



Hi Kids,

February is known as the month of “romance.” See if you can match these biblical couples without looking up the chapter in parentheses that has the answer.

1. Adam was married to _____ (Genesis 4)
2. Jacob was married to which two wives _____ and _____ (Genesis 29)
3. Moses was married to _____ (Exodus 18:2)
4. Esther was the queen of King _____ (Esther 2)
5. Hannah was one of the wives of _____ (1Samuel 1)
6. Bathsheba was first the husband of _____ and later of King _____ (2 Samuel 11)
7. Mary, the mother of Jesus was the wife of _____ (Matthew 1)
8. Elizabeth, the mother of John the Baptist, was the wife of _____ (Luke 1)
9. The wife of Ananias, who died because he tried to deceive the Holy Spirit, was named _____ (Acts 5)
10. One of Apostle Paul’s good friends was Aquila, whose wife was named _____ (Acts 18)

Answers: 1. Eve 2. Leah, Rachel 3. Zipporah 4. Xerxes 5. Elkanah 6. Uriah, David 7. Joseph 8. Zechariah 9. Sapphira 10. Priscilla

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“HOLY MATRI-MONEY”³

By Gordon Botting, DrPH, CFC

At the turn of the last century, spiritual writer Oswald Chambers observed, “Money and marriage are the two things that make men and women devils or saints.”¹ For the majority of couples early in their marriage, deliberations about money always seems to end up in devilish arguments rather than saintly discussions.



So how can married couples keep money uncertainties and worries from ruining and controlling their love life? Here are seven ways to keep your finances from sabotaging your relationship and assist you in avoiding money conflicts.

1. Develop a Budget

Most financial counselors have found that a *realistic* budget is key to managing your money well. However, a spending plan or household budget can mean totally different things to the differing personality styles of most couples, where one is often a saver and the other a spender. The exasperation increases when your beloved wants a spreadsheet with well-defined and organized columns, which immediately gives you a pounding headache. Maybe you can complement each other’s strengths by having one track the financial

details while the other gives input about how much is needed in each category.²

In a 2006 survey by *Marriage Partnership*, it was found that “the degree to which a budget is followed had a more far-reaching impact on financial attitudes and issues than any other factor. Couples who use and adhere to a budget were more trusting and honest, discussed more and argued less about finances, were not as likely to spend impulsively, and could live longer on their savings in an emergency.”³

Stewardship is a total lifestyle. It involves our health, time, talents, environment, relationships, spirituality and finances.

“Money is never about money. It’s about love, power, security, control, old age, self-esteem, freedom, independence.” (Olivia Mellan, *Newsweek*, April 9, 2007)

2. Merge Lists

In a poll conducted by Steven Pybrum, author of “Money and Marriage: Making It Work Together,” he found that women felt that money should be spent first on the members of the family, followed by household items such as attire and shoes. Men, on the other hand, felt the sequence should be major physical items first, such as a house or vehicle payment, followed by fun stuff. Since these lists are like night and day, why not merge them? As a result, Pybrum asserts, “You have a well-decorated house that’s paid for, cared for family members, cars, clothes, boats and tools.”⁴

3. Be Open-minded

Fights between couples about family finances often tend to degenerate into *having* arguments rather than *making* arguments. When you are *having* an argument, you just want to win, in contrast to *making* an argument, where you are laying out ideas in a way to persuade your spouse that this financial decision is for the benefit of the marriage unit.⁵



4. Be Fair

A husband became unglued when his wife, who had stayed home for many years raising their children, went back to work. His anger was not that she was gainfully employed, but rather that she considered what she earned as her new “fun money”. His paycheck supported the family expenses. Her paycheck was a way for her to purchase new clothes, eat out every day, and buy trinkets for their grandchildren. His point was that his income was for the whole family while her income became her money, and that is not fair.¹ The Apostle Paul reminds us “Love each other ... and have a profound respect for each other” (Romans 12:10, Jerusalem Bible).

5. Schedule Money Dates

Talking about family finances is very important. Set a specific time each month to rendezvous about family finances or one partner starts feeling out of the financial loop. Avoid springing money concerns or worries on your spouse at inopportune moments, such as at bedtime or as he or she is running out the door for work.

A regular meeting will also be an opportunity for you to review your financial goals and the progress you are making towards them, as well as any anxiety you have about current or future payments and bills. Recognize that these money management discussions will most likely be tense at the beginning, but you will both feel more comfortable as it becomes a routine practice.⁶

6. Seek Resolution

Rather than having continuing money conflicts, find ways so your spouse will understand your concern. For example, taking turns paying the monthly bills may show the over spender why their spouse keeps trying to rein him or her in. This also works for teenagers who feel their parents are too constrictive when it comes to money, and it’s a great way for them to learn the value of money early in life.

7. Stay Current

Couples quite often operate their finances the way their parents did, but money management advice varies from generation to generation. The Great Depression of the 1930’s instilled in many of our parents and grandparents an extremely cautious approach to finances. Today technology has changed the way we pay our bills. For example, your parents may have actually withdrawn cash from

their local bank and walked to the utility company to pay the electric bill, as compared to a young couple today whose utility bill is paid automatically from their bank account or via the Internet from their computer. Make your financial decisions on current money principles and facts, not on what your parents would have done.¹



Finally

In the end, marriage is unlike any sports game with two opposing teams, each determined to score — it is learning to tackle your finances with a united goal.

Concepts & References:

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6. “She’s a Saver, He’s a Spender,” Kate Ashford, *Money*, September 2006 page 39