You have chosen to be with this person for the rest of your life so keep this very much alive.*
- Accepting limitations. You both have them. *Focus more on your partner's strengths than their weaknesses.*
- Enjoying a good physical relationship *Sexual love is a God-given blessing. Both need to show care, concern and respect for one another, seeking to please and satisfy the other.*
- Trusting each other *Jealousy and lack of trust can damage a relationship. Be open and honest with each other.*
- Having a sense of humour *Sometimes laughter can help through the most difficult times because love is about having fun together too.*
- Being committed to each other *If you are both determined to make it work, it will.*

## *HOW WELL DO YOU COMMUNICATE?*

## *HOW WELL DO YOU COMMUNICATE?*

### *Introduction*

Effective communication is at the heart of our discipleship and at the heart of a good marriage. It is the most difficult thing to get right in any relationship, whether in the family, the ecclesia, at work, with friends, or in marriage.



☺ Think about the following:

Is it possible to have a relationship without communication?

The way in which we communicate can be an indication, not only of how we feel about each other, but also how we feel about ourselves.

Communication that is lacking in warmth, kindness, love, interest in the other person, or simply a failure to communicate at all, creates distance, hurt feelings, and isolation. This can be so painful for the individuals involved.

### *Effective Communication*

The blessing of a good relationship stems from God. In the spiritual context if we communicate with the Lord God effectively we draw closer to Him:

*Come near to God and he will come near to you. James 4.8 (NIV)*

If we cease communicating with God through prayer, reading, worship and contemplation we begin to feel far away from Him.

On a human scale too, effective communication helps people to draw closer to each other. it involves:

speaking, attentive listening; active participation in a conversation;  
making allowances for the other person; trying to see their point of view.

At times, this can be very difficult and it takes a lot of effort. We often fail. To keep trying is part of what discipleship is all about. It's particularly important in the marriage relationship.



## HOW WELL DO YOU COMMUNICATE?

### Talking and Listening

Talking and listening are the most important things you can do to build and maintain a successful relationship. Even when things go seriously wrong, if you are talking honestly about it, you have a much better chance of resolving it.

*When  
communication  
breaks down,  
Imagination  
takes over*

If you don't share your thoughts with your partner about the important areas of your marriage, then they will probably feel that you are shutting them out. They will guess at what you think or feel about things, often incorrectly, and this could lead to further problems. Talking *and listening* are crucial.

*When couples cease to communicate the relationship begins to die.*



Discuss the following teachings with each other. How can you put them into practice in your relationship?

- Everyone should be quick to listen, slow to speak and slow to become angry.  
James 1.19 (NIV)
- Pleasant words are a honeycomb, sweet to the soul and healing to the bones.  
Prov 16.24 (NIV)
- A gentle answer turns away wrath but a harsh word stirs up anger.  
Prov 5.1(NIV)



How far do you agree with the following? Share your thoughts with each other.

Every word, every tone, every look, every sigh, every smile,  
every touch, every gesture, every action,  
is communication.

## HOW WELL DO YOU COMMUNICATE?

### *Words are not enough*

When we communicate, the way we are understood depends on the words we choose *and also* our tone of voice and our body language. You may be surprised to know how much of our message is conveyed by these three routes.

Generally, we take much more notice of *how* something is said and the body language that goes with it, than the words that are actually spoken. For example:



Try saying 'Hello' to each other using different tones of voice to convey different moods, for example, happy, sad, irritated etc. (The word is the same but the message each time will be very different.)

On a daily basis, the notice we take of our partner's communication is in the region of:

Words	7%
Tone of voice	38%
Body language	55%

It is through voice and body language that we convey mood, emotion and feelings, sometimes intentionally, but more often than not, unintentionally.

This means that it is easier to talk about issues that are difficult or painful if you are 'touching and talking', curled up comfortably together.

It also means that the telephone is not very satisfactory when conveying messages sensitively because the body signals are missing. In this situation, words can easily be misinterpreted leading to confusion or difficulties.



Think about the following:

If you are separated from each other for a while, and communication has to be by telephone or some other means, how will you overcome the difficulties that could arise?

## *HOW WELL DO YOU COMMUNICATE?*

In his book *Why Am I Afraid to Tell You Who I am?*, John Powell identifies five levels of conversation. Level 5 is the simplest and most basic; level 1 represents the most effective communication.

Level 5 Cliché conversation	Hello. How are you? I'm fine, thanks. How are you? Very well, thank you.
Level 4 Reporting facts about others	I saw J at the meeting last night.. That's nice. How is she? She's very well.
Level 3 My ideas and judgements	I thought T went on a bit today. He could have cut down on the last ten minutes.
Level 2 My feelings	I'm anxious about how I shall get on with your parents. I feel a bit scared about meeting them.
Level 1 Absolute honesty and openness	I'd like to talk to you about . . . because it seems to be a problem between us that we need to resolve. I'm glad you've mentioned it, because I've been bothered about it, too. Let's talk.

### *Building a relationship with each other*

It is vital that we are able to talk on levels 1 and 2 if we are to build a strong and lasting relationship. It is on these levels that we really begin to connect with each other. This means spending TIME together. Notice how the Lord Jesus took time to be with his disciples and to have long and important conversations.

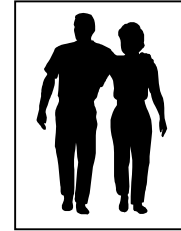
Look at John chapters 13-17. Notice how Jesus shared his innermost feelings with his disciples.

## HOW WELL DO YOU COMMUNICATE?

### Sharing Feelings

How good are you at sharing your feelings? Do you find it easy to talk honestly and openly about your worries and fears? Many people find this very difficult to do because they are used to hiding their feelings.

Sharing your innermost thoughts with someone else can make you feel very vulnerable; and yet a healthy relationship which is built on love and trust, can respect and accept that vulnerability. Through it you can grow together - emotionally and spiritually.



Confess your faults one to another, and pray one for another . .  
James 5:16 (NKJ)



Think about the following and then share your thoughts with each other.

- Where and when do you feel you had the most open (and perhaps most important) conversation between you?
- What sorts of things do you find it difficult to talk about?
- Do you avoid talking about certain things because your partner may become upset?
- Have you talked about anything that is really important to you but which you feel your partner still doesn't really understand?
- Does your partner *really* listen to you?

Score out of 10 (1 being low, 10 being high), how openly you can talk to each other about:

- |               |                          |
|---------------|--------------------------|
| • Your faith  | • Money                  |
| • Your family | • Your partner's family  |
| • Sex         | • Your worries and fears |

## HOW WELL DO YOU COMMUNICATE?

### *Building a relationship with God*

Remember that we have a powerful resource that is unavailable to those who do not share our faith and understanding of God's Word: PRAYER.

When you spend this important time together talking about the things that are so important to you - your hopes and fears, plans and ambitions - try to pray about them together. That way you will build your relationship in God's strength and with His blessing.



A cord of three strands is not quickly broken. Ecclesiastes 4.12 (NIV)



Share your thoughts with each other about how you would like to put the following teaching into practice in your marriage.

Instead, speaking the truth in love, we will in all things grow up into him who is the Head, that is, Christ..

Eph. 4:15 (NIV)

If you have any encouragement from being united with Christ, . . . then make my joy complete by being like-minded, having the same love, being one in spirit and purpose.

Phil. 2. 1-3 (NIV)

Think also about the command that Jesus gave us to love one another (John 15v12). It involves kindness, seeking to understand the other, not fault finding.



Finally, how would you finish the following?

A good relationship doesn't just happen; it needs . . .

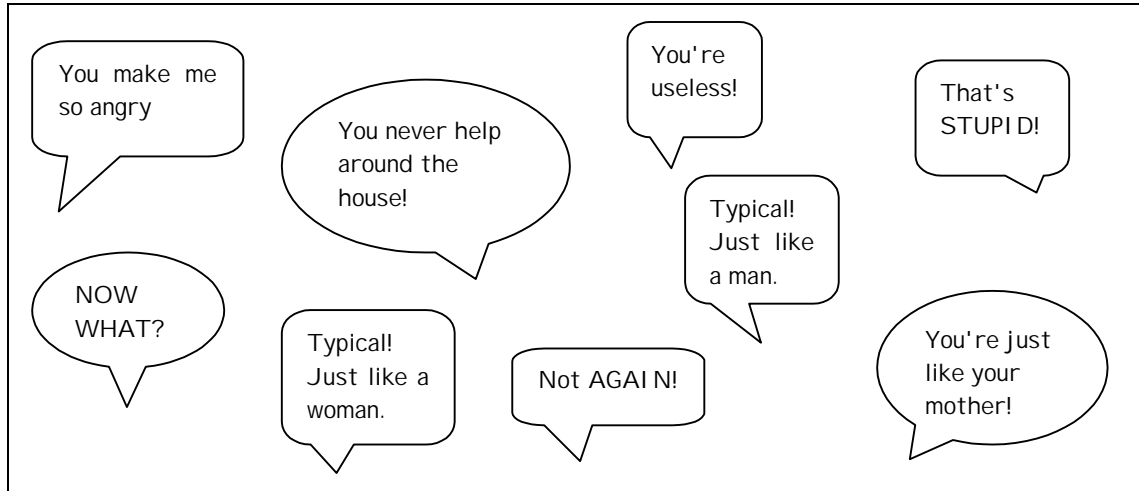
NOTES

# *DISAGREEMENTS*

## DISAGREEMENTS

Let us therefore make every effort to do what leads to peace and to mutual edification. Rom.14.19 (NIV)

Consider the following. Have you ever said anything like this to your partner, or had them used against you?



It's very easy to cause hurt and pain when we are irritated with each other. It can be harmful to a relationship to use these sorts of responses.

If you keep on biting and devouring one another, watch out or you will be destroyed by each other.

Gal 5.15 (NIV)

When we marry, we are two adults from different backgrounds. No matter how much in love we are or how much we think we will never fall out, it is inevitable that eventually we will have disagreements.

As two different people we are unlikely to think identically about important subjects such as money, sex, children, and also less important subjects such as who should take out the rubbish! All these things need to be discussed in a loving way.



Understanding how arguments develop and having a strategy to deal with them when they arise is vital.

😊 In what ways do you think the following verse applies in the context of a marriage relationship?

Do not let any unwholesome talk come out of your mouths, but only what is helpful for building others up according to their needs, that it may benefit those who listen. Eph.4.29 (NIV)



## DISAGREEMENTS

### Flash points

If possible, when a conflict situation looks likely, try to think how your partner feels. Try to put yourself in their shoes. Maybe they have had a bad day. There may be circumstances that you don't know about yet that have made them the way they are. Think before you respond. Sometimes, things are not what they seem.



A gentle answer turns away wrath. Proverbs 15.1 (NIV)

😊 How do you feel, individually, about the following responses to conflict? Which would you find easiest/most difficult to do? Share your thoughts with each other. Add anything else that you feel is relevant.

- Staying silent
- Listening
- Saying: "Let's not argue about this. Let's talk about it calmly."
- Tell me what's upsetting you
- Let's pray about this before we say anymore

😊 Consider the following and share your thoughts with each other:

For some women, pre-menstrual tension (PMT) may sometimes cause unpredictable mood changes and lead to tension. If this is a problem try to understand and accept that this is usually a short-term difficulty for *both* of you. Working out strategies *together* to deal with these times, will help. Medical help can be beneficial if PMT becomes a major difficulty for you.

However, not all women suffer in this way and not all tension is PMT. A bad mood may simply be a bad mood. More seriously though, it may be that there are significant, underlying issues that are causing stress. To label this as PMT can make light of it suggesting that it will soon be gone. This can be hurtful and dismissive.

In a Christ-centred relationship there is no place for disregarding each other's feelings and difficulties - wives or husbands.

😊 In what ways can you help each other to maintain mutual respect and value in your relationship? Try to think of some practical examples.

## *DISAGREEMENTS*

Do not let the sun go down while you are still angry. Eph.4 26 (NIV)

Working through disagreements effectively helps a relationship to grow and strengthen.



Consider the following questions together.

- What is the biggest cause of disagreement between you?
- What happens when you disagree? How do you react to each other?
- What are you each trying to achieve when you argue?
- How do you feel about having an argument?
- How would you like your partner to respond when there is a disagreement between you?
- How do you resolve your disagreements?

It's not always the best thing to win an argument; you might end up feeling as though you had lost! The damage done to your relationship may outweigh any satisfaction you have gained.



Share with each other how you feel about the following. How do you think these teachings apply in the marriage relationship?

The Scriptures emphasise an attitude of humility for human relationships. Jesus took on the servant role in washing his disciples feet (John 13), and Paul writes: 'submit to one another out of reverence for Christ'. (Ephesians 5.21 NIV).

Make sure that nobody pays back wrong for wrong, but always try to be kind to each other and to everyone else. 1 Thess. 5.15 (NIV)

## DISAGREEMENTS

### *Responding to each other*

The tongue that brings healing is a tree of life, but a deceitful tongue crushes the spirit.

Prov.15.4 (NIV)

In our responses to one another, each of us has within us elements of three types of behaviour : parent, child and adult. In an argument, any of these may come to the fore.

In general terms:

- the Parent in us can be nurturing, edifying, or critical;
- the Child in us can be spontaneous, accepting, or rebellious / sulky;
- the Adult in us is objective, reasonable and rational.



In a disagreement, it is the negative expressions that people use, and how they use them, that can cause a conflict to escalate. Critical parent and sulky child reactions often reflect negative, hidden emotions beneath the surface, for example, feelings of inferiority, resentment, or guilt. These can be very powerful. The kinds of words that people use provide the clue.

#### CRITICAL PARENT

You always . . . you never . . . now  
look . . . how many times must I .  
. . . if I were you . . . you should . . .  
you ought . . . you must . . .  
ridiculous . . . don't be stupid . . .  
you are so . . .

#### SULKY CHILD

I don't care . . . No. I won't . . .  
That's not fair . . . Why should I? .  
. . . I want . . . I'm fed up with this .  
. . . get off my back . . . so what? . .  
. I shall if I want to!



How do you respond to the above phrases? If they were used against you what would your thoughts and feelings be?

Love. . . is not rude, it is not self-seeking, it is not easily angered, it keeps no record of wrongs.

I Cor 3.5(NIV)

## DISAGREEMENTS

### Choices

We *always* have a choice in how we respond to one another.

The way to handle confrontation is to let the ADULT in us appeal to the ADULT in our partner in a rational, non-threatening way. Our relationship will grow more Christ-like if we allow Biblical principles to influence our conversations.

Listen carefully to my words; let this be the consolation you give me. Job 21.1 (NIV)

Being prepared to *listen* to what our partner has to say and to try and see their point of view are the first steps to resolving disputes.



What are your reactions to the following phrases? Share your thoughts with each other.

ADULT

I see what you mean . . . I take your point . . .  
let's talk about this . . . That's fair comment . . .  
This is a real problem for me . . . let's try and  
find a way through this . . . What do you think  
is the right thing to do? . . . Let's pray about  
this. . . I understand, although have you  
thought about? . . . How would the Lord deal  
with this? . . .

Listening to one another and speaking without blaming are very important in resolving disputes. So too, are 'talking and touching'. Don't be too proud when tempers have flared, to cuddle up and talk things through.

Be kind and compassionate to one another, forgiving each other, just as in Christ God forgave you.  
Eph 4.32 (NIV)

## DISAGREEMENTS

### *Saying What You Mean*

Speaking honestly, without blame or accusation can take the heat out of a situation, but this is not an easy thing to do. It takes practice. As a first step it means taking out the accusing 'you' phrases and using 'I' phrases instead. Here are a few examples:

#### 'YOU' PHRASES

- Why can't you get yourself ready on time?
- You're always ignoring me. You walk off and talk to everyone except me.
- What's the matter with you? You're driving like a maniac!

#### 'I' PHRASES

- I'm worried that we shall be late.
- I feel silly when I'm left on my own because I don't know anyone.
- I'm scared when you drive like this.



Try turning the following 'you' phrases into 'I' phrases.

- Why do you spend so much money on trivial things?
- You're late!

Finally, whose responsibility is it to say 'sorry'?



What are your individual reactions to the following? Which statement do you feel more comfortable with? Explain your reasons to each other.

- In a Christian marriage, it is the man's responsibility to take the initiative in resolving disagreements, even if he believes he is in the right. He is the head of the woman as Jesus is the head of the Church. In the same way that the Lord Jesus sacrificed himself for his bride, so must the husband for the wife.
- Both husband and wife are under a covenant relationship with the Lord Jesus, and it is the responsibility of each of them to resolve disagreements.

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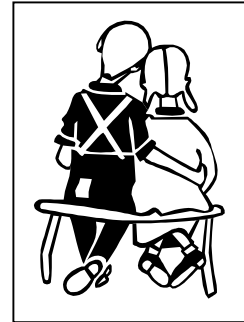
## *A SPIRITUAL RELATIONSHIP*

## A SPIRITUAL RELATIONSHIP

### Expectations

Each partner in a marriage will have expectations of the relationship. These may differ from the reality and hopes can sometimes be disappointed.

The same expectations surround the spiritual union in marriage, and these should be discussed at length, for this is priority for a marriage in the Lord.



It is important to realise how each person in the marriage functions spiritually and how you individually feel about your own relationship with God and the Lord Jesus.

☺ Talk and listen to each other about the following.

- What does having a commitment to God mean to you as an individual?
- What excites you about the things of God?

☺ Think about the following in the context of your marriage?

- "It is not good for man to be alone " Gen 2.18. This means not just on a physical level, but on an emotional and spiritual level too. *What does this mean to you?*
- Partners who learn to share their spiritual thoughts and feelings can feed their relationship with a love that is sacrificial. *How will you try to achieve this?*
- To be able to share convictions, doubts and fears helps to bring about an understanding of each other that will deepen the relationship. *Why do you think this is?*

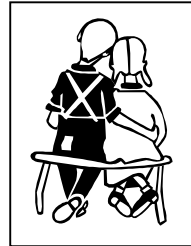


## A SPIRITUAL RELATIONSHIP

### Sharing

It's not always easy to share innermost feelings, even with our partner.

There will be times when you feel close to each other and times when you feel far away. And in your relationship with God, there will also be times when you feel close to Him and times when you feel far away. This happens to us all.



Try to have the courage to talk to each other. Confessing your weaknesses and doubts, sharing your thoughts on what you feel about your faith and why you feel as you do towards God can bring a strength and a richness to a marriage that is very important. This can lead to spiritual growth.



Talk and listen to each other about the following.

- As followers of Christ how do you see yourselves functioning as a couple?
- How do you feel about sharing your doubts and weaknesses with each other?
- How would you like to organise your Bible reading time in your marriage?
- How would you like to organise your prayer time in your marriage?
- Do you find praying difficult? If so, what would help you to improve your prayer life - individually and as a couple?

### Prayer

Prayer is at the heart of a deep, spiritual relationship. Praying, individually and together, will help you to build a firm foundation for your marriage.



What are your thoughts on the following?

The desire to pray and the satisfaction of praying is a universal impulse. Neglect it, and it fades out of our life and will only be revived by the direst crisis; cultivate it, and every day will be enriched with renewed power to cope with the demands of life.

*Prayer: Studies in Principles and Practice* by Melva Purkis and Cyril Tennant

## A SPIRITUAL RELATIONSHIP

### *Learning to pray*

You are not alone if you feel that prayer difficult. Many brethren and sisters share this feeling. It is hoped that the following will help you as you develop your prayer life.



What are your thoughts on these comments about prayer?

Prayer is . . .

the lifting of heart and mind and will to God

to thank Him for His guidance

to confess our failing

to seek His strength and wisdom

to ask Him what He would have us do

to commune with Him when the flame burns low

just being with God in silent wonder.

Extracts from 'Prayer: Studies in Principles and Practice' by Melva Purkis and Cyril Tennant.

God will hear prayer that is offered humbly, in faith and from the heart. You do not need complicated words and phrases.

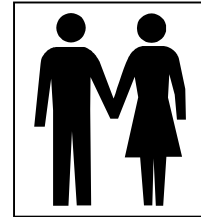
*Lord, teach us to pray  
It seems strange talking  
And expressing our innermost feelings to you  
When there's someone else present.  
We are so used to praying on our own.  
Sometimes, it's difficult  
Because we can't find the right words  
And we don't know what to pray for.  
Draw us close to you, Lord  
And, in your love,  
draw us close to each other.  
Lord, teach us to pray.*


Do not be anxious about anything, but in everything, by prayer and petition, with thanksgiving, present your requests to God. Phil 4:6 (NIV)

## *SCRIPTURAL ROLES*


## SCRIPTURAL ROLES

When you get married you will take on a completely new role. This will be different from anything that you have experienced before and will take adjustment, and readjustment, from both partners.



 Think about these questions individually and then share your views honestly with each other.

- What does being a wife or husband mean to you?
- What are your expectations of your partner as a wife or husband?
- What are your views on the relationship of husband and wife?

 What are your thoughts on the following Biblical principles? How will you put them into practice in your lives together?

- Honour one another above yourselves. Rom.12.10 (NIV)
- There is neither male nor female, we are all one in Christ Jesus. Gal. 3.28 (NIV)
- Wives, submit to your husbands as to the Lord. For the husband is head of the wife as Christ is the head of the Church. . . Eph. 5.22 (NIV)
- Husbands, love your wives, just as Christ loved the Church. . . Eph. 5.25 (NIV)

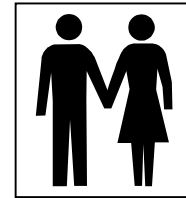
## SCRIPTURAL ROLES

It is important that you share fully your thoughts on Ephesians chapter 5. It is the basis of your relationship in Christ. Issues raised may need to be revisited during your lives together.



How do you feel about the following comments? Discuss them fully with each other.

- Although the husband and wife are one body, because the husband is the head he is responsible for the care of the body, and should love his wife as Christ loved the Church.
- It means a husband's role must be one of responsibility and leadership, but more than that, it must be a loving leadership that is Christ-centred. This means developing direction but also compassion, gentleness and above all, humility.
- Jesus served his disciples sometimes on his knees and did not show domination or selfishness.
- The wife, in submitting to the God-given role for the husband, lovingly performed, shows her respect and acceptance of Christ being the centre of their relationship.
- Spiritually, in Christ, men and women are equal; and so marriage, with the Lord Jesus as the centre, is one of service to each other. With the acceptance of the different functions in marriage, problems may be solved more easily.
- When trust and respect are present and above all love for God and the Lord Jesus, marriage in the Lord enhances spiritual growth. It is a union in which sacrifice and love for one's partner is for the good of both and to the glory of God and His Son.



Therefore, as God's chosen people, holy and dearly loved, clothe yourselves with compassion, kindness, humility, gentleness and patience. Bear with each other and forgive whatever grievances you may have against one another. Forgive as the Lord forgave you.

And over all these virtues put on love, which binds them all together in perfect unity. Col. 3:12-14 NIV

If you have any encouragement from being united with Christ,

if any comfort from his love,  
if any fellowship with the Spirit,  
if any tenderness and compassion,

then make my joy complete  
by being like-minded,  
having the same love,  
being one in spirit and purpose.

Do nothing out of selfish ambition or vain conceit,  
but in humility consider others better than yourselves.

Each of you should look not only to your own interests,  
but also to the interests of others.

Your attitude should be the same as that of Christ Jesus. . .

Phil. 2.1-5 (NIV)

# *SEXUAL LOVE*

## SEXUAL LOVE

### *God's Gift*

So God created man in his own image . . . male and female he created them. God blessed them and said to them, 'Be fruitful and increase in number; fill the earth and subdue it. Gen 1.27,28 NIV

God saw all that he had made, and it was very good. Gen 1.31 NIV

Physical attraction and sexual love are given by God as the means of creating new life and to give a couple pleasure in marriage. Sexual love is the ultimate expression of unity between husband and wife. Making love successfully needs to be worked at sensitively, so that each partner feels loved and appreciated, understood and satisfied.

If you are building on a good foundation of caring, committed, Christ-like love, sexual love becomes a part of the whole picture, not something separate. That is why getting the foundation right for the relationship is crucial.



There are no set rules as to who initiates sexual love. Either husband or wife can make the first move towards showing that you want to be close, making the partner feel special, wanted and needed.

You actually make love to your partner for twenty four hours a day. Talking, laughing, kissing, touching, sharing, are all part of making love. Telling each other that you love each other many times a day helps to keep that closeness there.

### *A Dynamic Relationship*

Moods can affect the sexual relationship so that sometimes there is an urgency to become physically close and yet at other times it can be more relaxed and fun. It is as dynamic as the relationship. Being able to get your 'moods' in tune with each other is about asking, not demanding or making assumptions. Sometimes you may wonder:

- Are we able to be responsive at the same time?
- Are we ever going to get this right?

When things don't go to plan try to see the funny side of it otherwise it can all become too intense and overwhelming.



## SEXUAL LOVE

### Expectations

Having achievable expectations must be one of the most important things to remember with sexual love. Each couple is unique and these expectations will be different for each couple.



What are the implications of these verses in your marriage?

- The husband should fulfil his marital duty to his wife and likewise the wife to her husband. The wife's body does not belong to her alone but also to her husband. In the same way, the husband's body does not belong to him alone but also to the wife. I Cor. 7: 3-5 (NIV)
- Submit to one another out of reverence for Christ. Eph. 5:21(NIV)

If either you, or your partner is tired, stressed, worried, then feelings of rejection can start to seep into the relationship. Resentment and anger can be very destructive and often in this situation it is really important to appreciate each other's feelings.

Sort out your differences so that it is about making love and not just about "having sex". Be patient with each other at these times, don't verbally lash out if you are feeling rejected or not wanted.

As long as your partner keeps telling you that you are loved and that you are special and that you both keep talking about the issues that affect your relationship, then it will work out. Sometimes, when there are sexual difficulties, it may be that the foundation for a loving, intimate relationship is missing.

It is important to remember:

*Keep talking and listening to each other. Always try to show consideration, care and respect for one another.*

If you do have real difficulties in your sexual relationship, do not be afraid to seek medical help.

## SEXUAL LOVE

### *Sexuality and Sex*

This section is for you to talk about and share privately as a couple. NO-ONE ELSE NEEDS TO SHARE YOUR THOUGHTS AND FEELINGS ON ANY OF THESE ISSUES, UNLESS YOU CHOOSE TO ALLOW THEM TO DO SO.



If you have any worries about sexual intimacy try to talk to your partner about them. The following questions may help you.



- Do you think you and your partner may have different feelings or attitudes towards sex? If so, can you share your thoughts on what these might be?
- Do you feel guilt, anxiety or insecurity about sexual intimacy?
- What worries do you have about sex?
- What are you expecting to get out of your sexual relationship with each other?
- If you do encounter sexual difficulties when you are married, how do you think you can help and support each other during this time?
- Have you discussed contraception? If so, are you both happy with the choice you have made?

There is no fear in love. But perfect love drives out fear . . .  
1 John 4.18 (NIV)

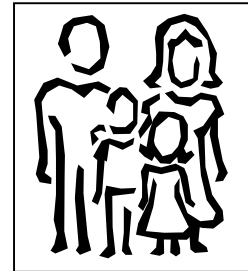
## *THINKING ABOUT CHILDREN*

## THINKING ABOUT CHILDREN

### *Starting a family*

This page is to do with your hopes and expectations, God willing, for the future. What are your thoughts about becoming parents?

Your views may change over time but it's wise to begin to consider now what will be one of the most important decisions of your married life.



Share your thoughts on the following:

- Do you want to have children? If so, when?
- How many children would you like to have?
- What would you do if you could not have children?
- Having children costs money. How would this affect you?
- How would you cope with the extra cost?
- How would you share the workload of looking after a baby?
- What are your views about how children should be brought up?

Please note:

Parenting and the joys and heartache of bringing up children is a substantial topic, and one which will be dealt with fully, God willing, in another publication.

## *LOOKING AFTER YOUR MONEY*

## LOOKING AFTER YOUR MONEY

This is one of the most important practical areas to consider in married life. What we do with our money – earning, spending, saving – is a sensitive issue with many couples and is a frequent cause of disagreements in many marriages.



It is vital that you both agree about the way that you will manage your money. This is a mutual responsibility.

### *God's Way*

We live in a materialistic society. The attitude that says "I want, therefore I must have" is very persuasive and can be difficult to resist.

Scriptural guidance is clear. Advice is given to us by a loving God, not to deny us the finer things in life but to help us to avoid stress. For our own peace of mind He wants us to get our priorities right. Biblical teaching is as relevant today as it ever was.

Do not wear yourself out to get rich; have the wisdom to show restraint. Prov. 23.4 (NIV)

### *Stewardship*

Whose money is it anyway? Consider David's prayer of thanksgiving for the gifts for the building of the temple:

. . . who am I, and who are my people, that we should be able to give as generously as this? Everything comes from *you*, and we have given *you* only what comes from *your* hand . . . and all of it belongs to *you*. 1 Chron.29.14,16 (NIV)

Don't make the mistake of thinking that the way you handle your money is of no interest to God. He has first claim on *all* our resources. Jesus often taught about money. Our possessions belong to God and our duty is that of stewardship.



What does the idea of stewardship mean to you? Share your thoughts with each other about how you would like to put this into practice in your everyday lives.

But godliness with contentment is great gain. . . if we have food and clothing we will be content with that . . . For the love of money is the root of all kinds of evil. 1Tim 6.6-8,10 (NIV)

## LOOKING AFTER YOUR MONEY

Having a sound Scriptural basis for our attitude towards money is vital if we are to manage money effectively. Good stewardship also involves everyday practical aspects and many of us need help with this.



The first step is to discuss your finances in general terms.



Consider the following individually and then discuss your thoughts with each other:

- How do you feel about: credit, plastic money, bank overdrafts, borrowing money?
- What are your thoughts about the national lottery, scratch cards etc?
- Do you find it difficult to save money / spend money?
- How do you feel about managing your money jointly?
- Would you prefer your wife/husband to be responsible for your finances or would you each manage different aspects of it?
- Are you self-disciplined in the way you manage your money? Does your partner think you are? If not, what can you do about it?

As separate individuals you may have had different ways of using your money. In marriage you need to pool your resources and work together to meet your joint financial commitments. This can take a while to get used to. It doesn't just 'happen'.



Share your thoughts on what you think the following verse will mean to you in your marriage.

Keep your lives free from the love of money and be content with what you have . . . Heb.13.5 ( NIV)

## LOOKING AFTER YOUR MONEY

### *Practical Priorities*

It's wise to sort out and prioritise your financial commitments so that you know how much money you have. You are then in a position to decide on whether or not further commitment is appropriate.

WHAT YOU SPEND  
MUST BE LESS  
THAN WHAT YOU  
EARN

Decide between you what your financial priorities are. It's useful to consider these under two headings:

1. Things we need and are crucial
2. Things we want but are not crucial

### *What's best for us?*

The next step is to discuss with each other how you will manage your money in terms of savings, spending, bank/building society accounts and so on.



Share your thoughts on the following:

- Have you investigated which bank/building societies will best suit you?
- Will you have separate or joint accounts or a combination of both?
- How will you arrange personal spending money for each of you?
- If you are both in work, what would happen if one of you ceases to work? How would you organise finances (including personal spending money) in this situation?
- Have you allowed for unexpected bills? Birthdays? Holidays? Or the occasional treat?



Have you talked about charitable giving and what part that might play in your marriage? Share your ideas with each other.

Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. 2 Cor 9:7(NIV)



## LOOKING AFTER YOUR MONEY

### *Make a Plan*

You may already have started a money planner and decided between you how you will jointly manage your finances. If you've not done this it's a good idea to start now. To help you with your budgeting there is a money planner included at the end of this booklet.

### *Should we borrow money?*

It's easy to borrow money and even easier to get into debt. The golden rule here is to 'think first'. If you are managing your money carefully you are in a better position to work out how much you can afford to borrow.

Only borrow money if it's for something you need. If you are thinking of taking out a loan – for a house, a car, furniture - always discuss it first with someone you can trust.



### *How much can we afford?*

😊 Ask yourselves the following questions:

- How much are we committing ourselves to each month/year? For how long? Can we really afford this?
- What are the interest rates? Could we still afford repayments if interest rates go up?
- How will this affect our spending plan?
- Will we have to do without things to manage to repay this amount? If so, what ?

The best place to seek a loan, particularly for a mortgage on a house, is with the building society or the bank. Interest rates do vary and there are different ways of paying off a mortgage. It's wise to 'shop around' and also to seek advice from an independent person or adviser who can explain the different options to you.

Always check very carefully the interest rates for *any* loan. Find out what would happen if you missed a payment.

## LOOKING AFTER YOUR MONEY

### *When things go wrong*

Sometimes, despite all your efforts, you may find yourselves in financial difficulties. There are two practical ways in which you can help yourselves.

1. Don't hide the problem. It won't go away. Sit down together and review all your finances. Pray about your situation.
2. Swallow your pride and ask for help.



It's important to recognise that you need help sooner rather than later because if bills are left unpaid you are likely to find yourselves in greater difficulty.

Admitting to having money problems – to each other and to others - takes courage. Nevertheless, it shows responsibility towards your discipleship, and a commitment to your marriage in wanting to solve your difficulties together.

There are a number of people you can turn to:

- Parents and family They may have 'been there' and can offer guidance and understanding.
- Your ecclesia Someone you feel comfortable talking to. There may be a particular brother or sister with financial experience who can help you.
- The Christadelphian Care Group See the first contact numbers on bookmarks and posters. You can speak to someone who is a specialist in financial matters.
- The person or company issuing the bill. Talking directly to them may help. They may allow you to pay over a longer period.
- The Citizens' Advice Bureau (the CAB) Offers free advice on financial as well as all sorts of other matters.
- Your bank/building society If you are facing long term or sudden difficult financial circumstances they may be able to help you to rearrange when and how you pay your debts.

Humble yourselves, therefore, under God's mighty hand . . . Cast all your anxiety on him because he cares for you. 1 Peter 5.6-7 (NIV)

## LOOKING AFTER YOUR MONEY

AND FINALLY . . . A REMINDER



### 10 STEPS TO LOOKING AFTER MONEY

1. Remember that everything you have comes from the Lord God. Take all your concerns to Him.
2. Live within your means.
3. Decide how you will each take on the responsibility of managing your finances.
4. Talk openly and honestly with each other about money and plan your expenditure together.
5. Prioritise the things that you *need*. Keep them separate from the things that you want.
6. Know what you spend on bills each month. Have a spending plan.
7. Make space for generosity to others.
8. Make space to give yourselves a treat sometimes. It *is* possible to become miserly with money. This can cause a strain in a relationship.
9. Assess your financial situation carefully before taking out a loan.
10. Seek help if things go wrong.

**Above all**, put the Lord God and the Lord Jesus at the centre of your lives so that all that you do, and all the plans that you make are centred on God's principles.

You may say to yourself, "My power and the strength of my hands have produced this wealth for me." But remember the LORD your God, for it is he who gives you the ability to produce wealth. . . Deut 8:17-18 (NIV)

NOTES

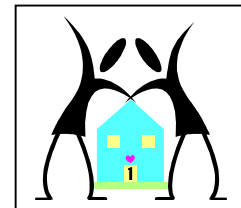
## *SETTING UP HOME*

## SETTING UP HOME

### *A new beginning*

For this reason a man will leave his father and mother and be united with his wife. Gen2.24 (NIV)

Marriage involves leaving father and mother and setting up a home that is totally separate from your parents. You will be making your own decisions in your life as a new family unit.



Your expectations of how you will function as a married couple may be individually based on "how things have always been done at home". Here are a few examples of how different families may function.

☺ What sorts of difficulties do you think could arise for couples with these differing experiences of family life?

- |   |  |
|---|--|
| • We always sit round the table for our meals                           | • We only sit round the table for our meals on Sundays |
| • We all have our own jobs to do in the house                           | • Mum does most of the housework                       |
| • It's quite noisy. There's no privacy - always something going on.     | • We prefer to be quiet. We give each other space.     |
| • We all do our own washing and ironing                                 | • Mum does the washing and ironing                     |
| • We're always arguing in our house but we always make it up afterwards | • We never argue in our house                          |

No two people share exactly the same experiences in life. Our experiences of family life shape the way we see things and influence our expectations.

☺ Talk and listen to each other about some of the practical ways in which you would like your own marriage to function.

## SETTING UP HOME

### *Making time for God*

Unless the LORD builds the house, its builders labour in vain. Psalm 127.1 (NIV)

As you build the foundation of your new life together let God be your priority. He is the basis of everything you have, everything you do and everything you are. You will give Him glory through Christ, in the way that you behave towards one another and towards other people. Let your new home be a place where God and the Lord Jesus are pleased to be.



Share your plans on how you will make time for the things of God.

When do you hope to:

- Have your prayer time?
- Spend time reading the Bible?
- Spend time thinking and talking about the Lord God and His Son.
- Share the ways the Lord is working in your lives - individually and as a couple?
- Spend time with your brothers and sisters in Christ?
- Put your discipleship into practice by reaching out to others?

Build your lives . . .

. . . on the foundation of the apostles and prophets,  
with Christ Jesus himself as the chief cornerstone.  
In him the whole building is joined together and rises  
to become a holy temple in the Lord.

And in him you too are being built together  
to become a dwelling in which God lives by his Spirit.  
Eph 2:19-22( NIV)

## SETTING UP HOME

### *Parents and In-laws*

Just as you are having to adjust to your new identity as a married couple so, too your parents are having to adjust to your new relationship as separate from them. Your relationship with them needs to shift from parent and child to adult. This is a period of transition for all concerned and it can be a difficult time.

### *Showing honour*

Honour your father and mother.                      Matt.15.4. (NIV)

God's command to us does not change when we become adults. The way we are to fulfil this command once we are married will need thinking about and discussing together. You may now have two sets of parents to consider.



What do you think it means 'to honour your father and mother'?



in what specific ways do you think you can show honour to your parents and parents -in-law? You could write these down. Be sensitive towards one another as you talk about these things.

... parents are the pride of their children.  
Proverbs 17.6 (NIV)



## SETTING UP HOME

### *Making plans*

When you are married, giving honour to your parents does not mean that you necessarily have to fit in with their plans. You also have a responsibility towards each other and your own relationship.

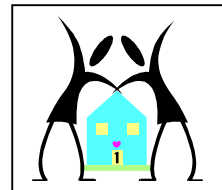
You may sometimes feel under pressure from your parents to fit in with their expectations, for example, visiting, holidays, special occasions. As a couple you need to decide between you how you will deal with these issues as they arise.



Share your thoughts on the following:

- If parents asked you to go on holiday with them, how would you respond?
- How will you spend birthdays/special occasions? On your own? With family? Whose family?
- How often would you like to visit your parents?
- How often would you like them to visit you?

Be united and loyal to one another in the decisions you make. You may fear disappointing your parents if you don't fit in with what they would like you to do. However, to refuse does not mean that you are rejecting your parents, only that you are refusing their request, and this can be done lovingly.



"We really appreciate your invitation but we'd like to spend some time on our own. It was lovely of you to think of us, though."

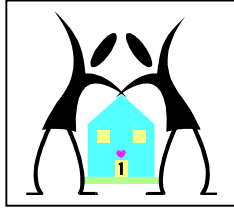
It's better to cause short-term disappointment than to feel resentful. This can build up over time and will show itself, however hard you try to hide it.

You can show your parents that you care about them in lots of little ways - a 'thank you' card from *both* of you for their help, a bunch of flowers, a 'phone call "just to say hello".

Show me your ways, O Lord, teach me your paths; guide me in your truth and teach me. Ps.25.4-5NIV

## SETTING UP HOME

### *A Summary . . .*



Differences of 'what should be done' and 'how things should be done' will frequently arise, particularly in the early days of your marriage, and it is important that you talk and *listen* to one another so that these differences can be resolved.

Try to

- respect each other's opinions even though you may disagree;
- share your feelings without giving or taking offence;
- 'give and take' so that you can reach agreement;
- make allowances for parents and parents-in-law;
- be open and honest with each other and with parents;
- show that you care in little things.

Above all,

- make your home a place where God's Word and the Lord Jesus Christ are honoured.
- Give time to the things of God and pray that He will be your guide in all aspects of your lives together.

Your marriage will be the stronger for it.

Trust in the LORD with all your heart and lean not on your own understanding; in all your ways acknowledge him, and he will make your paths straight. Prov 3:5-6 (NIV)

## CONCLUSION

In your lives together may the Lord bless you abundantly.

May

Christ . . . dwell in your hearts through faith.  
. . . that you, being rooted and established in love,  
may have power, together with all the saints,  
to grasp how wide and long and high and deep  
is the love of Christ,  
and to know this love that surpasses knowledge-  
that you may be filled to the measure  
of all the fullness of God.

Now to him who is able to do immeasurably more  
than all we ask or imagine,  
according to his power that is at work within us,  
to him be glory in the church  
and in Christ Jesus throughout all generations,  
for ever and ever!

Amen.

(Eph 3:14-21NIV)

NOTES

## FURTHER READING

### *Choosing to Love: A Marriage Guide*

Sis Olive Dawes 1996

Pub. Australian Christadelphian Committee

Comprehensive and with discussion points throughout. Substantial. Particularly useful as an ecclesial resource. Recommended

### *Steps to True Marriage*

Bro Harry Tennant 2000

Pub. Christadelphian office

From a series of articles in *Faith Alive*.

### *Marriage as God Intended*

Selwyn Hughes 1983 Pub. Kingsway

Recommended

### *Ten Principles for a Happy Marriage*

Selwyn Hughes 1992

Pub. Marshall Pickering

Concise. Excellent starting point for further discussion

### *The Relate Guide to Better Relationships*

Sarah Litvinoff Pub. Vermilion

Good for 'dipping into' particularly when problems arise.

### *The Sixty Minute Marriage. Transform your relationship in one hour.*

Rob Parsons 1997

Pub. Hodder & Stoughton

Straightforward. Witty. Can literally be read in one hour.

### *Marriage Resource*

#### *Time for Each Other: The Practical Guide to Marriage*

Set of 6 videos on different aspects of relationships e.g. communication, loyalty.

Produced by Family Circle

Useful as an ecclesial resource. Available for ecclesias to preview on loan from the Christadelphian Care Group.

Information, and further copies of *Building a Marriage* can be obtained from

The Care Group Secretary: Andrew and Sue Collinge, 12 Rosafeld Avenue,  
Halesowen, West Midlands B62 9BU.

Tel: 0121 602 2810 Email [andrew@collinge.co.uk](mailto:andrew@collinge.co.uk)

We welcome feedback on *Building a Marriage*.

Please send comments to the above address.

## ADDITIONAL INFORMATION

### LOOKING AFTER YOUR MONEY

#### Cash

Some people prefer to deal in cash and this may suit some. For most of us though, if there's money in our pocket, we spend it. It takes a great deal of self discipline to manage cash. Most of us fare better with a bank account.

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Banks and building societies offer various types of accounts:

#### Current account

This will give you a cheque book and a cash card. You can keep a record of payments on the cheque stub. It's more difficult to keep track of payments by cash card unless you are organised in keeping the payment slip. Most current accounts don't pay interest but some do. It's worth checking.

#### Deposit account

These pay interest at different rates depending on the type of account and the bank or building society. You do not have a cheque book or cash card with this type of account. You fill in a withdrawal slip to take out money.

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#### Telephone banking

Some banks now offer a service over the telephone and you can phone in to pay bills and move money from one account to another. There's a small charge for this.

#### Computer banking

This is similar to telephone banking except that everything is done via the computer. You can pay some of your bills etc and manage your account through the computer. Again, the bank makes a small charge for this.

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#### Standing orders and direct debits

These are a good idea for paying bills. You give the bank relevant details about the bills you want them to pay and they automatically do it for you and charge your account with the amount. It saves you having to remember to pay bills or issue cheques.

A number of companies such as BT, gas, electric, water, have schemes which allow you to pay a set amount each month via standing order or direct debit. It helps to spread the cost. It's worth thinking about.

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#### Credit cards and Store Cards

Store cards work like a credit card and you have a bill from the store at regular intervals. Pay the balance by the due date and there is no interest fee. If you partially pay it off you still pay interest on the *whole* amount for that month. Handle credit/store cards with care. It's easy to run into debt.

If you do get into difficulty one of the first things to do is cut up your credit/store cards

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If you borrow money, always check the APR (annual percentage rate). Be careful if this is over 15%.

## ADDITIONAL INFORMATION

### Money Planner

Most people work out their total income and expenses on either a monthly or weekly basis. The following may help you to get started.

	Husband	Wife
<b>Income</b>		
Wages and Salary net of tax		
Bonus and Commission		
Overtime		
<b>Other Income</b>		
State Benefits		
<b>Total</b>	<b>£</b>	<b>£</b>
<b>Expenses</b>		
<i>Regular Bills</i>		
Council Tax		
Electricity		
Gas		
Rent/Mortgage Payments		
Water Rates		
Telephone		
TV Licence		
Other rental		
<i>Insurance</i>		
Motor		
House		
<i>Other insurances</i>		
Bank Charges - Service Charges		
Interest Paid		
<b>Sub total</b>	<b>£</b>	<b>£</b>

Building a Marriage: A Marriage Preparation Resource

<b>Total carried forward</b>	£	£
Loan Repayments - Credit Card		
Hire Purchase		
Cash Withdrawals		
Clothing		
Ecclesia Collections		
Gifts/donations		
Education - Books/Fees		
Food - Groceries		
Dining Out		
Holidays Accommodation and Travel		
Leisure		
Travel Expenses - Rail/Bus fares		
Car Maintenance		
Petrol		
Miscellaneous Expenses -		
Subscriptions		
<b>Total</b>	<b>£</b>	<b>£</b>



## NOTES

## NOTES