

Still
I D O
SATURDAY  MARCH 12

I Still Do
Session 1
The Love Bank

5 Commitments of a Great Marriage

1. Seek God
2. Fight Fair
3. Have Fun
4. Stay Pure
5. Never Give Up

The secret ingredient to a great marriage is _____

"Lazy people are soon poor; hard workers get rich."

Proverbs 10:4

You become wealthy when you _____

The Love Bank:

- Everyone has an _____.
- Every interaction, with every one, results in either a _____ or a _____.
- Enough deposits lead to _____.

Policies to Safeguard Deposits:

- The Policy of _____

- The Policy of _____

Then make me truly happy by agreeing wholeheartedly with each other, loving one another, and working together with one mind and purpose. Don't be selfish; don't try to impress others. Be humble, thinking of others as better than yourselves. Don't look out only for your own interests, but take an interest in others, too.

Philippians 2:2-4

Warning: The _____:

We CAN control:

- _____ we get our deposits from
- _____ we make our deposits
- Make as _____.

Ephesians 5:21-33

NEXT STEPS:

- Take the Emotional Needs Assessment
- Share the results with my spouse
- Discuss how we can protect our love banks
- Discuss ways we can fill each other's love banks
- Pray together around this topic

How to Avoid Fighting Over Money
Rob Lamarre

I. _____

A. Get _____

B. Get a _____

C. Get _____

II. _____

A. Start with _____

B. Goal of saving _____

C. Invest _____

III. _____

Q&A Panel Discussion

Session 3
Three Words that Can Save Your Marriage

3 Words that can save your marriage:

1. _____

If we claim we have no sin, we are only fooling ourselves and not living in the truth. But if we confess our sins to him, he is faithful and just to forgive us our sins and to cleanse us from all wickedness.

1 John 1:8-9

Biblical Confession:

- **Needs to be** _____.
- **Doesn't have** _____.

And remember, when you are being tempted, do not say, "God is tempting me." God is never tempted to do wrong, and he never tempts anyone else. Temptation comes from our own desires, which entice us and drag us away. These desires give birth to sinful actions. And when sin is allowed to grow, it gives birth to death.

James 1:13-15

- **Takes** _____.

"And why worry about a speck in your friend's eye when you have a log in your own? How can you think of saying to your friend, 'Let me help you get rid of that speck in your eye,' when you can't see past the log in your own eye? Hypocrite! First get rid of the log in your own eye; then you will see well enough to deal with the speck in your friend's eye.

Matthew 7:3-5

2. _____

Forgiveness does NOT mean:

- **There is** _____.
- **There is** _____.
- **There is no** _____.

- **There is no** _____.

Genesis 4 ~ Cain & Abel

Forgive us our sins as we forgive those who sin against us.

Matthew 6:12

If you forgive those who sin against you, your heavenly Father will forgive you. But if you refuse to forgive others, your Father will not forgive your sins.

Matthew 6:14-15

3. _____

The crowds asked, "What should we do?" John replied, "If you have two shirts, give one to the poor. If you have food, share it with those who are hungry." Even corrupt tax collectors came to be baptized and asked, "Teacher, what should we do?" He replied, "Collect no more taxes than the government requires." "What should we do?" asked some soldiers. John replied, "Don't extort money or make false accusations. And be content with your pay."

Luke 3:10-14

Prove by the way you live that you have repented of your sins and turned to God.

Matthew 3:8

Meanwhile, Zacchaeus stood before the Lord and said, "I will give half my wealth to the poor, Lord, and if I have cheated people on their taxes, I will give them back four times as much!" Jesus responded, "Salvation has come to this home today, for this man has shown himself to be a true son of Abraham. ¹⁰For the Son of Man came to seek and save those who are lost."

Luke 19:8-10

10 Emotional Needs Defined

1. Affection

Affection is the expression of care. It symbolizes security, protection, comfort and approval -- vital ingredients in any relationship. When one spouse is affectionate toward the other, the following messages are sent:

1. You are important to me. I will care for you and protect you.
2. I'm concerned about the problems you face and will be there for you when you need me.

A simple hug can say those things. And there are many other ways to show our affection: A greeting card or an "I love you" note; a bouquet of flowers; holding hands; walks after dinner; back rubs; phone calls; and conversations with thoughtful and loving expressions. All of these can effectively communicate affection.

Affection is, for many, the essential cement of a relationship. Without it, many feel totally alienated. With it, they become emotionally bonded. If you feel terrific when your spouse is affectionate, and you feel terrible when there is not enough of it, you have the emotional need for affection.

2. Sexual Fulfillment

When you married, you and your spouse promised to be faithful to each other for life. You agreed to be each other's only sexual partner. You made this commitment because you trusted each other to meet your sexual needs, to be sexually available and responsive to each other. The emotional need for sex, then, is a very exclusive emotional need. If you have this need, you will be very dependent on your spouse to meet it. You have no other ethical choices.

But in most marriages, one spouse, usually the husband, has a much greater need for sex than the other. This tends to create a significant conflict if his need is not being met as often as he would like or the way he would like it to be met. That's why it is very important for you and your spouse to understand which one of you has the greatest need for sex, and how you can meet that need frequently and effectively for each other. Without that understanding and skill, you are likely to join the majority of marriages where the need for sex is not being adequately met.

Most people know whether or not they have a need for sex, but in case there is any uncertainty, I will point out some of the most obvious symptoms.

A sexual need usually pre-dates your relationship with each other, and is somewhat independent of your relationship. While you may have discovered a deep desire to make love to your spouse since you've been in love, it isn't quite the same thing as a sexual need. Wanting to make love when you are in love is sometimes merely a reflection of wanting to be emotionally and physically close.

However, one dead give-away for having a sexual need is sexual fantasies. If you have imagined what it would be like having your sexual need met in the most fulfilling ways, you probably have a sexual need. The more the fantasy is employed, the greater your need. And the way your sexual need is met in your fantasy is usually a good indicator of your sexual predispositions and orientation. The need for sex and the need for affection are often confused with one another. To help you sort them out, think of it this way: affection is an act of love (hugging, kissing, hand-holding, etc.) that is non-sexual and can be shared with friends, relatives, children and even pets with absolutely no sexual intent. However, if your affection tends to have a sexual motive, it is a symptom of your need for sex, not your need for affection.

If you tend to feel happy and contented when you make love, and you feel frustrated when you don't make love often enough or the way you want to make love, you have a need for sexual fulfillment.

3. Conversation

Unlike the need for sex, conversation is not an emotional need that can or should be met exclusively in marriage. Our need for conversation can ethically be met by almost anyone. But if it is one of your most important emotional needs, whoever meets it best will deposit so many love units, you may fall in love with that person. So if it's your need, it's crucial to your marital happiness that your spouse is the one who meets it the best and most often.

The need for conversation is not met by simply talking to someone. It is met when the conversation is enjoyable for both persons involved. Good conversation is characterized by the following: (1) using it to inform and investigate each other, (2) focusing attention on topics of mutual interest, (3) balancing the conversation so both have an equal opportunity to talk, and (4) giving each other undivided attention while talking to each other.

Conversation fails to meet this need when (1) demands are made, (2) disrespect is shown, (3) one or both become angry, or (4) when it is used to dwell on mistakes of the past or present. Unless conversation is mutually enjoyable, a couple is better off not talking to each other at all. An unpleasant conversation not only fails to meet the emotional need, but it also makes it less likely that

there will be an opportunity to meet the need in the future. That's because we tend to prevent our spouse from meeting our needs if earlier attempts were painful to us.

Men and women don't have too much difficulty talking to each other during courtship. That's a time of information-gathering for both partners. Both are highly motivated to discover each other's likes and dislikes, personal background, current interests and plans for the future. But after marriage, many women find that the man who would spend hours talking to her on the telephone, now seems to have lost all interest in talking to her, and spends his spare time watching television or reading.

If your need for conversation was fulfilled during courtship, you also expect it to be met after marriage. And if you fell in love because your need for conversation was met by your spouse during courtship, you risk falling out of love if that need is not met during marriage.

Do you have a craving just to talk to someone? Do you pick up the telephone just because you feel like talking? If you see conversation as a practical necessity, primarily as a means to an end, you probably don't have much of a need for it. But if you use conversation "just to talk," and enjoy conversation in its own right, and are frustrated when you haven't been able to talk to someone for a while, consider it to be one of your most important emotional needs.

4. Recreational Companionship

Before you were married, chances are pretty good that you planned your dates around your favorite recreational activities. That's because when it's an important emotional need, recreational companionship can often deposit enough love units to trigger romantic love. And since you wanted your relationship to flourish, you probably chose activities that you both enjoyed. But you may have made the mistake of doing whatever the one with the greatest need for recreational companionship wanted to do. That's what happened to my wife, Joyce, and me. She was willing to join me in all of the recreational activities I liked most -- right up to the day we were married. But after marriage, she announced that she would only be joining me in activities that she also enjoyed. And it turned out that she shared very few of my recreational interests.

Most couples whose marriages begin the way mine did make a crucial mistake - they go their separate ways. He joins his friends in recreational activities he enjoys most and leaves his wife to find her own recreational companions for activities that interest her. That's a formula for marital disaster. If someone else of the opposite sex joins either of you in your favorite recreational activities, you are

at risk to fall in love with that person. Besides, if you are not together when you are enjoying yourselves the most, you are squandering an opportunity to deposit love units.

Fortunately, Joyce and I took the path that led to marital fulfillment. We exchanged activities that only I enjoyed for new activities that we both enjoyed. We remained each other's favorite recreational companions after marriage even though most of our recreational activities changed. And it's a good thing, because recreational companionship is definitely one of my most important emotional needs.

Think about it for a moment in terms of the Love Bank. How much do you enjoy these activities, and how many love units would your spouse be depositing whenever you enjoyed them together? What a waste it would be if someone else got credit for all those love units. And if it were someone of the opposite sex, it would be downright dangerous.

Who should get credit for all those love units? The one you should love the most, your spouse. That's precisely why I encourage couples to be each other's favorite recreational companions. It's one of the simplest ways to deposit love units.

The need for recreational companionship combines two needs into one. First, there is the need to be engaged in recreational activities and second, the need to have a companion. To determine if you have this need, first ask yourself if you have a craving for certain recreational activities. Then ask yourself if the activities require a companion for fulfillment. If the answer is yes to both questions, include recreational companionship on your list of emotional needs.

5. Honesty and Openness

Most of us want an honest relationship with our spouse. But some people have a need for honesty and openness -- it gives them a sense of security and helps them become emotionally bonded to the one who meets that need.

Those with a need for honesty and openness want accurate information about their spouses' thoughts, feelings, habits, likes, dislikes, personal history, daily activities and plans for the future. If their spouse does not provide honest and open communication, trust is undermined and the feelings of security can eventually be destroyed. They cannot trust the signals that are being sent and feel they have no foundation on which to build a solid relationship. Instead of adjusting, they feel off balance; instead of growing together, they feel as if they are growing apart.

Honesty and openness helps build compatibility in marriage. When you and your spouse openly reveal the facts of your past, your present activities, and your plans for the future, you are able to make intelligent decisions that take each other's feelings into account. And that's how you create compatibility -- by making decisions that work well for both of you simultaneously.

But aside from the practical considerations of honesty and openness, those with this need feel happy and fulfilled when their spouses reveal their most private thoughts to them, and feel very frustrated when they are hidden. That reaction is evidence of an emotional need, and if that is the way you feel, include honesty and openness, as one of your most important emotional needs.

6. Physical Attractiveness

For many, physical attractiveness can be one of the greatest sources of love units. If you have this need, an attractive person will not only get your attention, but may distract you from whatever it was you were doing. In fact, that's what may have first drawn you to your spouse -- his or her physical attractiveness.

There are some who consider this need to be temporary and important only in the beginning of a relationship. Some feel that after a couple get to know each other better, physical attractiveness should take a back seat to deeper and more intimate needs. And I've even heard some suggest that those with a need for physical attractiveness are immature or spiritually weak -- even subhuman! But I don't judge important emotional needs, and I don't think you should either. The question you should ask is, what need when met deposits the most love units? If it's physical attractiveness, it should not be ignored. For many, the need for physical attractiveness not only helps create a relationship, but it continues on throughout marriage, and love units are deposited whenever the spouse is seen -- if he or she is physically attractive.

Among the various aspects of physical attractiveness, weight generally gets the most attention. Almost all of the complaints I hear regarding a spouse's loss of physical attractiveness are about being overweight. And when diet and exercise bring the spouse back to a healthy size, physical attractiveness almost always returns. However, choice of clothing, hair style, makeup, and personal hygiene also come together to make a person attractive. Since attractiveness is usually in the eyes of the beholder, you are the ultimate judge of what is attractive to you.

If the attractiveness of your spouse makes you feel great, and loss of that attractiveness would make you feel very frustrated, you should probably include this category on your list of important emotional needs.

7. Financial Support

People often marry for the financial security that they expect their spouse to provide them. In other words, part of the reason they marry is for money. But there are others who marry before financial security becomes much of a consideration. Yet, as years go by, if a spouse is unemployed, underemployed, the other spouse can become very frustrated and unhappy. The need for financial support seems to develop after they have been married for a while, especially after children arrive.

It may be difficult for you to know how much you need financial support, especially if you were recently married or if your spouse has always been gainfully employed. But what if, before marriage, your spouse had told you not to expect any income from him or her. Would it have affected your decision to marry? Or, what if your spouse could not find work, and you had to financially support him or her throughout life? Would that withdraw love units? You may have a need for financial support if you expect your spouse to earn a living. But you definitely have that need if you do not expect to be earning a living yourself, at least during part of your marriage.

What constitutes financial support? Earning enough to buy everything you could possibly desire, or earning just enough to get by? Different couples would answer this differently, and the same couples might answer differently in different stages of life. That's why this need can be difficult to meet -- it can change over time.

Like many of these emotional needs, financial support is sometimes hard to talk about. As a result, many couples have hidden expectations, assumptions and resentments. How much money does your spouse have to earn before you feel frustrated about his or her paycheck? Your analysis will help you determine if you have a need for financial support, and if so, whether or not this need is being met.

Another point to remember is that when an important emotional need is met, love units are deposited in very large numbers. In other words, if someone were to meet this need for you, might you fall in love with that person? Does a person's income or wealth make him or her more attractive to you? And are those without money unattractive? If so, you probably have a need for financial support.

8. Domestic Support

The need for domestic support is a time bomb. At first it seems irrelevant, a

throwback to more primitive times. But for many couples, the need explodes after a few years of marriage, surprising both spouses.

Domestic support involves the creation of a peaceful and well-managed home environment. It includes cooking meals, washing dishes, washing and ironing clothes, house cleaning and child care. If you have the need for domestic support, when your spouse does some of these things, you feel very fulfilled, and when it is not done you feel very annoyed.

In earlier generations, it was assumed that all husbands had this need and all wives would naturally meet it. Times have changed, and needs have changed along with them. Now, many of the men I counsel would rather have their wives meet their needs for affection or conversation, needs which have traditionally been more characteristic of women. And many women, especially career women, gain a great deal of pleasure having their husbands create a peaceful and well-managed home environment for them. But on average, men still express this need more often than women.

Marriage usually begins with a willingness of both spouses to share domestic responsibilities. Newlyweds commonly wash dishes together, make the bed together, and divide many household tasks. The groom welcomes the help he gets from his wife, helping him do what he's been doing alone as a bachelor. At this point in marriage, neither of them would identify domestic support as an important emotional need. But the time bomb is ticking.

When does the need for domestic support explode? When the children arrive! Children create huge needs -- both a greater need for income and greater domestic responsibilities. The previous division of labor is now obsolete. Both spouses must take on new responsibilities -- and which ones will they take? At this point in your marriage, especially if you do not have children, you may find no need for domestic support at all. But if you find yourself very appreciative of your spouse's cooking, cleaning, washing and childcare, and are very frustrated when they are not forthcoming, make sure that domestic support is on your list of important emotional needs.

9. Family Commitment

In addition to a greater need for income and domestic responsibilities, the arrival of children may create in you the need for your spouse to become active in the moral and educational development of the children. I call that need family commitment. As is true for the need for financial and domestic support, if you do not have any children just yet, you may not sense this need. But upon their arrival, a change may take place that you didn't anticipate.

Evidence of this need is a craving for your spouse's involvement in the training of your children. When he or she is helping to care for them, you feel very fulfilled, and when they are neglected you feel very frustrated.

This is not just childcare -- feeding, clothing or watching over children to keep them safe. Childcare falls under the category of domestic support. Family commitment, on the other hand, is taking a responsibility for how the children will turn out, teaching them the values of cooperation and care for each other. It is spending quality time with your children to help insure happiness and success for them as adults.

The need for family commitment is not met by just any form of training. It is only met when the training is enthusiastically approved by you. It can all be ruined if your spouse uses training methods and objectives that violate your standards. Your participation and agreement regarding training methods and objectives are essential before this need can be met.

We all want our children to be successful, but if you have the need for family commitment, your spouse's participation in family activities that guarantee that outcome will deposit so many love units that it will trigger your feeling of love for him or her. And your spouse's neglect of your children will threaten that love.

10. Admiration

If you have the need for admiration, you may have fallen in love with your spouse partly because of his or her compliments to you. Some people just love to be told that they are appreciated. Your spouse may also have been careful not to criticize you because criticism may hurt you deeply if you have this need. Many of us have a deep desire to be respected, valued and appreciated by our spouse. We need to be affirmed clearly and often. There's nothing wrong with feeling that way. Even God wants us to appreciate Him.

Admiration is one of the easiest needs to meet. Just a word of appreciation, and presto, you've made someone's day. On the other hand, it's also easy to be critical. A trivial word of rebuke can set some people on their heels, ruining their day and withdrawing love units at an alarming rate.

Your spouse may have the power to build up or deplete his or her account in your Love Bank with just a few words of admiration or criticism. If you are affected that easily, be sure to add admiration to your list of important emotional needs.

The Policy of Undivided Attention

Before you were married, spending time alone with each other was your highest priority. You probably spent the majority of your leisure time together, and the time you spent together was probably the most enjoyable part of every week.

You tried to talk to each other every day. If you couldn't be with each other face-to-face, you talked on the telephone, maybe for hours. And when you were together, you gave each other your undivided attention.

But after marriage, like so many other couples, you may find that you can be in the same room together and yet ignore each other emotionally. What's even worse, you may find that you are not even in the same room together very often, particularly after your children arrived.

One of the more difficult aspects of marriage counseling is scheduling time for it. The counselor must often work evenings and weekends because most couples will not give up work for their appointments. Then the counselor must schedule around a host of evening and weekend activities that take a husband and wife in opposite directions.

But finding time for an appointment seems easy compared to arranging time for the couple to be together to carry out their first assignment. Many couples think that a counselor will solve their problem with weekly conversations in his office. It doesn't occur to them that it's what they do after they leave the office that saves the marriage. To accomplish anything, they must schedule time together - time to give each other their undivided attention.

It's incredible how many couples have tried to talk me out of their spending more time together. They begin by trying to convince me that it's impossible. Then they go on to the argument that it's impractical. But in the end, they usually agree that without time for undivided attention, they cannot re-create the love they once had for each other.

And that's my point. Unless you and your spouse schedule time each week for undivided attention, it will be impossible to meet each other's most important emotional needs. So to help you and your spouse clear space in your schedule for each other, I encourage you to follow

The Policy of Undivided Attention:

Give your spouse your undivided attention
a minimum of fifteen hours each week,
using the time to meet his or her
most important emotional needs.

This policy will help you avoid one of the most common mistakes -- neglecting each other after marriage. I have tried to clarify this policy for you by offering three corollaries: Privacy, Objectives and Amount.

Corollary 1: Privacy

The time you plan to be together should not include children (who are awake), relatives or friends. Establish privacy so that you are better able to give each other your undivided attention.

It is essential for you as a couple to spend time alone. When you have time alone, you have a much greater opportunity to make Love Bank deposits. Without privacy, undivided attention is almost impossible, and without undivided attention, you are not likely to meet some of each other's most important emotional needs.

First, I recommend that you learn to be together without your children. This can be very difficult for many couples, especially when children are very young. They don't think that children interfere with their privacy. To them, an evening with their children is privacy. While they know they can't make love with children around, the presence of children prevents much more than sex. When children are present, they interfere with affection and intimate conversation, two very vital needs in marriage. Besides, affection and intimate conversation usually lead to lovemaking, and without them, you will find that your lovemaking suffers.

Second, I recommend that friends and relatives not be present during your time together. This may mean that after everything has been scheduled, there is little time left for friends and relatives. If that's the case, you're too busy, but at least you will not be sacrificing your love for each other.

Third, I recommend that you understand what giving undivided attention means. It's what you did when you were dating. You probably would not have married if you had ignored each other on dates. You may have parked your car

somewhere just to be completely alone, and to rid yourselves of all distractions. That's the quality of undivided attention I'm referring to here.

When you see a movie together, the time you are watching it doesn't count toward your time for undivided attention (unless you behave like the couple who sat in front of my wife and me last week!). It's the same with television and sporting events. You should engage in these recreational activities together, but the time needed for undivided attention is different -- it's the time you pay close attention to each other.

Now that you're alone with each other, what should you do with this time? The second corollary answers that question.

Corollary 2: Objectives

During the time you are together, create activities that will meet the emotional needs of affection, sexual fulfillment, conversation and recreational companionship.

Romance for most men is sex and recreation; for most women it's affection and conversation. When all four come together, men and women alike call it romance and they deposit the most love units possible. That makes these categories somewhat inseparable whenever you spend time together. My advice is to try to combine them all.

After marriage, women often try to get their husband to meet their emotional needs for conversation and affection, without meeting their husband's needs for sex and recreational companionship. Men, on the other hand, want their wives to meet their needs for sex fulfillment and recreational companionship, without meeting their wives needs for affection and conversation. Neither strategy works very well. Women often resent having sex without affection and conversation first, and men resent being conversant and affectionate with no hope for sex or recreation. By combining the fulfillment of all four needs into a single event, however, both spouses have their needs met, and enjoy the entire time together.

A man should never assume that just because he is in bed with his wife, sex is there for the taking. In many marriages, that mistake creates resentment and confusion. Most men eventually learn that if they spend the evening giving their wife their undivided attention, with conversation and affection, sex becomes a very natural and mutually enjoyable way to end the evening.

But there are some women who don't see the connection either. They want their husbands to give them the most attention when there is no possibility for sex. In fact, knowing that affection and intimate conversation often lead a man to wanting sex, they try hardest to be affectionate when they are out in a crowd. That tactic can lead to just as much resentment in a man as nightly sexual "ambushes" create in a woman. Take my word for it, the fulfillment of the four needs of affection, conversation, recreational companionship, and sexual fulfillment is best when they are met together.

Corollary 3: Amount

How much time do you need to sustain the feeling of love for each other? Believe it or not, there really is an answer to this question, and it depends on the health of a marriage. If a couple is deeply in love with each other and find that their marital needs are being met, I have found that about fifteen hours each week of undivided attention is usually enough to sustain their love. When a marriage is this healthy, either it's a new marriage or the couple has already been spending that amount of time with each other throughout their marriage. Without fifteen hours of undivided attention each week, a couple simply can't do what it takes to sustain their feeling of love for each other.

When I apply the fifteen-hour principle to marriages, I usually recommend that the time be evenly distributed throughout the week, two to three hours each day. When time must be bunched up -- all hours only on the weekend -- good results are not as predictable. Spouses need to be emotionally reconnected almost on a daily basis to meet each other's most important emotional needs.

The reason I have so much difficulty getting couples to spend time alone together is that when I first see them for counseling, they are not in love. Their relationship does not do anything for them, and the time spent with each other seems like a total waste at first. But when they spend time together, they learn to re-create the romantic experiences that first nurtured their love relationship. Without that time, they have little hope of restoring the love they once had for each other.

But fifteen hours a week is usually not nearly enough time for couples that are not yet in love. To help them jump-start their relationship, I usually suggest twenty-five or thirty hours a week of undivided attention until they are both in love with each other again.

Your time together is too important to the security of your marriage to neglect. It's more important than time spent doing anything else during the week, including time with your children and your job. Remember that the time you should set aside is only equivalent to a part-time job. It isn't time you don't have; it's time you will use for something less important, if you don't use it for each other.

To help you plan your week with each other's emotional needs in mind, I encourage you to meet with your spouse at 3:30 Sunday afternoon, to look over each other's schedule for the coming week to be sure you have provided time for each other. It's always a good idea to plan a little extra time in case of an emergency that may disrupt your 15 hours.

You have 168 hours every week (24x7) to schedule for something. I highly recommend 8 hours of sleep a night, so that leaves 112 waking hours. Getting ready for the day, and going to bed at night may require, say, 12 hours, and work plus commute may take another 50 hours. That leaves 50 more hours to spend doing what you value most, and 15 of those hours should be dedicated to maintaining a passionate and fulfilling marriage.

If you have not been in the habit of spending 15 hours a week for undivided attention, it will mean that something less important will have to go. But it will radically change your life for the better, because you will be investing in one of the single most important parts of your life -- your relationship with your spouse.

If you're not yet convinced, a Q&A column and an article I've written that may help you understand the importance of undivided attention are, *We Don't Spend Enough Time with Each Other*, and *Why Women Leave Men*.

You and your spouse fell in love with each other because you met some of each other's most important emotional needs, and the only way to stay in love is to keep meeting those needs. Even when the feeling of love begins to fade, or when it's gone entirely, it's not necessarily gone for good. It can be recovered whenever you both go back to being an expert at making Love Bank deposits. First, be sure you know what each other's needs are (complete the Emotional Needs Questionnaire). Then, learn to meet those needs in a way that is fulfilling to your spouse, and enjoyable for you, too.

Meeting important emotional needs is only half of the story, however. While that's how couples make the most Love Bank deposits, they must be sure that they're not making Love Bank withdrawals.

The next section introduces several concepts that will help you avoid hurting each other. You'd think that causing pain and suffering would be the last thing a married couple would want to do to each other, yet it's done instinctively and habitually. Unless you protect each other from your destructive habits and instincts, you will hurt each other so much that eventually your Love Bank accounts will be in the red -- you will hate each other.

You have already read quite a bit about making Love Bank deposits, and you may feel as if you have learned enough to put your marriage back on track. But don't stop reading now. The next basic concept is in some ways more important than those I've already introduced to you because if you don't know how to avoid hurting each other, you may not have the opportunity to care for each other. The two go hand-in-hand and without protection, care is impossible. So please read on.

The Policy of Joint Agreement

When in the state of Intimacy, both spouses want the other to be happy, and neither spouse wants to see the other hurt. In the state of Conflict, both spouses want to be happy and neither wants to see themselves hurt. Actually, both objectives are important, and that's why I created a negotiating rule to achieve those important objectives regardless of the state of mind spouses happen to be in. I call it the Policy of Joint Agreement -- it takes the best from the advice of both our Giver and our Taker.

The Policy of Joint Agreement also avoids the worst advice of our Giver and Taker. In the state of Intimacy, we are encouraged by our Giver to sacrifice our own happiness so that the other person can be happy. In the state of Conflict, we are encouraged by our Taker to let our spouses sacrifice so that we can be happy. Neither of these are worthy objectives because in both cases someone gets hurt.

In marriage, your interests and your spouse's interests should be considered simultaneously. One of you should not suffer for the benefit of the other, even willingly, because when either of you suffer, one is gaining at the other's expense. If you both care about each other, you will not let the other suffer so that you can have what you want. When you are willing to let the other sacrifice for you, you are momentarily lapsing into a state of selfishness that must somehow be corrected before damage is done. The Policy of Joint Agreement provides that correction.

Before I tell you what the Policy of Joint Agreement is, I want to warn you that when you read it for the first time you may think I'm crazy to be suggesting such a rule. But the more you think about it, and the more you follow it in your marriage, the more you will recognize it as the breakthrough you need in the logjam that the Giver and Taker create in marriage.

The Policy of Joint Agreement

Never do anything without an enthusiastic agreement
between you and your spouse.

When you follow this policy, your Giver likes the part of it that requires your spouse to be in enthusiastic agreement about every decision you make, and your Taker likes the part that requires you to be in enthusiastic agreement. But the Giver will think that you're being selfish when you don't do whatever it takes to make your spouse happy, and your Taker will think you are just plain dumb to let your spouse's lack of "enthusiasm" prevent you from doing whatever makes

you happy. Yet, if you follow this rule, it will prevent you from giving so much that it hurts you, or taking so much that you hurt your spouse. It forces you into the balance you need in marriage to create and sustain a compatible lifestyle and the feeling of love.

This rule teaches couples to become thoughtful and sensitive to each other's feelings when they don't feel like it. If both spouses follow this policy, they avoid all the Love Busters because they won't mutually agree to anything that hurts one of them. Demands, disrespect and anger are eliminated because even negotiating strategy must be mutually agreed to, and no one likes to be the recipient of abuse. Annoying behavior is eliminated because if one spouse finds any behavior or activity of the other annoying, according to the policy, it cannot be done. It even eliminates dishonesty, because a lie is certainly not something that you would agree to enthusiastically. It helps plug up the holes in the sieve of the Love Bank that cause most couples to drift into loveless incompatibility.

It also forces couples to negotiate fairly. The Policy itself prevents either spouse from making unilateral decisions about anything, so they must discuss every decision they make before action can be taken. Demands are out of the question, because they are not made to create enthusiastic agreement -- they are made to force one spouse to lose so that the other can gain. The same can be said for Disrespectful Judgments and Angry Outbursts. What role do any of those Love Busters have in a discussion where the goal is enthusiastic agreement? In their place, each spouse learns to make requests and express opinions, showing respect for the other spouse's opinions. The sheer folly and stupidity of demands, disrespect and anger are vividly demonstrated when a mutually enthusiastic agreement is your goal.

Successful negotiation in marriage creates a solution to every problem that benefits both spouses and doesn't hurt either of them. The Policy of Joint Agreement forces a couple to find those solutions. None of the states of mind in marriage encourage them to do that, so they need this rule to override their instincts that prevent successful negotiation.

The Policy of Joint Agreement encourages couples to consider each other's happiness as equally important. They are a team and both should try to help each other and avoid hurting each other. It just makes good sense. Why should one spouse consider their own interests so important that he or she can run roughshod over the interests of the other? It's a formula for marital disaster, and yet some of the most well-intentioned couples do it from their honeymoon on.

When I first see a couple in marital crisis, they are usually very incompatible. They are living their lives as if the other hardly exists -- making thoughtless decisions

regularly because they don't care how the other feels. As a result, when I introduce The Policy of Joint Agreement, it seems almost impossible to follow. They have created a way of life that is based on so many inconsiderate habits that it seems the policy would force them to stop all their activity -- so much of what they do is thoughtless and insensitive.

But once they start to follow the policy, it becomes easier and easier to come to an agreement. As they throw out their thoughtless habits and activities one by one, they replace them with habits and activities that take each other's feelings into account. That's what compatibility is all about -- building a way of life that is comfortable for both spouses. When they create a lifestyle that they each enjoy and appreciate, they build compatibility into their marriages.

But the most powerful incentive for following this policy is that it helps sustain the feeling of love. Once the Policy of Joint Agreement is acted upon, it helps insulate a couple from many of the destructive forces that are ruining marriages. And it helps couples learn to meet each other's needs in ways that are mutually fulfilling and enjoyable. Spouses that follow this policy and meet each other's needs fall in love and stay in love with each other.

As I already mentioned, negotiation is very tough in marriage because each state of mind, Intimacy, Conflict and Withdrawal, tends to discourage negotiation. But the Policy of Joint Agreement can help us override our instincts, and enable us to negotiate fairly regardless of our state of mind. That's because "enthusiastic" agreement is the goal, as opposed to "reluctant" agreement.

In the state of Intimacy, our Giver would agree to almost anything if it would make our spouse happy. But it would not be an enthusiastic agreement -- it would be a self-sacrificing, suffering-servant kind of agreement. Only our Taker is capable of "enthusiastic" agreements, because it's only enthusiastic about something that's in our own best interest. If you and your spouse are in enthusiastic agreement, it means that both of your Takers agree that the decision is in your best interests. Those are the agreements that are most likely to make you both happy.

In this short introduction to the Policy of Joint Agreement, I have presented a broad panorama of what it is, why it's so important in marriage, and how you should apply it in your marriage. But there are many details I've left out of this introduction that I describe more completely in the Q&A section of this web site. To make it easier to find these columns and answer some of the questions you might have at this very moment, I will describe some of those that are most relevant to the subject, negotiating with the Policy of Joint Agreement.

Emotional Needs Questionnaire

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Name _____

Date _____

This questionnaire is designed to help you determine your most important emotional needs and evaluate your spouse's effectiveness in meeting those needs. Answer all the questions as candidly as possible. Do not try to minimize any needs that you feel have been unmet. If your answers require more space use and attach a separate sheet of paper.

Your spouse should complete a separate **Emotional Needs Questionnaire** so that you can discover his or her needs and evaluate your effectiveness in meeting those needs.

When you have completed this questionnaire, go through it a second time to be certain your answers accurately reflect your feelings. Do not erase your original answers, but cross them out lightly so that your spouse can see the corrections and discuss them with you.

The final page of this questionnaire asks you to identify and rank five of the ten needs in order of their importance to you. The most important emotional needs are those that give you the most pleasure when met and frustrate you when unmet. Resist the temptation to identify as most important only those needs that your spouse is not presently meeting. Include all your emotional needs in your consideration of those that are most important.

1. Affection (the expression of love in words, cards, gifts, hugs, kisses, and courtesies; creating an environment that clearly and repeatedly expresses love).

A. Need for affection: Indicate how much you need affection by circling the appropriate number:

0	1	2	3	4	5	6
-----		-----		-----		
I have no need for affection		I have a moderate need for affection		I have a great need for affection		

How often would you like your spouse to be affectionate to you?

_____ times each day/week/month (circle one).

If you are not shown affection by your spouse as often as you indicated above, how does it make you feel (circle the appropriate letter)?

- a. Very unhappy.
- b. Somewhat unhappy.
- c. Neither happy nor unhappy.
- d. Happy not to be shown affection.

B. Evaluation of spouse's affection: Indicate your satisfaction with your spouse's affection toward you by circling the appropriate number.

-3	-2	-1	0	1	2	3
-----		-----		-----		
I am extremely dissatisfied		I am neither satisfied nor dissatisfied		I am extremely satisfied		

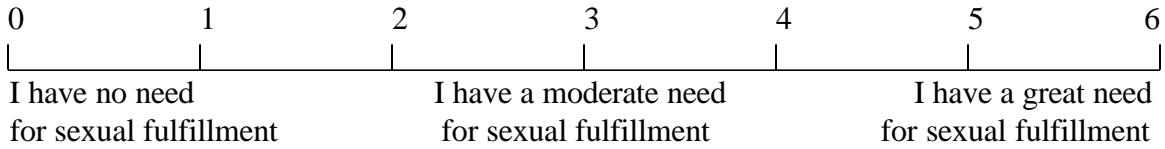
My spouse gives me (circle the appropriate letter)

- a. all the affection I need, and I like the way he/she does it.
- b. not enough affection, but when he/she does it, it is the way I like it.
- c. all the affection I need, but it is not the way I like it.
- d. not enough affection, and when he/she tries, it is not the way I like it.

Explain how your need for affection could be better satisfied in your marriage.

2. Sexual Fulfillment (a sexual experience that brings out a predictably enjoyable sexual response in both of you that is frequent enough for both of you).

A. Need for sexual fulfillment: Indicate how much you need sexual fulfillment by circling the appropriate number.



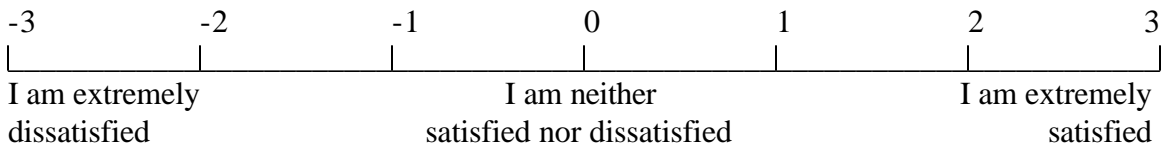
How often would you like your spouse to engage in sexual relations with you?

_____ times each day/week/month (circle one)

If your spouse does not engage in sexual relations with you as often as you indicated above, how does it make you feel (circle the appropriate letter)?

- a. Very unhappy.
- b. Somewhat unhappy.
- c. Neither happy nor unhappy.
- d. Happy not to engage in sex.

B. Evaluation of sexual relations with your spouse: Indicate your satisfaction with your spouse's sexual relations with you by circling the appropriate number.



My spouse gives me (circle the appropriate letter)

- a. all the sex I need, and I like the way he/she does it.
- b. not enough sex, but when he/she does it, it is the way I like it.
- c. all the sex I need, but it is not the way I like it.
- d. not enough sex, and when we do have sex, it is not the way I like it.

Explain how your need for sexual fulfillment could be better satisfied in your marriage.

3. Conversation (talking about events of the day, personal feelings, and plans for the future; showing interest in your favorite topics of conversation; balancing conversation; using it to inform, investigate, and understand you; and giving you undivided attention).

A. Need for conversation: Indicate how much you need conversation by circling the appropriate number:

0	1	2	3	4	5	6
I have no need for conversation		I have a moderate need for conversation			I have a great need for conversation	

How often would you like your spouse to talk with you?

_____ times each day/week/month (circle one).

If your spouse does not talk with you as often as you indicated above, how does it make you feel (circle the appropriate letter)?

- a. Very unhappy.
- b. Somewhat unhappy.
- c. Neither happy nor unhappy.
- d. Happy not to talk with my spouse.

B. Evaluation of conversation with your spouse: Indicate your satisfaction with your spouse's conversation with you by circling the appropriate number.

-3	-2	-1	0	1	2	3
I am extremely dissatisfied		I am neither satisfied nor dissatisfied			I am extremely satisfied	

My spouse gives me (circle the appropriate letter)

- a. all the conversation I need, and I like the way he/she does it.
- b. not enough conversation, but when he/she does it, it is the way I like it.
- c. all the conversation I need, but it is not the way I like it.
- d. not enough conversation, and when we do, it is not the way I like it.

Explain how your need for conversation could be better satisfied in your marriage.

4. Recreational Companionship (developing interest in your favorite recreational activities, learning to be proficient in them, and joining you in those activities).

A. Need for recreational companionship: Indicate how much you need recreational companionship by circling the appropriate number:

0	1	2	3	4	5	6
-----		-----		-----		
I have no need for recreational companionship		I have a moderate need for recreational companionship		I have a great need for recreational companionship		

How often would you like your spouse join you in recreational activities?

_____ times each day/week/month (circle one).

If your spouse does not join you in recreational activities as often as you indicated above, how does it make you feel (circle the appropriate letter)?

- a. Very unhappy.
- b. Somewhat unhappy.
- c. Neither happy nor unhappy.
- d. Happy not to join spouse in recreation.

B. Evaluation of recreational companionship with your spouse: Indicate your satisfaction with your spouse's recreational companionship with you by circling the appropriate number.

-3	-2	-1	0	1	2	3
-----		-----		-----		
I am extremely dissatisfied		I am neither satisfied nor dissatisfied		I am extremely satisfied		

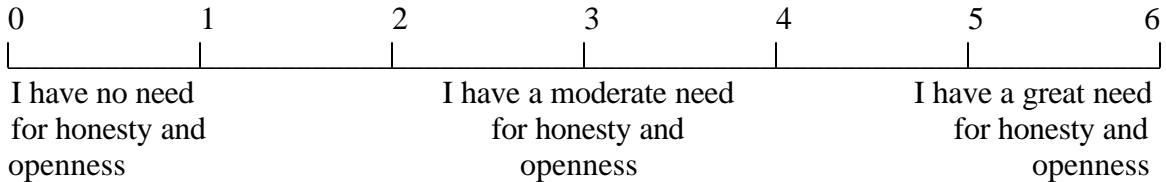
My spouse gives me (circle the appropriate letter)

- a. all the recreational companionship I need, and I like the way he/she does it.
- b. not enough recreational companionship, but when he/she does it, it is the way I like it.
- c. all the recreational companionship I need, but it is not the way I like it.
- d. not enough recreational companionship, and when he/she tries, it is not the way I like it.

Explain how your need for recreational companionship could be better satisfied in your marriage.

5. Honesty and Openness (revealing positive and negative feelings, events of the past, daily events and schedule, plans for the future; not leaving a false impression; answering questions truthfully and completely).

A. Need for honesty and openness: Indicate how much you need honesty by circling the appropriate number:



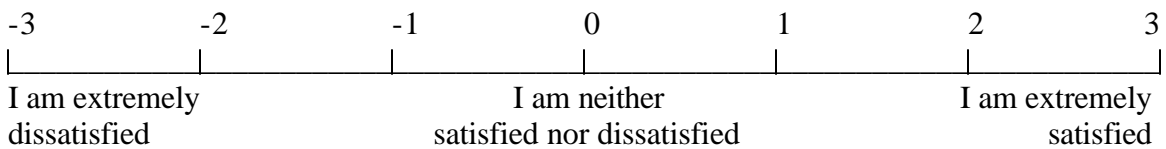
Which of the following areas of honesty and openness would you like from your spouse (circle the letter(s) that apply to you)?

- a. Sharing positive and negative emotional reactions to significant aspects of life.
- b. Sharing information regarding his/her personal history.
- c. Sharing information about his/her daily activities.
- d. Sharing information about his/her future schedule and plans.

If your spouse fails to be open and honest in those areas that you indicated above, how does it make you feel (circle the appropriate letter)?

- a. Very unhappy.
- b. Somewhat unhappy.
- c. Neither happy nor unhappy.
- d. Happy not to have honesty and openness.

B. Evaluation of spouse's honesty and openness: Indicate your satisfaction with your spouse's honesty and openness with you by circling the appropriate number.



My spouse is (circle the appropriate letter)

- a. honest and open with me, and I like the way he/she does it.
- b. not honest and open enough with me, but when he/she does it, it is the way I like it.
- c. honest and open with me, but it is not the way I like it.
- d. not honest and open with me, and when he/she tries, it is not the way I like it.

Explain how your need for honesty & openness could be better satisfied in your marriage.

6. An Attractive Spouse (keeping physically fit with diet and exercise, wearing hair and clothing in a way that you find attractive and tasteful).

A. Need for an attractive spouse: Indicate how much you need an attractive spouse by circling the appropriate number:

0	1	2	3	4	5	6
I have no need for an attractive spouse		I have a moderate need for an attractive spouse		I have a great need for an attractive spouse		

Which of the following characteristics of attractiveness mean the most to you (circle the letter(s) that apply to you)?

- | | |
|--|------------------------------|
| a. Physical fitness and normal weight. | d. Good physical hygiene. |
| b. Attractive choice of clothes. | e. Attractive facial makeup. |
| c. Attractive hairstyle. | f. Other _____ |

If your spouse does not have those characteristics that you circled above, how does it make you feel (circle the appropriate letter)?

- | | |
|----------------------|--|
| a. Very unhappy. | c. Neither happy nor unhappy. |
| b. Somewhat unhappy. | d. Happy not to have an attractive spouse. |

B. Evaluation of spouse's attractiveness: Indicate your satisfaction with your spouse's attractiveness by circling the appropriate number.

-3	-2	-1	0	1	2	3
I am extremely dissatisfied		I am neither satisfied nor dissatisfied		I am extremely satisfied		

My spouse is (circle the appropriate letter)

- a. attractive to me, and I like the way he/she does it.
- b. not attractive to me, but when he/she was, I like the way he/she achieved it.
- c. attractive to me, but I do not like the way he/she achieves it.
- d. not attractive to me, and when he/she was, I did not like the way it was achieved.

Explain how your need for an attractive spouse could be better satisfied in your marriage.

7. Financial Support (the provision of financial resources to house, feed, and clothe your family at a standard of living acceptable to you, but avoiding travel and working hours that are unacceptable to you).

A. Need for financial support: Indicate how much you need financial support by circling the appropriate number:

0	1	2	3	4	5	6
I have no need for financial support		I have a moderate need for financial support			I have a great need for financial support	

How much money would you like your spouse to earn to support you (and your children)? _____

If your spouse does not earn the amount you indicated above, how does it make you feel (circle the appropriate letter)?

- a. Very unhappy.
- b. Somewhat unhappy.
- c. Neither happy nor unhappy.
- d. Happy not to have my spouse provide support.

B. Evaluation of spouse's financial support: Indicate your satisfaction with your spouse's financial support of you by circling the appropriate number.

-3	-2	-1	0	1	2	3
I am extremely dissatisfied		I am neither satisfied nor dissatisfied			I am extremely satisfied	

My spouse (circle the appropriate letter)

- a. earns enough money to support me, and I like the way he/she earns it.
- b. does not earn enough to support me, but I like the way he/she earns it.
- c. earns enough money to support me, but I do not like the way he/she earns it.
- d. does not enough to support me, and I do not like the way he/she earns it.

Explain how your need for financial support could be better satisfied in your marriage.

8. Domestic Support (creation of a home environment for you that offers a refuge from the stresses of life; management of the home and care of the children—if any are at home—including but not limited to cooking meals, washing dishes, washing and ironing clothes, housecleaning).

A. Need for domestic support: Indicate how much you need domestic support by circling the appropriate number:

0	1	2	3	4	5	6
I have no need for domestic support		I have a moderate need for domestic support			I have a great need for domestic support	

How much time would you like your spouse to be engaged in domestic support?

_____ hours each day/week/month (circle one).

If your spouse does not spend as much time engaged in domestic support as you indicated above, how does it make you feel (circle the appropriate letter)?

- a. Very unhappy.
- b. Somewhat unhappy.
- c. Neither happy nor unhappy.
- d. Happy not to have domestic support.

B. Evaluation of spouse's domestic support: Indicate your satisfaction with your spouse's domestic support by circling the appropriate number.

-3	-2	-1	0	1	2	3
I am extremely dissatisfied		I am neither satisfied nor dissatisfied			I am extremely satisfied	

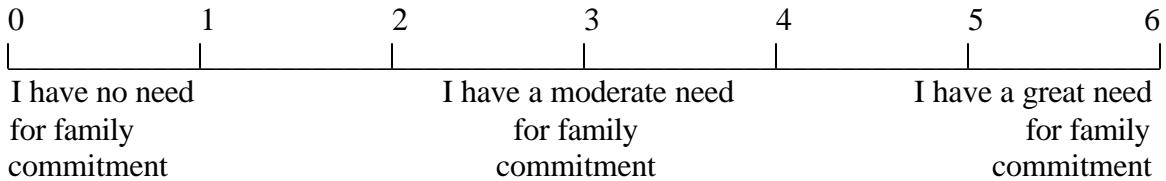
My spouse gives me (circle the appropriate letter)

- a. all the domestic support I need, and I like the way he/she does it.
- b. not enough domestic support, but when he/she does it, it is the way I like it.
- c. all the domestic support I need, but it is not the way I like it.
- d. not enough domestic support, and when he/she tries, it is not the way I like it.

Explain how your need for domestic support could be better satisfied in your marriage.

9. Family Commitment (scheduling sufficient time and energy for the moral and educational development of your children; reading to them, taking them on frequent outings, developing the skill in appropriate child-training methods and discussing those methods with you; avoiding any child-training methods or disciplinary action that does not have your enthusiastic support).

A. Need for family commitment: Indicate how much you need family commitment by circling the appropriate number:



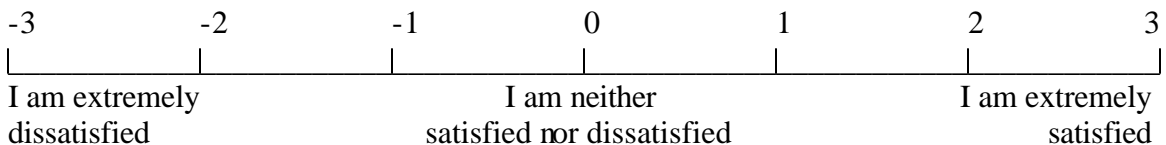
How much time would you like your spouse to be engaged in family commitment?

_____ hours each day/week/month (circle one).

If your spouse does not spend as much time engaged in family commitment as you indicated above, how does it make you feel (circle the appropriate letter)?

- a. Very unhappy.
- b. Somewhat unhappy.
- c. Neither happy nor unhappy.
- d. Happy not to have family commitment.

B. Evaluation of spouse's family commitment: Indicate your satisfaction with your spouse's family commitment by circling the appropriate number.



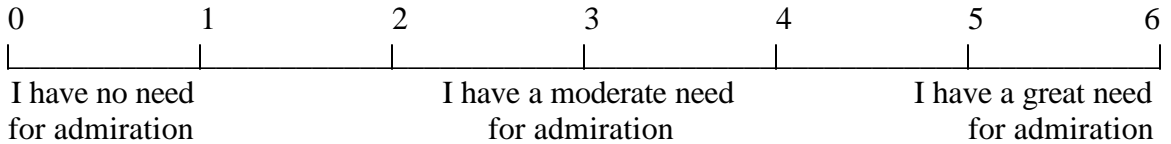
My spouse (circle the appropriate letter)

- a. commits enough time to the family, and spends it in ways that I like.
- b. does not commit enough time to the family, but when he/she does it, it's spent in ways that I like.
- c. commits enough time to the family, but does not spend it in ways that I like.
- d. does not commit enough time to the family, and when he/she does, it is not spent in ways that I like it.

Explain how your need for family commitment could be better satisfied in your marriage.

10. Admiration (respecting, valuing and appreciating you clearly and often).

A. Need for admiration: Indicate how much you need admiration by circling the appropriate number:



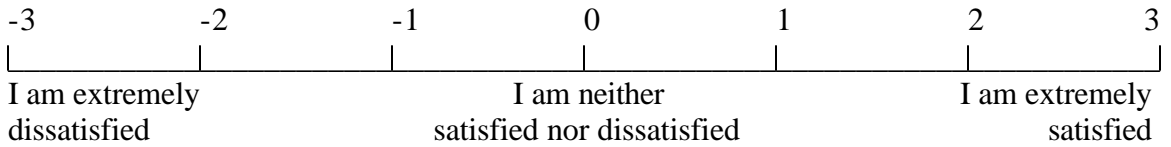
How often would you like your spouse to admire you?

_____ times each day/week/month (circle one).

If your spouse does not admire you as often as you indicated above, how does it make you feel (circle the appropriate letter)?

- a. Very unhappy.
- b. Somewhat unhappy.
- c. Neither happy nor unhappy.
- d. Happy not to be admired.

B. Evaluation of spouse's admiration: Indicate your satisfaction with your spouse's admiration toward you by circling the appropriate number.



My spouse gives me (circle the appropriate letter)

- a. all the admiration I need, and I like the way he/she does it.
- b. not enough admiration, but when he/she does it, it is the way I like it.
- c. all the admiration I need, but it is not the way I like it.
- d. not enough admiration, and when he/she tries, it is not the way I like it.

Explain how your need for admiration could be better satisfied in your marriage.

Ranking of Your Emotional Needs

The ten basic emotional needs are listed below. There is also space for you to add other emotional needs that you feel are essential to your marital happiness, but are not included in the list.

In the space provided in front of each need, write a number from 1 to 5 that ranks the need's most importance to your happiness. Write a "1" before the most important need, a "2" before the next most important, and so on until you have ranked all five.

To help you rank these needs, imagine that you will only have one need met in your marriage. Which would make you the happiest, knowing that all the others would go unmet? That need should be "1." If only two needs would be met, what would your second selection be? Which five needs, when met, would make you the happiest.

_____	Affection
_____	Sexual Fulfillment
_____	Conversation
_____	Recreational Companionship
_____	Honesty and Openness
_____	An Attractive Spouse
_____	Financial Support
_____	Domestic Support
_____	Family Commitment
_____	Admiration
_____	_____
_____	_____
_____	_____
_____	_____