

THOUGHTS

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SPEAKER ON THE WORD TODAY

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MARRIAGE MONEY DIAGNOSTICS

The following are some thoughts regarding marriage and finances. They are descriptive of the things I have observed in counseling engaged and married couples. We are entering stewardship season, the time of year when the congregation pledges their offerings to the Lord. Strong, stable Christian lives, whether single or married, make for better support for the work of the Kingdom!

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Budgeting is like dieting in that not too many people enjoy it. It is discipline rather than a recreational activity. I do not budget because it is fun. I budget because it protects life from having all the fun sucked out of it. What do I mean by that? When our money is not accounted for, things get overlooked and typically spending on non-necessities spirals out of control. That leads to overspending, which leads to missing bills or not being able to cover emergency expenses, which leads to STRESS! That stress inhibits peace and causes strife between wives and husbands. The same thing can happen to couples that are cohabiting, and they don't have the reassurance of commitment to the relationship that marriage brings.

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I find these commonalities with people who do not budget; they stress about money worries, have no idea what they spend on frivolous or impulse purchases, are occasionally upset by unexpected expenses such as a car repair or medical bill, are often in debt with credit cards that are not paid off monthly, and they give not so much to the Lord because of the above.

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Budgeting would address all those conditions, but people are under the following illusions; their money problems are just like everyone else, their money issues are not that bad, their troubles will disappear if one or the other gets a new job that pays more, thrifting and bulk buying is offsetting their extravagance, and it's too much trouble to budget.

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Most couples who have marriage troubles do not budget. Often, they are deeply in debt with no less than several thousand dollars of credit card debt. They usually consider their money their own and resent the expenditures of their spouse. They may dread discussing financial issues with their spouse because they may erupt in anger. They may be tempted to hide money or spend it clandestinely.

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Many of these couples need marriage counseling. Occasionally, a couple will have their act together financially but not interpersonally, but that is rare. Most couples with money problems also have interpersonal and spiritual problems to address. They need counseling to reset their marriage. They need to learn new habits in communication, conflict resolution, when applicable, parenting, and showing a Christian demeanor. In other words, when there are money problems, it is a barometer that there are likely other issues as well. The answer is not to merely budget, but to seek help.

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*The Bible is God's Word...Jesus is God's "Word" made flesh...
His death and resurrection, the message needed Today.*

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Couples that put in the effort to revive their marriage through counseling often see interpersonal and financial gains. If they hold to a budget and make financial decisions by agreement, they often have less stress and more relief from financial scares. They slowly can eliminate credit cards and other debt and eventually can save and invest. They reduce worry about the future and begin to find joy in living below their means. They can start to tithe and feel good about their money and relationship with God as opposed to guilt.

Whether single or married, many people don't want to take the time to budget, and it hurts them and the potential for the Church to get more done in service to the Gospel.

LOVE BUG

The movie goes way back to 1969, back when Disney made truly family-friendly movies. The plot is silly; an adorable VW bug develops an attachment to a race car driver. I was reminded of it when this morning a VW Beetle with the iconic paint job and number 53 passed me on the way to the gym. It's funny how certain ideas become memes in society, then fade away.

We should not become too attached to the world, either in terms of modeling its values, or glomming onto material things as though they can save us. It is awfully fun to have an interest that you can pursue passionately, such as gardening, automobiles, music, or fitness. We should also give thought and effort to develop our witnessing skills and take joy in building relationships to share our love for the Lord!

My guess is that the owner of the contemporary love bug gets plenty of comments. If they are a believer, it would open the door to many evangelism opportunities. Paul the Apostle stated, "Be very careful, then, how you live - not as unwise but as wise, making the most of every opportunity, because the days are evil" (Ephesians 5:15). That is why I have created T-shirts that testify and lighthearted business cards to share a joke and an invitation. Witnessing doesn't have to be heavy. We can make it lighthearted, as joyful as driving the love bug!

DON'T LET FAILURE STOP YOU

As a reviewer of high-end audio equipment, my method of assessment of a product is to build a lot of systems, which informs me of how the product operates and sounds with a wide variety of gear. Most of the systems are temporary, not the final, most pleasing outcome. These might be considered failures, but they are trials. As we work toward maturity in all things, it serves us well to stay positive and consider our missteps as trials on the way to something better for the Lord and ourselves!

*Blessings,
Douglas W. Schroeder*

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