**Pre-Marital Counseling**

**Workbook**

**Instructor’s Edition**

**Dear Fellow Preachers:**

Lisa and I have led many couples through premarital counseling. The material you have here is what we have developed over the years to use in six sessions of premarital counseling. We have borrowed from lots of sources and added lots of our own ideas. Premarital counseling is an essential part of pastoral ministry and a pastor should not marry a couple unless the couple has participated in pre-marital counseling. Our material is not perfect, but we have used it many times over the years. I offer it to you and I hope it will be a benefit to your ministry. Feel free to modify or add your material as time goes by.

I usually meet with a couple one time to determine if I am going to perform the wedding ceremony. I stipulate that the premarital is not optional and I’m firm about this. If a couple says they don’t want the counseling, then I consider that as a choice not have me perform their wedding. Prior to the first counseling session, I have them work on the questions provided in the introduction.

There are many good pre-marital counseling programs available. I provide this one for preachers who may need some direction concerning what to discuss when helping young couples that want to get married. I hope it is a blessing to you.

John 10:10

Dr. J. Alan Branch

**Pre-Marital Questionnaire**

These questions are designed to give both the couple and the pastor situational awareness before the marriage. Some of the questions are very personal and a few may bring up very painful memories for some people. The purpose in asking these questions is not to add needless guilt, but to help you as a couple to have a successful marriage.

Section 1: Basic Background Questions

1. Are you living together? Are you pregnant?

2. Are you Christians? Have you given your lives to Jesus Christ? Is He Lord of your lives?

3. Do you believe God brought you together? Do you believe you have His blessings to marry?

4. Are you committed to this marriage until death?

5. Are you active in church? If so, where and for how long?

6. Have you been married before? If so, is that marriage over? Is your divorce final? Have you discussed this together? If that marriage did not work, what makes you think this marriage will work? What are you doing to make sure you will not repeat the same mistakes?

7. Do you have any children from a previous relationship? If so, have you told your future spouse about these children?

8. Have you ever been sexually active with others? If so, have you been tested for STDS?

9. Have either of you ever given birth to a child or fathered a child who was put up for adoption?

10. For the future husband: Have you ever fathered a child that was aborted? For the future wife: Have you ever had an abortion?

Section 2: Questions About Your Romance and Wedding Plans

11. How long have you known each other?

12. How did the two of you meet?

13. How long have the two of you been dating and are you formally engaged?

14. How and why did you decide to get married? How did the proposal occur?

15. How do your friends and family feel about this wedding? Have they expressed any concerns?

16. Is it your desire to have a Christian wedding ceremony? If so, why?

17. When do you plan to get married? Where? By Whom?

Section 3: Finances and Employment

18. How much debt do you each have? Have you made a full disclosure of all your debts to your fiancée? Remember, credit cards are a form of debt.

19. How much money do you have in savings?

20. How much money do you earn? What is your annual income? Have you made a complete disclosure of your income to your fiancée?

21. Do either of you own a house? Have you decided where you will live after you are married?

22. Have you developed a budget? (It is required in our pre-marital counseling.)

23. Do either of you gamble? If so, how often? (Remember, playing the lottery *is* gambling.)

24. Should individuals in a marriage have separate bank accounts in addition to joint accounts? Do you feel bills should be divided between the two of you, i.e. “his bills” vs. “her bills”?

25. What are your future career goals? Do either of you plan to further your education?

26. Are either of you in the military or do either of you plan to join the military?

Section 4: Home and Family

27. Do you want children? If so, have you discussed how many children you desire to have?

28. If you have children, do you plan for the mom to quit secular work and begin exclusively working at home as a mother? Do you believe a mother should breastfeed her baby? How important is it to you that your children be raised near your extended family?

29. Do you believe in spanking a child? What type of discipline do you think is acceptable (spanking, time-out, standing in corner, taking away privileges, etc.)?

30. Do you believe Christian couples should practice birth control? If so, what types are acceptable and what types will you use?

31. If you cannot have children, what will your response be?

32. Do you drink alcohol? Do you plan to have alcohol in your home?

33. Do either of you have a substance abuse problem?

34. Do you plan to use profanity in your home?

35. Do you plan to attend church together? If so where? How frequently do you think you should attend?

36. Do you plan to read the Bible and pray together? How often do you plan to do so?

**Session 1**

**“To Have and To Hold”**

**Biblical Foundations for Marriage**

**Dr. J. Alan Branch**

God designed men and women with specific gender differences. Understanding these differences can eliminate lots of frustration in marriage. As the facilitator of pre-marital counseling, I’m assuming you are a pastor or mature Christian. As mature Christians, we often forget that other believers may not know basic concepts about marriage we take for granted. So the goal in the first session is to establish basic information about marriage from a Christian perspective. The couple should bring their answers to the pre-marital questionnaire. I suggest going over the material first and then reviewing their answers.

**I. God Ordained Gender Distinctions**

**Genesis 1:26 – 28**: Then God said, “Let Us make man in Our image, according to Our likeness. They will rule the fish of the sea, the birds of the sky, the livestock, all the earth, and the creatures that crawl on the earth.” So God created man in His own image; He created him in the image of God; He created them male and female. God blessed them, and God said to them, “Be fruitful, multiply, and fill the earth, and subdue it. Rule the fish of the sea, the birds of the sky, and every creature that crawls on the earth.”

A. Christian Anthropology

1. Humans are the Pinnacle of Creation

Genesis 1:26 – 28 occurs at the end of Genesis 1. Genesis 1 reaches a crescendo with the creation of humans. The literary structure of Genesis 1 is intentionally designed to stress this point. Contrary to secular notions to the otherwise, human beings are the pinnacle of God’s creation and not an afterthought.

2. The Image of God

In the Book of Genesis the two terms “image” and “likeness” describe human beings who in some way reflect the form and the function of the creator. The form is more likely stressing the spiritual rather than the physical. The “image of God” would be the God-given mental and spiritual capacities that enable people to relate to God and to serve him by ruling over the created order as his earthly vice-regents.[[1]](#footnote-1)

B. Men and Women Share Equally in the Image of God.

Males and females are both created in the image of God. This means males and females share equally in the responsibilities listed in these verses. The gift of gender is part of the goodness of God’s creation.

C. Men and Women Have God-Designed **Gender** **Differences.**

1. Physiological Differences

\*Females have two X chromosomes; males have one X chromosome and one Y chromosome.

\*Different but corresponding genitalia.

\*Brain differences: Brain differences between men and women are often over-stated. However, men and women appear to process some information differently. Men and women have the same number of neurons and equal capacity for intelligence.

\*Women typically have 55- 58 percent of the upper body strength of men and on average are only 80 percent as strong as a man of identical weight. Sex differences also appear by the age of three in the ability of males and females to throw a ball far and accurately.

\*On average, heart disease starts ten years later in women than in men. The male hormone testosterone not only increases aggressive and competitive behavior in young men, it increases levels of harmful cholesterol (low-density lipoprotein), raising a male's chances of getting heart disease or stroke. What all this means is . . . on average women live longer than men! Be nice to your wife: she will probably care for you as you die!

2. Emotional and Relational Differences

Willard Harley (Ph.D. University of California – Santa Barbara) suggests the following lists for the top five needs of women and men:

Top Five Needs for Women Top Five Needs for Men

1. Affection 1. Sexual Fulfillment

2. Conversation 2. Recreational Companionship

3. Honest and Openness 3. Attractive Spouse

4. Financial Commitment 4. Domestic Support

5. Family Commitment 5. Admiration

Harley’s lists are not perfect, but they do illustrate some basic differences between men and women. My point in listing Harley’s findings is for you to realize that the needs for men and women are **completely different**! For those facilitating the counseling, I want to emphasize that Harley’s data is not perfect, but his trajectory is helpful. Also, when we discuss a top need of a man as an “attractive spouse,” the point is not that the wife must look like an anemic Madison Avenue runway model. Instead, the standard of beauty is whatever it was in her that attracted the man to start with. In our porn-saturated culture, many men have distorted and unrealistic standards of beauty.

**II. Men and Women Complement Each Other**.

**Genesis 2:18**: Then the LORD God said, “It is not good for the man to be alone. I will make a helper as his complement. (HCS)

Men and women both share in the image of God. But God did design men and women differently. In marriage, these differences are intended to complement each other: The husband and the wife are two parts that complete the whole and mutually complete each other.

**A. The First Human Crisis**

Genesis 1 has the recurring refrain, “And God saw that it was good.” But in Genesis 2:18, God says “it is not good for man to be alone.” This is the first time God says something is “not good.” The first human crisis was a crisis of relationships – Adam needed a partner!

**B. Complementary Genders**

When God says he will make a “helper,” it is not a demeaning term for women. The English word “helper,” because it can connote so many different ideas, does not accurately convey the connotation of the Hebrew word עֵזֶר (*’ezer*). Usage of the Hebrew term does not suggest a subordinate role, a connotation which English “helper” can have. In the Bible God is frequently described as the “helper,” the one who does for us what we cannot do for ourselves, the one who meets our needs.

Notice that God will make the woman to be the man’s “compliment.” The Hebrew expression כְּנֶגְדּוֹ (*kÿnegdo*) literally means “according to the opposite of him.” Translations such as “suitable [for]” (NASB, NIV), “matching,” “corresponding to” all capture the idea. (Translations that render the phrase simply “partner” [cf. NEB, NRSV], while not totally inaccurate, do not reflect the nuance of correspondence and/or suitability.) The man’s form and nature are matched by the woman’s as she reflects him and complements him. Together they correspond. In short, this prepositional phrase indicates that she has everything that God had invested in him.[[2]](#footnote-2)

Taken as a whole, the phrases in Genesis 2:18 mean God created the gender differences to complement each other. We are designed to relate to each other. (This doesn’t mean everyone has to get married. Singleness is a Christian option, but that is another Bible study.)

**III. Putting the “In-Love” Experience Into Proper Context.**

**Genesis 2:23:** And the man said, “This one, at last, is bone of my bone and flesh of my flesh; this one will be called “woman,” for she was taken out of man.”

Ladies – if you read Genesis 2 carefully, you discover the man was ***asleep*** when God made Eve. This explains so very much – men were asleep when relationships began!

A rough paraphrase of the Hebrew in Genesis 2:23 here might be **WOWW**! The man’s first reaction when he sees Eve is one of excitement.

**A. The “In – Love” Experience**

There is within each of us an inherent desire to love and to be loved.  But if we are ignorant as to what actually constitutes love, then how will we ever hope to know whether what is happening between us and another person is actually love? Usually, we a relationship begins with the “in –love” experience. The “In – Love” Experience is:

\*Characterized by its intensity.

\*May blind us to someone’s **faults.**

\*Is not bad, but must be understood.

\*Has a limit: Usually, a maximum of **two years**.

Gary Chapman describes the “In-Love” experience and says, “At its peak, the in-love experience is euphoric. We are emotionally obsessed with each other. We go to sleep thinking of one another. When we rise, that person is the first thought on our minds. We long to be together. Spending time together is like playing in the anteroom of heaven.”[[3]](#footnote-3)

The “in – love” experience is wonderful! But a healthy approach to marriage understands both the strengths and weaknesses of the in-love experience. The basic weakness is that it has a time limit and doesn’t last forever. About two years into your marriage, you may find yourself very frustrated by your spouse. Ladies, the first time you get very irritated at your husband for not picking up his clothes, you may think, “I’m not “in love” anymore!” Men, the first time your wife spends the evening talking on the phone to her friends instead of talking to you, you may think, “I’m not in love anymore!” It is crucial at these points to remember that what you are feeling is not abnormal, but normal.

The danger is that when the “in-love” experience wears off, we may be tempted to chase someone else so we can have new feelings of euphoria. This is a dangerous temptation from Satan. If you will work on your marriage and stay faithful to your spouse, you will discover a richer and more meaningful love between each other – a love that lasts for years and years and growers deeper and stronger with time.

**B. Biblical Love**

From a Biblical perspective, love is not just an emotion, but is an act of the **will**.

**John 3:16**: For God so loved the world, that He gave His only begotten Son, that whosever believes in Him shall not perish, but have everlasting life.

The Bible word for “love” is ***agapē***: This type of love is defined by Christ’s sacrifice on the cross.

**1 John 4:9-10**: God’s love was revealed among us in this way. God sent His One and Only Son into the world so that we might live through Him. Love consists in this: not that we loved God, but that He loved us and sent His Son to be the propitiation for our sins.

**IV. Marriage is God’s Idea**

**Genesis 2:24 – 25**: This is why a man leaves his father and mother and bonds [cleaves] with his wife, and they become one flesh. Both the man and his wife were naked, but felt no shame.

Man did not invent marriage, God did. From a Biblical perspective, Genesis 2:24 – 25 clearly teaches marriage is to be both **heterosexual and monogamous.** Marriage is a covenant between one man and one woman.

Genesis 2:24 – 25 also assumes a **public ceremony** begins a marriage.

**A. A strong marriage has a healthy separation from the families of origin while maintaining respect and courtesy towards our parents.**

Many couples encounter difficulties in marriage because they do not have a healthy separation from their family of origin. In fact, many arguments occur because one spouse will “side” with his or her parents in a disagreement between the in-laws and a husband or wife. Still other spouses cause arguments by bringing his or parents into a disagreement. This is imprudent at several levels. First, when a husband and wife marry, they are a new family and their first commitment is now to each other. Second, bringing your parents into a debate will build animosity and bitterness into your spouse. Finally, if your parents are foolish enough to take sides in your marriage, it demonstrates they themselves do not understand the importance of separation from the family of origin.

Husbands, you must not sit on the fence between your wife and your family. You must climb down from the fence and land squarely on your wife’s side. This is God’s design from Genesis 2:24!

Wives, you must not sit on the fence between your husband and your family. You must climb down from the fence and land squarely on your husband’s side. This is God’s design from Genesis 2:24![[4]](#footnote-4)

B. God views marriage as a **covenant**; our society views marriage as a **contract**.

Some have suggested that a contract only entails the exchange of promises, while a covenant (from a Biblical view) entails the exchange of persons themselves.

1. “Leave,” “Cleave,” and Covenant

Scripture views marriage as a *covenant*, an idea of a much deeper commitment than modern ideas of “contract.” The terms for “leave” and “cling / cleave” in 2:24 are terms commonly used in the context of a covenant, indicating covenant breach (e.g., Deut. 28:20; Hos. 4:10) or fidelity.[[5]](#footnote-5) Genesis 2:24 – 25 uses terms which elsewhere in Scripture are strongly related to the concept of covenant.

2. Nothing comes between the husband and wife.

The Hebrew word in Genesis 2:24 translated “cleave” by the KJV and “bonds” by the HCS is *dabaq /* דָּבַק. To get an idea of the sort of closeness God intends in a marriage, we can compare the word’s usage in Job 41:15 – 17 when Job describes the Leviathan:

15 His [the Leviathan’s] pride is in his rows of scales,  
closely sealed together.  
16 One scale is so close to another  
that no air can pass between them.  
17 They are joined (דבק) to one another,  
so closely connected they cannot be separated.

In describing the Leviathan, Job 41:15 – 16 says the scales on his back are so close together that no air can pass between them. Then Job 41:17 says the Leviathan’s scales “cleave” together (דבק / *dabaq*). So, from this word picture in Job 41, we see that God desires a husband and wife to be so close that *absolutely nothing* comes between them. One point of application from this word study is that a covenant marriage means a husband and wife will let nothing split them apart.

C. Sex is designed for marriage; our culture **inverts** God’s order.

All too often, we begin having sex and hope that a good marriage follows. God’s plan is to make a marriage covenant to each other first. Sex then follows. In a God-honoring marriage, sex is similar to the “icing on the cake.”

**D. Live-In relationships**

1. The statement “**we think of ourselves as married**” is Biblically incorrect.

2. In 2,000 years of Church History, ­­­­­­­­­­­**NO** Christian group has ever said living together is a good idea.

3. Secular research indicates Living Together is one of the most **destructive** choices you can make in relation to future marital success.

**V. “Soul Mate” or “Sole Mate”?**

A common term used today is “soul mate”: an idea that we are supposed to find the one perfect person who **completes** us. The idea of a “soul mate” actually does not derive from Christianity, but from **Greek philosophy**. Plato advocated the idea of a “soul mate” in his *Symposium*. He suggested that a perfect human being was tragically split in two at some point in human pre-history, resulting in a race of creatures sentenced to spend the rest of their lives searching for that missing other who can complete them. This idea is inconsistent with Scripture. The counseling instructor should be very direct here: Christians do not believe in the idea of a “soul-mate.” Gary Thomas of Focus on the Family rightly critiques this idea and says, “The real danger in this line of thinking is that many people mistake a storm of emotion as the identifying mark of their soul mate. How else can you identify "destiny"?”[[6]](#footnote-6) This “storm of emotion” that Thomas describes shows how the idea of a “soul mate” can be further confusing when it intersects with the “In Love” experience described above.

Instead, Christians are encouraged to look for a “sole” mate: one person with whom you will stay married until death. Again, Thomas is helpful and says, “In a Biblical view, there is not "one right choice" for marriage, but rather good and bad choices. We are encouraged to use wisdom, not destiny, as our guide when choosing a marital partner. There is no indication that God creates "one" person for us to marry. This is because Christians believe that God brings the primary meaning into our lives. Marriage — though wonderful — is still secondary.”[[7]](#footnote-7)

**SESSION 2**

**“TO HAVE AND TO HOLD”**

**Biblical Foundations for Marriage Part II**

**I. The Essential Foundation: Faith in Christ**

God designed marriage to be a tripartite relationship between a husband, a wife, and Jesus. The closer the husband and wife get to Christ, the closer they get to each other.

A. The New Testament Assumes **believers** will marry **believers**.

2 Corinthians 6:14:  Do not be yoked together with unbelievers. For what do righteousness and wickedness have in common? Or what fellowship can light have with darkness?

The language here pictures two different kinds of animals plowing a field under a single yoke.

Warning 1: **Missionary Dating** does not work!

Warning 2: If you are dedicated to Jesus Christ, your **holiness** will make you unique in a vulgar culture and that uniqueness is attractive to non-believers searching for love. If a non-believer is interested in you and you are following Jesus, the person pursuing you may suddenly have a **superficial interest in Jesus Christ.**

Warning 3: Just because you are both Christians DOES NOT MEAN you will **never** have **problems** in your marriage!

Warning 4: Just because you are both Christians DOES NOT MEAN you can **skip** the hard work of learning how to be a good husband or wife.

The Best Indicator of post-marital behavior is **pre-marital** behavior.

When you marry, you share his or her name and the **reputation** that goes with it. Make sure it is a name that you will be proud to share.

B. The Filling of the Holy Spirit is essential to a successful Christian marriage.

Ephesians 5:18: Do not get drunk on wine, which leads to debauchery. Instead, be filled with the Spirit.

Paul’s comments contrast the differences between being under the influence of alcohol which leads to **reckless actions** as opposed to being under the influence of the Spirit which results in **joyful living.**

**Who will be the Lord of your home? Will you do it your way or God’s way?**

**II. Marriage is a Covenant, Not a Contract**

**A. Marriage is God’s Idea**

I repeat here what we noted at Genesis 2:18 as well: Marriage is God' idea and not merely a social construction. As noted above, Genesis 2:24 – 25 clearly affirms heterosexual and monogamous marriage as God’s standard.

The opening line of Genesis 2:24 says, “For this reason,” a phrase which directly connects Genesis 2:24 – 25 with the preceding discussion about the creation of the woman in Genesis 2:18 – 23. Thus, the Feinbergs comment on the phrase “For this reason” in Genesis 2:24 and say that a man is married because he “recognizes a particular woman as suitable to be his mate.”[[8]](#footnote-8) The desire for marriage is God-given. Marriage is God’s idea and not merely a social construction.

**B. Covenant Language in Genesis 2:24 – 25**

As a facilitator of pre-marital counseling, your purpose here is to stress that marriage is a covenant. Even though the word covenant is not used in Genesis

2:24, your job is to emphasize that the words “leave” and “cleave” are covenant

terms.

The two covenant terms in Genesis 2:24 – 25 are **leave** and **cleave / unite (depends on the translation you prefer).**

Genesis 2:24 – 25 is the foundational passage for marriage. Two specific Hebrew words used in Genesis 2:24 have strong covenant overtones. Even though the passages doesn’t use the specific word *covenant*, the passage uses covenant terminology to describe the relationship between a husband and a wife. Scripture views marriage as a *covenant*, an idea of a much deeper commitment than modern ideas of “contract.” The terms for “leave” and “cling / cleave” in 2:24 are terms commonly used in the context of a covenant, indicating covenant breach (e.g., Deut. 28:20; Hos. 4:10) or fidelity.[[9]](#footnote-9) Genesis 2:24 – 25 uses terms which elsewhere in Scripture are strongly related to the concept of covenant.

1. “Leave”

**Genesis 2:24 (HCS):** This is why a man ***leaves*** his father and mother and bonds with his wife, and they become one flesh.

The Hebrew word translated *leaves* by the HCS isעָזַב (*’azab*). Victor Hamilton translates it more forcefully as “forsakes.” Hamilton says, “The verb *forsake* frequently describes Israel’s rejection of her covenant relationship with Yahweh.”[[10]](#footnote-10) Here are two examples:

Jeremiah 1:16 (HCS): I will pronounce My judgments against them for all the evil they did when they abandoned [*’azab*] Me to burn incense to other gods and to worship the works of their own hands.

Jeremiah 2:13 (HCS): For My people have committed a double evil: They have abandoned [*’azab*] Me, the fountain of living water, and dug cisterns for themselves, cracked cisterns that cannot hold water.

The word *’azab* is also used in Genesis 28:15 in a positive way when God says He *will not leave* Jacob or his family until God fulfills the covenant promises he is making to Jacob.

2. “Bond” / “cleave”

**Genesis 2:24 (HCS):** This is why a man leaves his father and mother and ***bonds*** with his wife, and they become one flesh.

The Hebrew word in Genesis 2:24 translated “cleave” by the KJV and “bonds” by the HCS is *dabaq /* דָּבַק. Victor Hamilton says this verb “often designates the maintenance of the covenant relationship.”[[11]](#footnote-11) Here are four examples:

Deuteronomy 4:4 (ESV): But you who held fast [*dabaq*] to the Lord your God are all alive today.[[12]](#footnote-12)

Deuteronomy 10:20 (ESV): You shall fear the Lord your God. You shall serve him and hold fast [*dabaq*] to him, and by his name you shall swear.

Deuteronomy 11:22 – 23 (ESV): For if you will be careful to do all this commandment that I command you to do, loving the Lord your God, walking in all his ways, and holding fast [*dabaq*] to him, then the Lord will drive out all these nations before you, and you will dispossess nations greater and mightier than you.

Deuteronomy 13:4 (ESV – Discussing that one should not listen to a false prophet): You shall walk after the Lord your God and fear him and keep his commandments and obey his voice, and you shall serve him and hold fast [*dabaq*] to him.

Remember the word study about Leviathan from last week?

**C. A Covenant, Not a Contract**

* A contract is a joining of two individuals; a covenant is the joining of two lives.
* A contract is a legal agreement; a covenant is a binding promise of the heart.
* A contract does not concern the witnessing community of believers; a covenant is given in the witnessing community (the church) that helps hold the couple accountable.
* Contracts a not so concerned about the virtue of the participants; in a covenant, virtue and fidelity to standards of morality are paramount.
* Contracts can be employed with relational detachment, but covenants cannot do so.
* Contracts focus on benefits to *me*; Covenants focus on the good of the relationship.
* Contracts are temporary and typically have a time limit; covenants are intended to be permanent, until “death do us part.”

**III. False Expectations, Reality, and Hard Work**

Many people believe achieving a happy marriage is simply the result of random chance or fate. Many people think of marriage like playing the lottery. Dr. Branch strongly opposes gambling and I sincerely hope you don’t play the lottery. But when the powerball reaches several hundred million dollars, many people will spend twenty dollars. They hope they will win, but realize the odds are hopelessly against them. Some people see marriage in the same light: they get married hoping the marriage will be happy, but feel the odds are hopelessly stacked against them. To have a happy marriage, you must *stop thinking a happy marriage is like winning the lottery*. Happy marriages are the result of intentional and focused hard work and are not the result of “luck.”

**A. False Expectations and the Reality**

In *Saving Your Marriage Before It Starts,* Les and Leslie Parrott suggest four myths that are very dangerous to any marriage:

1. We expect exactly the **same things** from marriage.  
2. Everything **good** in our marriage will get better.

3. Everything **bad** in my life will disappear.  
4. My spouse will make me **whole**.

B. You are marrying an **SINNER!**

Romans 3:23: For all have sinned and fallen short of the glory of God.

Colossians 1:19 – 20: For God was pleased to have all his fullness dwell in him, and through him to reconcile to himself all things, whether things on earth or things in heaven, by making peace through his blood, shed on the cross.

Because there are no perfect people, no one has a perfect marriage. But you can have a wonderful marriage characterized by the Lordship of Jesus Christ.

C. Successful Marriages Take **HARD WORK!**

1. Forgiveness

Luke 17:3 – 4: [Jesus speaking] “Pay attention to yourselves! If your brother sins, rebuke him, and if he repents, forgive him, and if he sins against you seven times in the day, and turns to you seven times, saying, ‘I repent,’ you must forgive him.”

**Forgiveness** is a gift you give someone; **trust** is earned.

2. Submitting to the Lord

Ephesians 5:21: Submit to one another out of reverence for Christ.

**IV. The Biblical Role for Wives**

Ephesians 5:22 – 24: 22 Wives, submit to your husbands as to the Lord. 23 For the husband is the head of the wife as Christ is the head of the church, his body, of which he is the Savior. 24 Now as the church submits to Christ, so also wives should submit to their husbands in everything.

Ephesians 5:22 – 24 are verses sometimes considered controversial. Let me remind the men: These verses are written to the wife, they are not written to the husband. The husband’s instructions are found in Ephesians 5:25 and following. So men, you should focus on your job assignment and let Jesus and your wife focus on her assignment in Ephesians 5:22 – 24.

**A. What these verses DO NOT mean!**

1. These verses do not mean that **men** are **better** than women.

2. These verses do not mean that all **women** should submit to all **men.** The application is specifically tied to **marriage**.

3. These verses do not mean a husband has permission to be **violent** to his wife. Furthermore, no wife is required to participate in any unethical or immoral behavior.

4. These verses do not have any application to a **dating** relationship.

5. These verses do not mean that a wife is a **lesser partner** in marriage.

6. It does not mean a wife must passively endure self-destructive behavior by a husband: e.g., **gambling, alcoholism, infidelity.**

B. What these verses do mean.

The word “submit” has an almost completely negative connotation in our culture. When we hear “submit,” we think of a wrestler or mixed-martial arts fighter using a “submission hold” to force his opponent to tap-out. This modern understanding of submit is not what the Apostle Paul has in mind in Ephesians 5:22 – 24.

1. The word submit was also used in **military** contexts: the word basically means to “line up under.”

2. The submission described here is based on prior submission to **Christ** by both the husband and the wife.

3. It is **intelligent** and **voluntary.** It cannot be **coerced.**

4. It is based on a desire for good order and structure in the home.

**V. The Biblical Roles for Husbands**

Ephesians 5:25 – 32: 25 Husbands, love your wives, just as Christ loved the church and gave himself up for her 26 to make her holy, cleansing[[a](http://www.biblegateway.com/passage/?search=Ephesians%205:25%20-%2032&version=NIV1984#fen-NIV1984-29315a)]her by the washing with water through the word, 27 and to present her to himself as a radiant church, without stain or wrinkle or any other blemish, but holy and blameless. 28 In this same way, husbands ought to love their wives as their own bodies. He who loves his wife loves himself. 29 After all, no one ever hated his own body, but he feeds and cares for it, just as Christ does the church— 30 for we are members of his body. 31 “For this reason a man will leave his father and mother and be united to his wife, and the two will become one flesh.” 32 This is a profound mystery—but I am talking about Christ and the church.

A. Husbands are commanded to love their wives.

1. The Greek word for “love” in verse 25 is *agapē*.

2. The word “love” is a present imperative enforcing the idea that the husbands love for the wife is to be an **ongoing process.**

3. The Husband’s love is modeled on the love of **Jesus Christ.**

John 15:13: Greater love has no one than this, that he lay down his life for his friends.

4. The Husband’s love is supposed to be a **giving** love.

5. The Husband’s greatest desire should be for his wife to grow in **holiness.**

6. The Husband’s love is a **caring** love: that means the **needs** of his wife and children supersede his own **wants.**

7. The Husband is never to be **abusive**.

1 Peter 3:7:  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.

The term “weaker” here denotes the fact that generally women are physically weaker than men and should not be taken to meant that wives are **morally** or **intellectually** inferior to men.

B. The Husband’s Implied Task: **Spiritual Leadership**

The implication of these verses is that men will take the initiative to lead in family devotions, church attendance, prayer, and spiritual growth.

**VI. Love and Respect**

Ephesians 5:33:  However, each one of you also must love his wife as he loves himself, and the wife must respect her husband.

A. Wives – **Respect** your husbands.

B. Husbands – **Love** your wives.

Dr. Emerson Eggerichs says, “Love best motivates a woman and respect most powerfully motivates a man. Research reveals that during marital conflict a husband most often reacts when feeling **disrespected** and a wife reacts when feeling **unloved**.”

C. What Husbands and Wives are Not

1. What A Husband Is Not

He is not: A **Dictator** - one who lives to order his wife around; he is not to

be a frustrated drill sergeant.

In his relationship with his wife, the husband is not her “father” - One who disciplines his wife; who treats her like one of his **children**. Of course, he should be a father to the children. My point here is that he *doesn’t treat his wife like a child.*

A husband is not the Exclusive Decision Maker – cf. Proverbs 31

A husband is not her **Superio**r - He is to be her loving servant/leader. Rather, he is a “savior” [only an analogy, Jesus is **the** Savior!] of his wife, sacrificing himself for her, building her up, loving her, studying her and accepting her.

2. What A Wife Is Not

She is not: A **Doorma**t- Someone to be walked on; someone to take a husband’s abuse.

She is not **Silent** Partner - Not a mindless dependent or a voiceless participant; She’s a contributor – offers advice, encouragement and at times, warning.

She is not **Inferior** - She relates to her husband as God the Son does to God the Father, as the church does to Christ. She is essentially equal to her husband. Her submission is functional and relational.

**VII. A Christian Family**

A. A Christian Couple will read the **Bible** together.

B. A Christian Couple will **pray** together.

C. A Christian Couple will **worship** together.

D. A Christian Couple will **serve** together.

E. A Christian Couple will uphold high **moral standards** together. (Philippians 4:8)

F. A Christian Couple will **discipline** children together in a unified and loving manner.

**Family of Origin Questionnaire**

The couple should answer the following questions before session 3 and the pastor should review the answers with them.

1. Describe your family of origin. Are your parents still married? Did your parents ever marry? If your parents divorced, how many divorces did you observe? Were there ever live-in boyfriends or girlfriends in your home? This question is the most important one on this questionnaire, so take your time and answer carefully.

2. Did you or anyone in your family ever experience abuse or domestic violence?

3. Was anyone in your family of origin addicted to drugs or alcohol?

4. Was profanity common in your family of origin? Did individuals curse each other when things became difficult?

5. With whom in your family were you the closest? Why? With whom in your family are you the closest to (emotionally) now?

6. Who in your family of origin do you still see on a regular basis?

7. Who in your family experienced the most conflict when you were growing up? Which member of your family of origin experiences the most conflict now?

8. Have there been any deaths in your immediate family? If so, how did they affect you/your family?

9. Has there been any significant illness (physical or emotional) in your family of origin (including yourself)? If so, how has this illness affected you/your family?

10. What is your favorite memory with your family when you were growing up?

11. When your parents experienced conflict between each other, how did they handle the disagreements?

12. When your parents experienced conflict with you and your siblings, how did everyone deal with it?

13. What are any current expectations your family of origin has for you or your spouse?

14. Did your family attend church or other house of worship? If so, how often? Did your family ever read the Bible together and pray together?

15. Did you have close friends when you were growing up? If so, what were those friendships like?

16. What were your family vacations like? What would you change about them?

17. What important traditions did your family celebrate during holidays such as Christmas, Thanksgiving, or the Fourth of July?

**Session 3**

**“To Love and To Cherish”**

**God’s Gift of Sexual Intimacy**

Christian sexual morality assumes that God exists and that He has made known definite boundaries for appropriate sexual expression. This is in stark contrast to secular approaches to sexual ethics that see traditional expressions of morality as mere “social constructions” with no foundation in anything transcendent. Our culture fiercely insists that abandonment of sexual restraint is a mark of maturity and cultured advancement. In reality, our culture’s approach to sexual ethics leads to broken lives, fractured relationships, and even death. Our culture has lied to people about sex and the acceptance of the lies leads to serious problems inside a marriage. Therefore, Lisa and I strongly feel that an important part of premarital counseling is a discussion of sexual ethics. In 1 Corinthians 6:12ff delineates wrong ideas about sex and then describes a healthy and proper approach to sex.

Here is the key point for a couple considering marriage: The culture has **lied** to you about sex. Our goal here is to identify some of these lies and replace them with truth.

**I. Wrong Starting Points for Sexual Ethics**

**1 Corinthians 6:12 – 13: 12**"Everything is permissible for me"—but not everything is beneficial. "Everything is permissible for me"—but I will not be mastered by anything. **13**"Food for the stomach and the stomach for food"—but God will destroy them both. The body is not meant for sexual immorality, but for the Lord, and the Lord for the body. (NIV)

Again, Lisa and I believe that the most important aspect of a healthy approach to sex in marriage is to have a “clear head” about sexual ethics. We believe our culture lies to people about sex. The greatest challenge most young couples face in regards to sex is learning to identify the lies and replace them with the truth. Too often pre-marital sexual promiscuity reaps a bitter harvest of marital discord and dissatisfaction.

In 1 Corinthians 6:12 – 20 Paul corrects erroneous ideas about sexual ethics advocated by some members of the Corinthian church. These faulty ideas are rightly identified within the text of the NIV by quotation marks, a way of indicating that Paul is quoting ideas popular at Corinth. But these ideas that are not in conformity to the truth. Specifically, Paul quotes two “Corinthian Maxims” which served as the basis for false sexual ethics among some Corinthian Christians:

“Everything is permissible for me”

“Food for the stomach and the stomach for food.”

There is almost complete unanimity among modern New Testament scholarship that both of these phrases are maxims which were popular within the Corinthian church. Paul cites them in order to rebuke and correct them.

A. Moral Autonomy is a Wrong Starting Point

“Everything is permissible for me!” -- Paul is quoting a statement advocating moral autonomy: I make my **own rules** about sex. “Autonomy” comes from two words that mean “self-law” and moral autonomy means the individual human will is or ought to be governed only by its own principles and laws.

B. Hedonism is a Wrong Starting Point

“Food for the stomach and the stomach for food.” -- Paul is quoting a statement advocating Hedonism: I determine what is right or wrong about sex based on my own **personal pleasure.** Hedonism is the doctrine that the moral value of a specific act can be defined in terms of the pleasure associated with the act in question. This can be called a **“Playboy” Morality:** Greater human happiness is attained if people can take whatever pleasure they can get from sex without the burden of moral guilt, so long as they do not satisfy their sexual urges by using a partner involuntarily, hurtfully or deceitfully. This type of sexual ethic can be a very strong deception because God has designed physical pleasure as an intrinsic part of the sexual act. Therefore, many young people who engage in sexual immorality reason, “If something ‘feels’ this good, how can it be wrong?” The problem is that we are fallen human beings with a sin nature (Romans 3:23), and in this fallen condition our appetites and desires have been distorted to a certain degree. Yes, sex does feel pleasurable, but it is a pleasure designed to be enjoyed within marriage.

C. Why are these views wrong?

1. Both autonomy and hedonism are **self-centered.**

“But not all things are beneficial for me.”

The Greek word translated “beneficial” means we take into account how our actions affect not only **ourselves** but **others** as well.

Husbands: Remember, your sexual ethics affect your wife, your children, and the local church you attend.

Wives: Remember, your sexual ethics affect your husband, your children, and the local church you attend.

2. Both autonomy and hedonism lead to **slavery.**

1 Corinthians 6:12b: "Everything is permissible for me"—but I will not be mastered by anything. (NIV)

Abandoning sexual moral restraint may indeed feel exhilarating and liberating during the initial phases of exploring a “free love” ethic. Sadly, the end result is not freedom but slavery. Sexual sin leads to compulsive and unrestrained behavior that dominates every aspect of a person’s life, leaving them a shallow and weak person devoid of beauty and goodness. Jesus himself addresses the way in which sin enslaves us and said, “I assure you: Everyone who commits a sin is a slave of sin” (John 8:34).

3. Sexual Immorality Distorts the Purposes of Sex.

1 Corinthians 6:13: "Food for the stomach and the stomach for food"—but God will destroy them both. The body is not meant for sexual immorality, but for the Lord, and the Lord for the body.

*Porneia* is defined as any sexual behavior that is a deviation from the clear standard of heterosexual, monogamous marriage (Genesis 2:24 – 25).

**II. The Counter-Cultural Christian Ethic**

If we are going to have a Christian marriage, then we will have sexual ethics that are different from our culture. Stop looking to pop stars like Madonna or Lady Gaga for our sexual ethics!

1 Corinthians 6:15 – 17: 15 Do you not know that your bodies are members of Christ himself? Shall I then take the members of Christ and unite them with a prostitute? Never! 16 Do you not know that he who unites himself with a prostitute is one with her in body? For it is said, “The two will become one flesh.” 17 But he who unites himself with the Lord is one with him in spirit.

A. Our Bodies Belong to **Christ.**

B. God’s Design for **Sex.**

Paul references Genesis 2:24 – 25 as a reason against sexual immorality. Sex is designed by an all-wise God. It is not the result of a Darwinian urge to reproduce. Therefore, it should not be viewed as an “animal instinct” to be satiated in any way we desire.

C. **Flee** Sexual Immorality

1 Corinthians 6:18 (NKJV): Flee sexual immorality. Every sin that a man does is outside the body, but he who commits sexual immorality sins against his own body.

The present tense of the word “flee” in verse 18 implies durative action and suggests that constant vigilance against sexual immorality is imperative.[[13]](#footnote-13) Sexual sin is dangerous because it is in a unique category. It is different from substance abuse, violence or gambling. Sexual immorality defiles the body in a way others sins do not. Because it is so dangerous, God urges us to flee it. A classic example of “fleeing” sexual immorality is Joseph in Potiphar’s house. However, notice that the Apostle Paul does not tell us to flee “sex,” but to flee “sexual immorality.”[[14]](#footnote-14) Sex is not evil when practiced within the safe confines of marriage; Sex is destructive when practiced outside of the safe confines of marriage.

D. We Do Not Belong to Ourselves.

1 Corinthians 6:19 - 20: 19 Or do you not know that your body is the temple of the Holy Spirit who is in you, whom you have from God, and you are not your own? 20 For you were bought at a price; therefore glorify God in your body and in your spirit, which are God’s.

Since we now belong to God, there is no room for sexual autonomy that demands freedom from God’s commands. Instead, we are bound to follow the commands of our owner.

Why do we discuss this passage in pre-marital counseling? Because many Christians have been strongly influenced by modern libertine sexual ethics that mirror the type of sexual immorality Paul was critiquing. In order to have a successful marriage, most young people need to acknowledge the lies they have accepted as true concerning sex. Then, after acknowledging the lies, young couples need to accept Paul’s corrective advice found here. Once this is accomplished, the couple can then move to a more clear understanding of God’s purposes for sex which Paul outlines in 1 Corinthians 7.

E. Adultery is Forbidden

Exodus 20:14: Do not commit adultery.

Marriage is a covenant and not a contract. This means there is never any excuse for having sex with someone other than your spouse.

Wives, God forbids any sexual relationship with anyone other than your husband.

Husbands, God forbids any sexual relationship with anyone other than your wife.

**III. God’s Purposes for Sex**

In 1 Corinthians 7, Paul describes the way a healthy and mature Christian couple should approach sex. First, let’s provide some clarification concerning a confusing Verse:

I Corinthians 7:1: About the things you wrote: "It is good for a man not to have relations with a woman." (HCS)

**About the things you wrote.** The opening clause of 1 Corinthians 7:1 clearly indicates Paul is responding to a question asked of him in a letter he received from the Corinthian Church. Paul is not advocating celibacy.

A. **Protection** against Sexual Immorality.

I Corinthians 7:2: But because of sexual immorality, each man should have his own wife, and each woman should have her own husband.

1. One reason for sexual intercourse in marriage is to **restrain lust**. A healthy sexual life within the safety of the marriage covenant is a protection against the temptation to participate in various forms of sexual immorality. Marriage is the safe place for sex to occur.

2. Sexual intercourse is an **expected** part of any marriage.

3. The emphasis on “his *own* wife” and “her *own* husband” means that husbands and wives are to guard their gift of sexual intimacy. Modern ideas of “**open marriages**” are clearly inconsistent with I Corinthians 7:2.

4. Heterosexual and monogamous marriage is affirmed and **polygamy** is clearly forbidden in this verse.

B. Mutual Giving to Each Other.

I Corinthians 7:3 - 4: A husband should fulfill his marital duty to his wife, and likewise a wife to her husband. A wife does not have authority over her own body, but her husband does. Equally, a husband does not have authority over his own body, but his wife does. (HCS)

The term “marital duty” here in 1 Corinthians 7:3 is a reference to sexual intercourse. Paul is describing the normal expectations of marriage. This verse is not intended to be a justification for crude demands or a legitimization of unholy abuse in marriage. Paul is describing a normal, healthy situation between a Christian husband and wife who mutually love and care for each other. Paul’s statement is balanced and addresses the husband and wife equally.

Anger and mistrust about sex in marriage is usually a sign of deeper problems. Too often, men or women have been violent, angry, or mean to their spouse wrongly quote 1 Corinthians 7 as a demand that their sexual desires be fulfilled instantly. Again, Paul assumes a healthy and good relationship when he discusses sex within marriage. These violent spouses fail to understand that a healthy sex life flows from two people unified in their walk with God.

C. Prolonged, Intentional Sexual Abstinence in Marriage is discouraged

1 Corinthians 7:5: Do not deprive one another sexually – except when you agree for a time, to devote yourselves to prayer. Then, come together again; otherwise, Satan may tempt you because of your lack of self-control.

Alan and Lisa’s paraphrase: Don’t use sex as a tool of **manipulation**, granting it and withholding it in order to get your way.

D. Procreation and Dominion Over the Earth

Genesis 1:26 – 28: Genesis 1:26 – 28 clearly implies that children are to be an expected part of marriage.

Alan and Lisa’s view of contraception:

1. Couples should thoroughly educate themselves about contraception.

2. Methods that **destroy human life** are forbidden. It is wrong to use abortion as a means of limiting the size of a family.

3. Intentionally Choosing to be **childless** may be inconsistent with Scripture.

4. As a matter of Christian **liberty**, couples may **choose** to use contraception.

The question of the moral appropriateness of contraception in a Christian marriage is a sensitive issue and many sincere Christians have differing opinions. Dr. Branch will gladly provide his extended notes on contraception if you contact him.

E. Relaxation and Play

Proverbs 5:19: [Referring to a husband and a wife] A loving doe and a graceful deer – may her breasts satisfy you always, may you ever be captivated by her love.

The Hebrew word translated “captivated” means **intoxicated!** One reason God designed sex is for husbands and wives to enjoy the pleasure of being alone together and celebrating their love for one another.

Read the Song of Songs!

E. Comfort

Genesis 24:67: And Isaac brought her into the tent of his mother Sarah and took Rebekah to be his wife. Isaac loved her, and he was comforted after his mother’s death.

In Genesis 24:67, the phrase “brought her into the tent” implies that Isaac and Rebekah consummated their marriage with sexual intercourse. In a tender passage of Scripture, we see that Isaac found comfort in the arms of his wife when his mother died. This is a beautiful picture of the tenderness and kindness that is supposed to part of sex in a Christian marriage.

**SESSION 4**

**“Forsaking All Others”**

**How to Affair Proof Your Marriage**

**Opening**

Negative Example: Steve McNair had a highly successful football career. McNair finished 3rd in the Heisman Trophy voting in 1994, an amazing feat for someone from 1-AA Alcorn State in Mississippi. He went on to play 13 seasons in the NFL, most of these for the Tennessee Titans. McNair was well known for his contributions to the Nashville community and was considered a role model and family man (he had a wife and 2 children).

On July 4, 2009, McNair was shot to death by his 20-year old mistress Sahel Kazemi. McNair had been out with a friend drinking at a couple of bars in Nashville and came back to a condo he kept for himself to sleep. Apparently, Kazemi was upset because she believed McNair also had another mistress besides herself. McNair was apparently shot to death while he was sleeping on a couch and then Kazemi turned the gun on herself.

Infidelity may not always end in murder, but sooner or later infidelity always reaps a bitter harvest. Many men and women have played the game of cheating hoping to keep their double-life a secret. Sadly, all who attempt to escape the consequences of infidelity learn that there is no way to escape the consequences of violating God’s standards.

The foundational passage of Scripture for Marriage is Genesis 2:24 – 25. This passage teaches that heterosexual and monogamous marriage is God’s standard. This ideal is reinforced by the Bible’s strong condemnation of adultery in the Ten Commandments:

Exodus 20:14: Thou shalt not commit adultery.

The most extensive discussion of adultery in the Bible is found in Proverbs 5.

**I. Proverbs 5 and the Danger of Adultery**

A. Adultery is a **Univeral** Temptation Proverbs 5:1-6

Proverbs 5:1 – 2: My son, pay attention to my wisdom, listen well to my words of insight, that you may maintain discretion and your lips may preserve knowledge.

Though the text begins as a message to “my son,” it certainly implies that the teaching found here is applicable to both males and females. The text was certainly not intended to convey that only women could seduce men.

Proverbs 5: 3 – 6: For the lips of an adulteress drip honey, and her speech is smoother than oil;

but in the end she is bitter as gall, sharp as a double-edged sword. Her feet go down to death;   
her steps lead straight to the grave. She gives no thought to the way of life; her paths are crooked, but she knows it not.

Sexual temptation is universal: No one is immune from the temptation of adultery. The KJV translates the Hebrew verb *zarah* as a “strange woman” in verse 3; modern translations almost uniformly translate the word as adulteress and rightly so. The KJV gives a literal translation of the Hebrew: She is not a “strange woman” because she has a deformity, wears bizarre clothing, or mumbles to herself. The idea is that she is a *stranger or foreigner to your marriage* – she is someone intruding where she should not.

Notice that adultery often begins with **words of affirmation** from someone other than your spouse.

B. Adultery has Unavoidable Consequences. Proverbs 5:7 – 14.

1. You will suffer **physically**. Proverbs 5:9, 11

2. You will suffer **financially.** Proverbs 5:10

3. You will suffer **emotionally**. Proverbs 5:12

4. You will ruin your **reputation**. Proverbs 5:13 – 14

No matter how hard you try to conceal your affair, other people will find out. John Edwards was a U.S. Senator from North Carolina and candidate for Vice-President (with John Kerry as President) in the 2004 election. Edwards also campaigned for President in 2008. During this time, his wife Elizabeth was diagnosed with cancer. While his wife was suffering with cancer, Edwards began an affair with Reille Hunter, a producer of campaign videos. Edwards fathered a child with Hunter and convinced one of his campaign workers, Andrew Young, to claim that Young was the father of the child and not Edwards. Eventually, knowledge of the affair became public and Edwards admitted his guilt in 2010. Currently, Edwards is awaiting a trial on charges that he misused campaign funds to cover up the affair. Be certain – adultery never stays private.

C. Adultery can be Avoided When Celebrate the Ultimate Satisfaction of Sex within Marriage. Proverbs 5:15 – 19

The New Living Translation captures the right idea of verse 16: “Why spill the water of your springs in the streets, having sex with just anyone?”

Proverbs 5:19: A loving doe, a graceful deer— may her breasts satisfy you always,   
 may you ever be captivated by her love.

The Hebrew verb שָׁגָה (*shagah*) translated as “captivated” in verse 19 means “to swerve; to meander; to reel” as in drunkenness; it signifies a staggering gait expressing the ecstatic joy of a captivated lover. It may also mean “to be always intoxicated with her love” (cf. NRSV). The HCS says “be lost in her love forever.”

D. Adultery: We are Given A Final Urgent Admonition. Proverbs 5:20 – 23

Proverbs 5:20 – 23: Why be captivated, my son, by an adulteress? Why embrace the bosom of another man’s wife? For a man’s ways are in full view of the LORD, and he examines all his paths. The evil deeds of a wicked man ensnare him; the cords of his sin hold him fast. He will die for lack of discipline, led astray by his own great folly.

The Hebrew word translated “led astray” in Proverbs 5:23 is the same verb translated as “captivated” or “intoxicated” in verse 19. The idea is that one will either “stagger” from the joy of sexual fulfillment in marriage or one will “stagger” from the consequences of adultery.

**II. How to Avoid Adultery**

**A. Warning Signs of Infidelity**

Here are some warning signs that may suggest we are placing ourselves in a situation more conducive to infidelity.

1. A feeling of “going through the marriage motions.”

2. Inventing excuses to visit someone.

3. Intentionally increasing male/female contacts in normal environments. Eg: work, choir, recreation.

4. Being preoccupied with thoughts about another person.

5. Exchanging of gifts with a “friend” of the opposite sex.

6. Making daily/weekly contact with someone by phone, email, or Facebook.

7. Putting yourself in situations where a “friend or employee” might become more.

8. Having to touch, embrace or glance at a person of the opposite sex.[[15]](#footnote-15)

9. Do you find yourself making excuses *not* to spend time alone with your spouse?

**B. How to Avoid Adultery**

1. Expect Temptation! 1 Corinthians 10:12 says, “Therefore, whoever thinks he stands must be careful not to fall!”

2. Run! Place physical distance between you and the problem. See Genesis 39.

3. Stay away from pornography. Pornography is a form of adultery in and of itself.

4. Stay away from salacious material in film, TV, computers, books or online. These dull the conscience and make sin seem attractive. Thomas Watson (1620 – 1686) said moral scrutiny in this area can help us avoid adultery. He said, “Take heed of lascivious books and pictures that provoke lust. The reading of the Scripture stirs up love to God, and the reading of unclean material stirs up the mind to wickedness.”[[16]](#footnote-16)

5. Invest in your spouse.

Gary Chapman calls this “keeping the love tank full.” He says, “At the heart of mankind’s existence is the desire to be intimate and to be loved by another. Marriage is designed to meet that need for intimacy and love. That is why the ancient biblical writings spoke of the husband and wife becoming ‘one flesh.’ That did not mean that individuals would lose their identity; it meant that they would enter into each other’s lives in a deep and intimate way.”[[17]](#footnote-17)

6. Maintain strict decorum and professional courtesy in interaction with members of the opposite sex. Do not “**flirt”** in an even casual manner. If you don’t have any **hooks** in the water**,** you won’t get any **bites.**

7. Always compliment **character**, and not appearance.

8. Never ride alone in a car with a member of the opposite sex who is not your wife or immediate family member.

9. Never go into a **house alone** with a member of the opposite sex who is not your wife or immediate family member.

10. Listen to your **wife!**

11. Learn what the “tingles” are and how to handle them. Make up your mind *now* not to chase someone simply because their appearance or demeanor strikes a chord.

The “tingles” are closely related to the “falling in love” experience. Though the “falling in love experience” is exciting, it is short-lived and largely self-centered. Love that truly contributes to our spouse’s emotional well-being is based on reason, will, and discipline.[[18]](#footnote-18)

12. Avoid **“platonic” friendships** with members of the opposite sex: This means that husbands do not have female friends that they “hang out” with and wives do not have male friends they “hang out” with. Too often, these friendships get out of control and lead to infidelity. There are compelling reasons to be cautious about opposite-sex friendships outside of your spouse's company. No matter how happy and secure your marriage, you should always protect your relationship against temptation, deception and potential affairs.[[19]](#footnote-19) Don’t go out to eat with a friend of the opposite sex. Don’t invite a friend of the opposite sex over to your home when your spouse is not there.

13. Be aware of the dangers of **social media** sites (Facebook, etc). These can be a source of untold grief and confusion. Ask yourself, “Do I really need this site?”

14. The most common place for affairs to begin is at **work**. Be aware of the temptations in the workplace.

**C. Affair Proof Your Marriage Through Romance With Each Other!**

1. Plan a regular date-night and keep it!

2. Learn your spouse’s love language and speak it!

3. Don’t focus on sex: A wonderful love life is the overflow of a marriage that is healthy in many other areas. Be kind to each other. Forgive each other. Gary Chapman captures the idea we have in mind when he says, “Most sexual problems in marriage have little to do with physical technique but everything to do with meeting emotional needs.”[[20]](#footnote-20)

4. Be creative, innovative, and thoughtful in your love life with each other. Ed Young, Sr. says, “Be your mate’s best option. When you give your spouse affection, attention, praise, support, and encouragement, you build a compelling case for faithfulness.”

**SESSION FIVE**

**“For Richer, For Poorer”:**

**Christian Couples and Money**

Perhaps the greatest challenge in your first years of marriage will be learning how to manage money as a couple. If you learn how to accomplish this early on, you will set the stage for a long and successful future together. God desires for couples to have a covenant marriage which is so close that nothing can separate the two of you. Money is a major indicator of the degree of oneness that couple is experiencing. Money is a key indicator of priorities and spiritual maturity. A husband and wife with differing approaches to the importance of living for Christ will have significantly different approaches concerning how to manage money. As a result, money often becomes the flashpoint for disagreements within marriages.

**I. The Current Statistics on Marriage and Money**

Let’s gain some situational awareness concerning some of the problems couples encounter regarding money.

**A. A Crisis of Debt**

Consumer debt is debt which is used to fund consumption rather than investment.

As of 2015, the average U.S. household with debt carries $15,355 in credit card debt and $129,579 in total debt.[[21]](#footnote-21)

Average APR on new credit card offer: 14.89 percent.

The typical credit card purchase is 112% higher than if using cash. That means if one buys a set of speakers for $100.00 on a credit card, then you will actually wind up paying $212 for the speakers!

Among Americans who hold a credit card, there is an average of almost **nine** credit cards per person.

Americans carry, on average, $8400 in credit card debt. If one were to make a 2% payment every month at an annual APR of 15%, it would take about 30 years to pay off and include about $13,000 in interest.

According to the Federal Reserve, if you owe $2,500 on a credit card at 18% interest and you *only* pay the minimum payment, it will take you 23 years to pay off your credit card and you will pay $5,363 in interest during that time.

**B. Welcome to Marriage!**

The biggest adjustment you will have to make in your first year of marriage is managing **money** as a **couple**.

The most common mistake: **His** bills vs. **Her** bills attitude. In our experience, **living together** before marriage often leads to this attitude: the couple starts out as roommates and not husband and wife.

**C. Joint or Separate Checking Accounts**

In our opinion, separate checking accounts demonstrates lack of **unity** / **oneness** in marriage.

In marriage counseling, we have encountered situations where we thought it was prudent for one member of the marriage to have a separate account. For example, if a husband has a terrible gambling addiction, it is prudent for the wife to keep a separate banking account he cannot access to ensure the children are fed and the power stays on. Or, if the wife is an alcoholic, the husband needs to keep a separate account so she won’t drink away the grocery money. But our point is that in both examples, the need for a separate account is a symptom that something is very wrong in the marriage.

Some financial advisors suggest all couples maintain separate accounts, even in very happy and health marriages. For example, Suze Orman suggests a three-part system for controlling money called “Mine, Yours, and Ours.” She says, “I wish all of us enduring love. But in the event that you and your partner someday go your separate ways, having your own financial identity is crucial. You should have your own checking account and at least one credit card in your name only.”[[22]](#footnote-22) Orman then suggests the same thing for your spouse (“Yours”) and then a joint account from which you both pay joint bills (“Ours”). While this has a certain appeal, it reflects a fundamental lack of trust necessary for a covenant marriage.

**II. Foundational Biblical Principles**

**A. Principle 1: God owns Everything.**

Haggai 2:8: “The silver is mine and the gold is mine,” declares the LORD Almighty.

See also Psalm 24:1 – 2.

**B. Principle 2: Contentment leads to Peace.**

1. The Danger of Greed

Ecclesiastes 5:10 (NIV): Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income. This too is meaningless.

2. The Peace of Contentment

1 Timothy 6:7 – 9 (HCS): For we brought nothing into the world, and we can take nothing out. But if we have food and clothing, we will be content with these.

A disease that finally has a name – STUFFITIS: The belief that more **stuff** will bring me **peace**.

**C. Principle 3: Money is Morally Neutral.**

1. Money can become an idol

Matthew 6:24: No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money.

2. The Love of Money is condemned in Scripture, not money itself.

1 Timothy 6:10a: For the **love** of money is a root of all kinds of evil. (Proverbs 23:4)

**D. Principle 4: The Biblical Work Ethic and the Ethics of Money are Closely Related**

Proverbs 10:4 (HCS): Idle hands make one poor, but diligent hands bring riches.

Proverbs 13:11 (NIV): Dishonest money dwindles away, but he who gathers money little by little makes it grow.

The contrast in Proverbs 13:11 is between money gained without working verses money gained by patience and persistence. You must work!

**E. Principle 5: Give God His Tithe.**

Proverbs 3:9 – 10: Honor the LORD with your wealth, with the firstfruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine.

Malachi 3:7 -12: Ever since the time of your forefathers you have turned away from my decrees and have not kept them. Return to me, and I will return to you,” says the LORD Almighty. “But you ask, ‘How are we to return?’ “Will a man rob God? Yet you rob me. “But you ask, ‘How do we rob you?’  “In tithes and offerings. You are under a curse—the whole nation of you—because you are robbing me. Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,” says the LORD Almighty, “and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it. I will prevent pests from devouring your crops, and the vines in your fields will not cast their fruit,” says the LORD Almighty. “Then all the nations will call you blessed, for yours will be a delightful land,” says the LORD Almighty.

This is one of the most ridiculed of Christian teachings. Let’s be honest, hokey TV preachers have been unscrupulous in their pleas for money. They have “fleeced the flock” to pay for multi-million dollar mansions and jet airplanes.

Don’t give your money to a TV preacher, tithe to your local church!

**F. Principle 6: Save Money.**

Proverbs 6:6 – 8: Go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest.

Proverbs 30:25: Ants are creatures of little strength, yet they store up their food in the summer

A Best Case Scenario: **10%** to God; **10%** to savings; live on the rest.

**G. Principle 7: The opportunity cost of money.**

If you spend money on one item, you cannot spend it on something else.

**H. Principle 8: Don’t Be Foolish with Debt!**

1. Debt is a form of **slavery**.

Proverbs 22:7:  The rich rule over the poor, and the borrower is servant to the lender.

We believe a distinction can be made between “good” debt and “bad” debt. For example, buying a reasonably priced house is good debt; buying a vacation on your credit card is bad debt. Never, never borrow money from check cashing stores.

2. **Co-signing** for someone else is discouraged.

Proverbs 6:1 – 5: My son, if you have put up security for your neighbor, if you have struck hands in pledge for another [a stranger], if you have been trapped by what you said, ensnared by the words of your mouth, then do this, my son, to free yourself, since you have fallen into your neighbor’s hands: Go and humble yourself; press your plea with your neighbor! Allow no sleep to your eyes, no slumber to your eyelids. Free yourself like a gazelle from the hand of the hunter, like a bird from the snare of the fowler.

Notice in verse 1: Pledging security for someone else is discouraged regardless of whether the person is someone you know (“your neighbor”) or someone you don’t know. However, in our experience, it is usually a family member who asks us to provide collateral or co-sign for a loan. In our experience, healthy families do not ask newly married couples to “co-sign” for a car, a house, or some other form of investment. Remember, when you co-sign for a loan, your credit rating is now affected by someone else’s actions.

**I. Principle 9: Keep precise and clear financial records.**

Proverbs 27:23 – 24: Be sure you know the condition of your flocks, give careful attention to your herds; for riches do not endure forever, and a crown is not secure for all generations.

**J. Principle 10: Don’t be fooled by “get rich quick schemes”.**

Proverbs 12:11:  He who works his land will have abundant food, but he who chases fantasies lacks judgment.

The most popular and most common financial fantasy today is **gambling. Don’t gamble. Remember, playing the lottery is gambling.**

**III. The Basics**

**A. Key Questions**

1. Have you fully disclosed your financial situation to your future spouse?

2. Exactly how much debt are each of you bringing into the marriage?

3. How will financial decisions be made after marriage?

4. Typically one spouse is a “spendthrift” and one is a “free spirit” when it comes to money. Which roles do you think each of you will play in marriage?

5. The first and most basic question for couples is: “Where will we live?” Crown Financial Ministries recommends that housing be no more than 36% of your combined net income.

**B. Dave Ramsey’s Seven Baby Steps**

1. Save $1,000 to start an emergency fund.

2. Pay off all debt using the debt snowball.

3. Put 3 – 6 months expenses in savings.

4. Invest 15% of household income in IRAs and Pre-Tax Retirement.

5. Save for college for children.

6. Pay off your home.

7. Build wealth and give.

**C. The Very, Very Basics**

1. Develop a budget

Step One: Write down how much money you earn in a month.

Step Two: Write down your monthly bills.

Step Three: Give every dollar a name: Include things like “blow money.”

Step Four: The Amount you have allocated to your budget must not exceed your monthly income.

2. Use the **envelope** system.

3. Spend **less** than you **earn.**

4. Don’t **gamble.**

5. Don’t use **check cashing stores.**

6. If you cannot pay off the monthly balance on your credit card, perform **plastic surgery.**

7. In our experience, the single most important thing to do is to **save money**. Having a three – six month emergency fund lessens anxiety in marriage. Also, a healthy savings account keeps **minor** emergencies from becoming a **major** crisis.

8. Remember, your purpose in life is to **glorify God**. How we use our money is an indicator of our spiritual life.

*At the end of this session, give the couple the Dave Ramsey budget worksheet. Their homework for the next session is to develop a budget. Review the budget with them at the start of the next session.*

**Session 6**

**Until Death Do Us Part:**

**How To Have a Fair Fight**

You are both imperfect people, therefore you will not have a “perfect” marriage, but you can have a Godly and wonderful marriage.

*At the start of this session, review the budget worksheet. Some couples will try to avoid this and simply say, “Well, we talked about it.” Don’t let them slide! They must produce a budget. If they don’t have one, then pull out a budget sheet and begin working with them on it right there. Lisa and Alan are adamant that no couple gets to skip the budget worksheet. Be forewarned – Some will try to avoid this!*

**I. Common Subject of Arguments in Marriage**

**A. Money / Finances**

\*Debt, especially **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** debt from your spouse. Consistently spending more than you earn will lead to an argument!

\*Discretionary Spending

\*Making Large purchases without **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** your spouse.

\***\_\_\_\_\_\_\_\_\_\_\_\_\_** bills versus **\_\_\_\_\_\_\_\_\_\_\_\_** bills arguments.

\*Debates about how much to **\_\_\_\_\_\_\_\_\_\_\_\_\_** versus how much to **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**.

**B. Division of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**C. Annoying \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**D. Family of Origin Arguments: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_!**

**E. The Kids**

**F. Sex**

**II. Biblical Principles**

**A. We will be held accountable for our \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.**

Matthew 12:36 – 37: But I tell you that men will have to give account on the day of judgment for every careless word they have spoken. For by your words you will be acquitted, and by your words you will be condemned.”

**B. Don’t use \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.**

Matthew 12:34b: For the mouth speaks from the overflow of the heart.

Ephesians 5:4: Coarse and foolish talking or crude joking are not suitable, but rather giving thanks.

Colossians 3:8: But now you must also put away all the following: anger, wrath, malice, slander, and filthy language from your mouth.

**C. Do not call each other \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.**

Proverbs 12:18: Reckless words pierce like a sword, but the tongue of the wise brings healing.

**D. Do not use threats or physical violence.**

1 Corinthians 13:4a: Love is patient, love is kind.

**E. Do not get \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_!**

1 Corinthians 13:5b: Love does not keep a record of wrongs.

**F. Maintain a healthy appreciation of your own \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.**

Romans 3:23: For all have sinned and fallen short of the glory of God.

**G. Kindness**

Ephesians 4:32: Be kind and compassionate to one another, forgiving each other, just as in Christ God forgave you.

I Corinthians 13:5 (NKJV): Love does not . . . behave rudely.

“Good manners express to your wife or husband, “I value you enough to exercise some self-control around you. I want to be a person who’s a pleasure to be with.” When you allow love to change your behavior – even in the smallest of ways – you restore an atmosphere of honor to your relationship.”[[23]](#footnote-23)

**H. The Fruit of the Spirit in Marriage**

Galatians 5:22:23: But the fruit of the Spirit is love, joy, peace, patience, kindness, goodness, faithfulness, gentleness, and self-control. Against such things there is no law.

**III. Fair Fighting Rules**

**From Gary Smalley:** Words have awesome power to build us up or tear us down emotionally. Many people can clearly remember words of praise their parents spoke years ago. Others can remember negative, cutting words—in extraordinary detail. Communication within the family is like the body’s circulatory system. When we stop listening to each other, it’s as though the family suffers a stroke. We become disabled. Certain members no longer respond to other members.

1. We will never touch each other in a harmful way.

2. Turn off your cell phone, your home phone and the TV! The implication here also is that you are discussing the problem in person and not on your cell phone!

3. Watch your non-verbals: Part of communication is listening, so make sure your body language reflects that! Don’t doodle, look at your watch, roll your eyes, etc.

4. Avoid \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ words: “You always . . . !” “You never . . . !” “You’ll never change!” “I told you so!” “You’ll never understand!” Along these lines, agree to the following: “We will never mention divorce.”

5. Practice drive-through listening: Repeat back to your partner what you heard them say.

6. Use “When I hear you say, I feel” sentences.

**From Gary Smalley:** Explain how you feel in- stead of demanding that your partner improve. Use “I feel” statements, but wait for the right time, and abandon the “you” statements and the “I told you so” statements.

7. Set a \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_!

Proverbs 10:19: When words are many, sin is not absent, but he who holds his tongue is wise.

8. Do not attempt to solve a problem via electronic media. Don’t play text “ping pong.” In fact, texting or email are both absolutely horrid ways to communicate when you are angry at each other and usually result in more anger! Never, never, never, never, never attempt to solve a problem via texting.

9. Be especially aware of the dangers of bringing disputes into public:

Don't criticize your spouse in public.

Don't tease your spouse in public.

Don't embarrass or act disrespectfully to your spouse in public.

Don’t tell everyone on Facebook that the two of you had an argument.

Don’t fight in public or in front of the children.

10. Call a \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_ if conflict escalates to a damaging level.

11. Pray together! (And don’t preach to your spouse while praying!)

12. Don’t interrupt each other. Try the “three and three” experiment: Couples flip a coin to determine who will talk first. The winner of the coin toss then has three minutes to talk without being interrupted by the other person. At the end of those three minutes, the other person has three minutes of uninterrupted time to respond.

**IV. Forgiveness**

**A. Forgiveness in the Teaching of Jesus**

Matthew 6:12: Forgive us our debts, as we also have forgiven our debtors.

Matthew 18:21 – 22: Then Peter came to Jesus and asked, “Lord, how many times shall I forgive my brother when he sins against me? Up to seven times?” Jesus answered, “I tell you, not seven times, but seventy-seven times [or seventy times seven].”

**B. What Forgiveness does not mean.**

1. Forgiveness does not imply forgetting, but in fact requires that we remember.

2. Forgiveness is not the same as trust: Forgiveness is a **\_\_\_\_\_\_\_\_\_\_\_\_\_\_** we give someone; trust is **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.**

3. Forgiveness does not mean that we pretend that a **ugly word or action** is not wrong.

**C. What does forgiveness mean?**

1. Forgiveness means releasing someone from a **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.** It is defined by the cross of Jesus Christ.

2. It is a choice you and you alone can make.

3. Sometimes, we want to rush the forgiveness process. To receive or give forgiveness often takes time. If you have offended your spouse, try not be insistent about forgiveness, but give them time to forgive you.

4. Forgiveness is essential to a lasting and successful marriage.

1. *The NET Bible*. Electronic resource available at [www.bible.org](http://www.bible.org). Accessed January 3, 2012. [↑](#footnote-ref-1)
2. *The Net Bible*. Electronic Resource available at [www.Bible.org](http://www.Bible.org). Accessed January 3, 2012. [↑](#footnote-ref-2)
3. Gary Chapman, *The Five Love Languages: The Secret to Love That Lasts* (Chicago: Northfield Publishing, 2010), 29. [↑](#footnote-ref-3)
4. My language here is drawn from Stephen Arterburn and Fred Stoeker, *Every Man’s Marriage* (Colorado Springs, CO: WaterBrook Press, 2010), 19. [↑](#footnote-ref-4)
5. Ken Matthews, *Genesis*, 222. [↑](#footnote-ref-5)
6. Gary Thomas, “Searching for a ‘Sole’ Mate.” Electronic resource available at [www.focusonthefamily.com](http://www.focusonthefamily.com). Accessed December 9, 2011. [↑](#footnote-ref-6)
7. Ibid. [↑](#footnote-ref-7)
8. Feinberg and Feinberg, *Ethics for a Brave New World*, 590. [↑](#footnote-ref-8)
9. Ken Matthews, *Genesis*, 222. [↑](#footnote-ref-9)
10. Victor Hamilton, *The New International Commentary on the Old Testament Genesis 1 – 17* (Grand Rapids: Eerdmans, 1990), 181. [↑](#footnote-ref-10)
11. Victor Hamilton, *The New International Commentary on the Old Testament Genesis 1 – 17*, 181. [↑](#footnote-ref-11)
12. The ESV does a good job of consistently translating *dabaq* as “hold fast.” [↑](#footnote-ref-12)
13. W. Harold Mare, *1 Corinthians*, in *The Expositor’s Bible Commentary*, vol. 10 (Grand Rapids: Zondervan, 1976), 226. [↑](#footnote-ref-13)
14. I gained this insight from O.S. Hawkins, *Moral Earthquakes and Secret Faults: Protecting Yourself from Minor Lapses that Lead to Major Disaster* (Dallas, TX: Guidestone Resources, 1996), 70. [↑](#footnote-ref-14)
15. The first eight are not original with me. I got them from an old handout that Dr. Danny Akin used in a marriage seminar. [↑](#footnote-ref-15)
16. Thomas Watson, “10 Ways to Avoid Adultery,” in *Foundations for Life: Reflections on Joyful Obedience* (Charlotte, NC: Billy Graham Evangelistic Association, 2001), 65. [↑](#footnote-ref-16)
17. Gary Chapman, *The Five Love Languages: How to Express Heartfelt Commitment to Your Mate* (Chicago: Northfield Publishing, 1995), 22 -23. [↑](#footnote-ref-17)
18. Ibid., 184. [↑](#footnote-ref-18)
19. [www.family.org](http://www.family.org). (Accessed March 2, 2012). [↑](#footnote-ref-19)
20. Ibid., 126. [↑](#footnote-ref-20)
21. Erin El Issa, “2015 American Household Credit Card Debt Study,” accessed January 13, 2016, http://www.nerdwallet.com/blog/credit-card-data/average-credit-card-debt-household/. [↑](#footnote-ref-21)
22. Suze Orman, “For Love and Money,” *O: The Oprah Magazine* February, 2016, 43. [↑](#footnote-ref-22)
23. Stephen Kendrick and Alex Kendrick, *The Love Dare* (Nashville: B & H Publishing, 2008), 21. [↑](#footnote-ref-23)