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## **How to Have a Good Marriage in a Bad Economy**

*by Patrick Iwobi*

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## About the Author

Patrick is a passionate go getter and motivator who grabs life for all it is worth. He is an experienced actor/entertainer and choreographer/dancer. His biggest achievement was performing in front of crowds of about 20,000, and acting in the cult TV series, "Zena" and having a major role in a British TV soap opera.

Patrick loves the artistic side of his talents; he has spent most of his years as an entrepreneur, owning a catering and entertainment company for ten years in New Zealand.

Patrick is a loving father of five and dedicated husband for the past sixteen years who writes from experience and from the heart.

His newest passion is to share his colorful life experiences through the Internet.

Patrick says, "I have written "**How** to have a Good Marriage in a Bad Economy" to capture the positive aspects of a true marriage."

Writing it made me understand that everything is not always greener on the other side, so one has to appreciate what he or she has in life.

It is true that ever since the recession hit the global market, situations have gotten gloomy especially in some marriages.

Why?

Like the book says; absence of money, absence of time, absence of desire, and so many more factors which are mentioned in the book.

This book helped me realize that no matter how bad a situation is or will be, having time for each other, communicating with each other, and loving each other are the most important keys to having a good marriage in such difficult times.

It relates to both the young, old and the restless, even to those who are not married or newlyweds and who have been in the game of marriage for quite some time.

From my own real life experiences with relationships over time, I have been able to analyse the pros and cons of marriage in several situations.

My book will help people understand what they are doing right and wrong.

I do not see myself as an "agony aunty" but a thoughtful motivator and adviser.

I urge everyone to read this book and get a full insight about the causes of a good marriage and possible solutions to a bad marriage.

**Enjoy!**

**Patrick Iwobi** <http://www.mamaduke.com/>

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## **Foreword: The Importance of Stress and Recession-Proofing Your Relationship**



When things go wrong in the world and in our lives, we have a tendency to focus only on the bad.

Things are definitely going wrong in the modern world, and the current recession is giving people a lot of added stress and anxiety. Often these negative sentiments and concerns seep into our relationships.

We feel that we simply don't have the time or energy to work on our marriage with so

many other problems knocking on our door.

We tell ourselves that our marriage can survive - that we'll deal with those issues later – and, instead of giving our partners the respect, attention, and love necessary to keep things right inside our homes, we put all of those emotions aside and get overwhelmed by the negatives.

We worry instead about losing our jobs, about paying our bills, about putting food on the table.

They're certainly all valid concerns, but our marriages suffer while our full attention is on the problems.

We often fail to realize that we could lessen the stress of these problems and maybe even solve them altogether by talking and working with our partners.

When we first get married, we tell ourselves, our partners and the world that that relationship is going to be our number one priority.

And then life gets in the way.

No part of your life should suffer for investing time and love into your marriage. In fact, the better your marriage is, the better the rest of your life tends to be.

Happily married people are more sociable, sensible, relaxed and confident. These

are the same traits necessary for success in nearly all other areas of our lives.

A good marriage offers many long-term benefits, and they go beyond emotional well-being.

When your partner in marriage truly becomes a partner in life, you can divide up all the bad things and multiply the good ones.

Right now, the world at large is focused on stability and money. Every buzzword you hear is finance-oriented.

If you feel that you simply don't have time to worry about anything but paying the bills, then maybe looking at your marriage as a lifetime investment will help you to find the time and energy necessary to keep it thriving.

You can't control the success of your stock portfolio, but you CAN control the success of your marriage.

In this book, we will explore what makes a marriage work, and likewise what makes a marriage fail.

We will focus specifically on the stresses caused by economic concerns. We'll discuss the needs and wants of each partner and how to fulfill them, even when you're short on time and money.

We'll also cover several ways that you can use a strong partnership to improve other areas of your life.

During these unsure times, the economy is destabilizing many things; don't let it be the downfall of your marriage.

There are many things in this world that you can't change, but there's one valuable thing that a recession can't take from you - your partner.

If you follow our advice and invest wisely in your marriage, then you know you'll always have something wonderful to come home to.



## 1. Why Recessions Ruin Marriages

Many people wonder how an economic issue could possibly wreak havoc on personal affairs. The damage is often done without our ever realizing it.

We get so caught up in our concerns over material things that we forget about the importance of marital things. At other times, we let our marriage absorb the shock created by ongoing daily stress.

A good marriage can often alleviate stress and anxiety, but it's important to remember that marriages need constant care too. Even after we marry, we tend to think of ourselves as individuals - to focus on our most present and selfish needs.

While a sense of self is important for both partners to feel satisfied in their daily endeavors, we must all learn how to put "us" before "me" to ensure we have a good relationship.

In other words, ask not what your marriage can do for you, but what you can do for your marriage.

During a recession, all we hear about is instability. The stock market is crashing, companies are closing, employers are downsizing, mortgages are being foreclosed on, and new credit is impossible to obtain.

Even those of us with fat savings accounts and excellent security plans start to worry about our futures.

It is understandable that something designed to last a lifetime would suffer when we question our ability to sustain the quality of that life.

When people get really concerned, it affects the way they see the world. It taints our ability to appreciate the good in our lives and we take on a negative perspective instead.

Instead of thinking, "Now I have someone else to take care of me," we think, "Now I have someone else to take care of."

Instead of thinking, "Now I have someone to share the burden," we think, "Now my burden is twice as large."

Sometimes we feel resentful toward our partners, when what we really resent is a

trying and unfair world.

Recessions create large problems for countries, and those problems tend to trickle down into the lives of individual citizens. Because no one person can singlehandedly resolve a recession, most of us are sitting ducks when it comes to how we are affected by it.

But, we can still choose how to deal with our share of the burden. We can also choose how we allow those problems to affect our personal lives and, more specifically, our relationship with our partner.

In this chapter, we'll take a close look at the side effects of recession-related issues.

We'll explore the all-important role of stress and stress management in marriage and will also look at some of the major byproducts of stress; absence of time, absence of money, and absence of desire.

By the end of this chapter, you will have a clear idea of how the recession *could* affect your marriage; it's entirely up to you whether it's for the better or the worse.

### **1.1 Stress and How It Affects Everything**

These days, the common view on stress is that a little bit is normal in your everyday life, and that some kinds of stress can even be good for you, as they are often the source of motivation and can create a sense of purpose.

Unfortunately, too much stress of any kind is *never* a good thing and stress seems to be one of the only things that there is an abundance of in every home during a recession.

While it is important that we all learn how to manage stress, the trial by fire created by unexpected situations (like the sudden recession we've found ourselves in) can be overwhelming.

Large and irresolvable issues create a sense of panic, and we tend to lose sight of common sense. Every day, we worry about what cannot be changed and doubt our ability to change even those things that can be fixed.

Continuous stress can take a huge toll on even the strongest of people. It affects your mental and physical health as well as your outlook on life.

Stress can create: loss of sleep, nightmares, illness, ulcers, digestive problems, depression, exhaustion, frustration, anger. The list goes on and on depending on how each of us deals with or represses our own stress.

It makes patient people temperamental and smart people irrational.

It warps our confidence in ourselves and our faith in the world.

Being the destructive force that it is, it's no surprise that stress also affects our relationships. If our every waking moment is strained by the pressure and angst of ongoing stress, then our partners will certainly absorb some of the backlash.

Even when we seek to protect them from tense situations, we often hurt them by not including them in an important, albeit unpleasant, part of our lives.

If you've been suffering under constant stress, there's a good chance your marriage is suffering too. The feeling is often all-consuming, and those of us in the midst of a stressful situation tend to forget everything but our own woes.

Or, sometimes, we feel too guilty to share the burden with our partners, and ultimately the one-sided stress, unexplained outbursts and lack of communication leads to resentment on both sides.

Here are a few common stress-related marital mistakes you might not even know you're making:

- Being blinded by stress.
- Bringing stress into bed.
- Projecting your stress on your partner.
- Not talking about it.

Nobody is perfect and no relationship can be either.

You went into your marriage knowing and loving your partner's flaws, and now you must know and love the flaws you share (or at least accept and tolerate them).

This is true of both of you. Just as you should be prepared to love, accept and

forgive your partner for their faults, you should trust that your partner has the same honorable intentions toward you.

Recessions create a lot of blameless situations. If you got caught in a major layoff, are one of the many that fell victim to a subprime mortgage or have otherwise been unexpectedly affected by the recession, the first impulse is to find someone or something to blame.

Not having an easy target means no immediate relief from the many emotions these scenarios trigger.

You may be wading in anger, frustration, fear, shame, embarrassment or depression for a long time as you struggle to rationalize your situation.

Let your partner help you and, likewise, be prepared to help your partner.

Major stress is never pleasant, but it's easier to work through when the burden is carried on two pairs of shoulders.

Of course, when we say "Let your partner help you," we don't mean "blame your partner."

As mentioned above, it's one of the most common mistakes stressed spouses make. All that pent up negativity is going to burst out eventually and the nearest target tends to be our partner when it does.

Sometimes, we are overly eager to smooth rough patches in our marriage, and we take blame that isn't ours.

We see that our partner is stressed, and we take the entire burden off of them and place it on ourselves. This is no healthier than the original scenario, and often it has the same results - resentment on both sides.

Ultimately, regardless of what happened to whom, all stress that enters a relationship should be dealt with equally as partners - not separately as individuals.

Hopefully, at least one of you is capable of being level-headed in trying times, because even a joint effort can't immediately resolve the blameless situations created by a recession.

Even if you can't change the situation, ignoring it will only make it worse.

Likewise, thinking too much about it when you can't change it can be destructive too.

The key is moderation in these scenarios.

As the famous saying goes, you must both have the strength to accept the things you cannot change and the courage to change the things you can.

Being proactive wherever possible is empowering, and talking through the irresolvable issues can be surprisingly comforting when you might otherwise resort to a sense of impotent frustration or helplessness.

Everything you can do together to address the overhanging stress - even if the only thing you can do is talk - will help to see you and your marriage through these tough times.

## **1.2 The Absence of Time**

Many of us find activity comforting during uncertain times. We are busy, busy, busy.

Chances are that you're working hard to keep your job, working extra to add to savings or spending all your time looking for a new job and you're also doing your best to find time for your family, to perform necessary household chores, to go to school or to get your kids to school and to attend church or other important community events.

There's always something!

Sometimes, it seems like there's barely enough time to eat and sleep (and some days there's not!). Other times we're just too tired to do anything else - even when it's pleasant after all the rushing around, doing, and worrying.

This is when marriages suffer.

The recession has taken many things from people - their jobs, their homes and their savings.

Don't let it take your marriage.

Stress is the number one reason that marriages fail, and there is certainly a lot of that during these trying times.

Speaking of time, a by-product of stress is the sense that we never have enough of it.

There's always something we think we should be doing (this reaction is a common coping mechanism), but we often we bypass the really important tasks in our lives in our haste to do the less important item we focused on.

Things like saying, "I love you," or even just "thank you" to the people who quietly but steadily make our lives tolerable are very important.

We don't have time to go out anymore.

We don't have time to eat dinner together.

We don't have time to go for a walk. We don't even have time to talk.

We're so obsessed with forging ahead, that we blow right by what's really important.

Many things are in decline during a recession, but it doesn't make your 24-hour day any shorter.

You can certainly spare five seconds of that day to:

- ✓ Kiss your spouse goodbye
- ✓ To give them a hug when one of you is feeling down
- ✓ To tell them you love and appreciate them

When you want and mean these things, they take little more time or effort than breathing and, just as that air sustains your life, these gestures will sustain your marriage.

So, stop making excuses and start making time. If you set aside time to spend with your spouse, you'll no doubt find it far more rewarding than the time you'll spend fighting later if you don't.

We'll cover the subject of time more carefully later in this book. For now, it's important to realize that routine is the foundation of any good relationship.

Surprises are important but grand gestures are less necessary and more touching when you already put plenty of time and love into your relationship every day.

### **1.3 The Absence of Money**

When you're worried that your water may be shut off or that your home may be repossessed, it's hard to think about anything else.

Likewise, when major changes in your life and/or finances have caused an upheaval in your life and the way you live it, it's hard to feel content, even though none of these things have technically changed your marriage.

Money is the number one thing that couples fight about: Your money, my money, our money and the absence of money.

In most cases, these fights do not come from real resentment but out of fear.

Anyone that's taken a basic course on psychology is familiar with Maslow's famous hierarchy of needs. Basically, this pyramid demonstrates the things we need to ensure contentment in our lives.

At the base of the pyramid are necessities: food, water, shelter. In today's world, all of these things cost money.

This leads to the second tier in the pyramid; security.

If you owe money, have lost money or are just plain worried about money then it makes it impossible for you to feel secure.

How will you pay for your next meal?

Where will you sleep if you lose your home?

If you can't feel safe and stable in your daily life, then it's hard to feel safe and stable in your marriage.

In a recession, it's safe to say that your partner is feeling many of the same insecurities as you. The irony is that, in worrying about our ability to provide for our families, we often create unnecessary feelings of shame, guilt, or ineffectiveness.

Both partners may be quietly blaming themselves and, in their efforts not to burden their partner with their concerns, they involuntarily distance themselves from the very person that can help them find peace.

Money has long been the key factor in determining social status and personal success. We even use it to determine quality of life. So, people that feel they do not have enough money also often feel that they are failures.

Again, how can a marriage stay strong in light of such debilitating issues? When we become inverted by self-hate and self-pity, we deprive ourselves and our partner of the comfort of mutual love.

It's also important to note that stress and the absence of money create a vicious circle. The recession may lead to a loss of income or assets which, of course, results in stress.

That stress, may cause us to make impractical or even destructive financial decisions (believe it or not, even in this economy, people are still overspending) which again just leads to more compounding stress and credit card interest.

So, let's be practical.

Really! Now is the time for you and your partner to put your heads together to protect your marriage and all the assets encompassed by it.

We'll give you specific advice on how to do just that in Chapter 5.

Though they say the best things in life are free, it's hard to get all warm and fuzzy about your marriage when the bank is threatening to take your car.

### **1.5 The Absence of Desire**

It's no surprise that the world is currently in the middle of a very serious recession. All you hear every day is bad news.

It can be overwhelming even if it does not affect you personally.

By the time we get home, we're tired, we're frustrated, we're stressed out and distracted. We just want to eat some comfort food/take a hot shower/have a stiff drink/go straight to bed and hide from the world.

It can be very hard to summon romantic feelings in this climate.

Maybe the presence of your partner's warm body beside you is all the comfort you need. Or, maybe you're so exhausted by things you can't control that you don't even care about the things you can.



Either way, you won't be having any sex tonight.

Remember the list of mistakes in 1.1? Don't bring stress into your bed!

A solid relationship offers many positive emotional benefits, and sex is one of those benefits that offers benefits of its own.

In a healthy marriage with lively chemistry, sex can be the antidote to stress and its many symptoms. Sex can fix virtually everything that stress can do to you, your mind and your body. The same goes for your marriage.

Sex offers physical and emotional satisfaction, relaxation, better sleep, better health and a rush of good feelings. It also offers you a wonderful chance to be close - *really* close - to your partner.

In these unsure times, the one thing that so many established couples fail to realize is that sex is not only fun - it's FREE! The singles certainly haven't forgotten it; there's a reason the bars are still so crowded, even during a recession.

You have unlimited access to the world's best stress reliever living in your home with you, and chances are you haven't been taking advantage of it.

When we're feeling frustrated, ashamed, or aimlessly angry we often feel reluctant to get close to someone else. We're not only protecting them from our bad mood, we're protecting ourselves from further rejection.

If your sex life is lacking, don't take it personally.

More often than not, the culprit isn't a personal deficiency. It's our old friend stress again. Feeling bad about not having sex certainly isn't going to make you want it.

Furthermore, feeling bad about anything will instantly kill most people's libidos.

Now, you don't have to have sex every night of the week. Intimacy - even just holding hands or cuddling more regularly - offers many of the same benefits of sex, plus a couple unique ones of its own.

We'll cover important tips on how to restore intimacy to your marriage in Chapter 6.

## 2. Evaluate Your Weaknesses

As individuals, many of us are reluctant to admit our faults.

Couples are no different. If anything, we feel greater pressure to appear satisfied with ourselves and with each other. We want the outside world to see us as happy, successful and secure in our marriage.

The greater issue is of course that, if we don't admit to our problems, we can't fix them.

You don't have to tell your co-workers about every fight or constantly lament about your issues to other coupled friends.

In fact, dwelling on the issues can be just as destructive as ignoring them.

The only people you need to be totally honest with are yourself and your partner. You can't change people, but you *can* change situations, especially when you approach them together.

This chapter will explore common causes of marital dissatisfaction and, hopefully, will help you to identify the problems in your own partnership.

It's okay to admit that things aren't perfect. What's more important is that both of you are committed to making things work.

Once you've targeted the weaknesses in your relationship, you can start working together to repair them. You'll know each of your hot buttons; how to avoid them, how to work around them and how to deal with them more effectively when necessary.

It's rare that either partner is ever the source of a problem and yet we continue to play the blame game.

The stress factors mentioned earlier in this book drive the majority of arguments in almost all marriages.

By the time you finish this book, you will have the tools you need to protect your marriage from such stresses.

Stopping the fighting starts with this chapter.

## 2.1 Why Do You Fight?

Often, once a fight is over we ask ourselves why we got so angry in the first place. Why do we let little things hurt something/someone that is so important to us?

We know that we love each other; we have made a commitment to spend the rest of our lives with each other. What could be so overwhelmingly important - so totally unbearable - that we can't deal with it in a more civilized way?

These are obviously rhetorical questions because nothing is more important than the bond between partners in a good marriage.

But, no matter how much we love each other, we often end up hurting each other too.

Why? Because we're human!

It's not an excuse; it's a fact. We can't change that we're imperfect people, but we can try to become better people.

In a marriage, this process is best pursued together.

In the good times, we wonder why we ever fight at all. Even after the bad times, we quickly see the error of our ways, and we wonder how we ever got so caught up in something so silly.

Why do we fight?

Why, when we have everything to lose, do we attack the one thing that matters most?

There's no easy answer to that question. If there was, then maybe we could stop the fighting once and for all.

But, the fact of the matter is that virtually all couples do fight and will continue to fight during their marriage.

We make all sorts of excuses for why we fight, but there are really only a handful of things that drive that kind of negativity:

- Stress
- Underlying Issues

- Selfishness/Personal Wants
- Guilt
- A real disagreement on key morals or beliefs

As we have mentioned several times in this book, the way you and your partner handle stress as individuals and together as a couple can make a very big impact on the quality of your life together.

Couples that do not share stress, that repress it or that become overwhelmed by it will ultimately suffer the consequences of these mistakes.

In all three situations, you allow stress to build up, and this kind of constant anxiety creates the perfect atmosphere for fights. Sometimes, fighting can actually relieve stress by bringing up important issues you've been avoiding as a couple. But, most of the time, stress-inspired fighting is only destructive.

It's a vicious circle, because fighting obviously only creates more stress and thus also more fighting.

Stress can be one of the underlying issues that also cause fights, but there are other hard to approach issues that can create unnecessary tension in a marriage. Jealousy, loneliness, hurt and general dissatisfaction often cause partners to lash out at each other, but these can be painful or embarrassing topics to bring up for discussion.

So, rather than facing the problem head on, we relieve the anxiety it creates by picking a fight over something totally unrelated.

Maybe a husband doesn't want to spend his vacation time with his in-laws, or maybe a wife wishes her husband would compliment her more often.

These situations can be very sensitive, and we may repress our concerns rather than broaching these tricky topics.

The end result is the same as with stress - we fight needlessly and pointlessly and, because the real issue is rarely broached, we continue fighting without a hope of fixing the problem.

No-one wants to be called selfish, but the truth of the matter is that it's perfectly

normal, and even healthy, for you to maintain interests and wants separate from your spouse's.

You're still an individual, and you still have many of the same likes and dislikes you had before you met your partner.

These wants cause fights in two ways.

Either a partner's wants go unfulfilled and their feelings of dissatisfaction are manifested in a fight, or a partner impulsively does something for themselves that causes hardship for their partner and/or their marital interests.

It's okay to want time to yourself, money to buy yourself something nice or space for your own hobbies. It's just important that these personal wants don't come at the expense of marital needs.

It's best to discuss these wants before they become an issue. You might be surprised to find that your partner has wanted something too.



Guilt is a dangerous emotion. Not only does it eat away at the guilty party, but its source will likely be hurtful to the other partner too. It's hard to resolve guilt without confessing your sins. So, you must either lie to your partner to protect them from pain (while your guilt keeps growing) or you must come

forward and confess, likely hurting your partner in the process.

The latter option is usually the better one because it gives you an opportunity to atone for your mistakes, but it's also the harder thing to do. Few people suffering from guilt and remorse want to be disliked by their partner too.

If you didn't already know that what you'd done was going to hurt and/or disappoint them, then you wouldn't feel guilt in the first place. Many people think that the guilt alone is suitable penance. It's not!

Furthermore, you must continue to lie to your partner if you don't come forward,

and the guilt will hang over you and your marriage like a dark cloud.

This alone can cause fights. In many cases, the other spouse will sense that something is wrong, and your reluctance to set things straight could inspire them to think the worst.

Unresolved guilt can be parasitic. It is far better to address the issue on your own terms than to allow it to eat away at your conscience and your marriage.

The final reason that married couples fight is the most unavoidable one. Sometimes you just plain disagree. There's no getting around it; there's no changing your partner's mind, or your own for that matter.

When we enter into marriage, we hope we know everything about our partner, but people are so complex that it truly takes a lifetime to understand someone completely. It's not until you've spent some time together that you truly begin to understand the foundation of your partner's most firmly held morals and beliefs.

The world is such a large and complex place that it is unlikely that you will cover all its issues before marriage. You and your partner may be perfect for each other, but that doesn't mean you're without your differences. You are bound to disagree somewhere in your marriage. It could be something small like a preference for different kinds of foods, or it could be something larger like allegiances to different political parties.

Obviously, future goals are something that should be covered before marriage, but your spouse's opinions on some other un-discussed topics will certainly surprise you somewhere down the line.

In these instances, it's your love for your partner that often drives your frustration. We are so set in our ways that we wonder how someone we respect so much could possibly believe something different than what we do.

Remember that good things can come from a calm debate.

Different perspectives in a relationship can help both partners grow and can also be useful in overcoming hardships like the ones posed by the current recession.

## **2.2 Who Is to Blame?**

Obviously two people are involved in every fight you have with your spouse. So, which of you is to blame?

Married couples often look at fights as failures and neither partner wants to admit that they have failed in any capacity. Self-pride is why we often make matters worse by trying to assign blame after a big fight.

Consider this an extension of how guilt causes fights. The collective guilt created by a fight almost always causes another one unless someone takes responsibility for the falling out.

Immediately following a fight, we are hit with two conflicting emotions. The first is remorse for having fought in the first place and the second is an intense desire to determine who is to blame. In most cases the partners will blame themselves or each other but, occasionally, an outside party will take the heat - maybe a meddling mother in-law or a well-meaning friend.

What's ironic is that placing blame ultimately does nothing to fix the real issue. If anything, pointing fingers just prolongs the problem. What many couples fail to realize is that it doesn't matter who started the fight; what's more important is why you fought in the first place.

For that reason, it's better to leave blame behind. Blame - whether it's taken or assigned - only continues the feelings of guilt and resentment.

## **2.3 What's Really Wrong?**

If you can get beyond the urge to start placing blame, then you can start pursuing what's really important - what caused the fight in the first place. Knowing what's really wrong - what events or emotions have caused the two of you to fight despite your mutual affection - can help you to prevent further damage and even some future fights.

As we explored above, there are many reasons why married couples fight.

Even if the topic of the argument seems unimportant, the emotions that fuel these disagreements are.

To fight, one or both of you must be very unhappy. Maybe it's a temporary unhappiness caused by recent stress, or maybe something's been wrong for a long time.

Either way, the best way to avoid fighting again is to work together to pinpoint the cause of each fight. It's hard to step out of the heat of the moment and think about the situation rationally. That's why so many unnecessary, unrelated and hurtful things are often said.

In fact, when the communication portion of your marriage has been neglected and both partners have issues that have been allowed to stew and simmer, a small fight could turn into a large one as you and/or your partner use it as a venue for addressing old or ongoing hurts.

Sometimes these fights can actually be constructive - especially in marriages where one or both of the partners have a hard time communicating sensitive issues - because they finally give tentative partners a chance to voice deep concerns.

But, there's no denying that it would be better for a couple to work through these issues before they boil over. While most fights can be resolved as soon as both partners are ready to make an effort to understand each other, big issues that are only aired in fights and that are never approached outside of these caustic situations can cause irreparable damage to your relationship.

If you can approach a fight with concern for your marriage and sympathy for your partner's side, then you can easily keep things from becoming heated and hurtful. Likewise, being rational about stating your own side gives both of you the chance to step back and ask what's really wrong.

Obviously, the best way to handle these things is through calm conversation but fights sometimes blind-side us.

Sometimes we don't even realize we're unhappy about something until our partner vocalizes their own feelings of dissatisfaction.

When we're taken by surprise by both their and our emotions, it's only natural to feel vulnerable and to want to defend ourselves. Just remember that your partner is likely feeling all the same emotions and that, if one of you doesn't step back,



take a deep breath, and reach out to the other your fight is going to end badly, and you're both going to remain unhappy.

## 2.4 Making Up and Moving On

Most couples get overly preoccupied trying to figure out those three questions.

- ? Why did they fight?
- ? Who was to blame?
- ? What's really wrong?

After we've been hurt, it's natural for us to lick our wounds, so to speak.

Asking ourselves and each other these questions is just a normal part of the process. That said, what really matters is what you've learned from the fight and what you do once it's over.

Do you meet at your bedroom door, say "Let's just forget it happened," and then sleep on all those unresolved feelings?

Do you both simmer for a couple days and then half-heartedly apologize later without discussing what really happened?

These may seem like passable solutions because they bring you together again, but they don't ultimately fix the reason for the fight, making it likely that you'll have the same one again (and again and again).

Making up and moving on is critical to your marriage, but it's hard to truly make up OR move on without facing your problems head on.

If you or your partner are feeling really hurt, then a simple apology isn't going to cut it. A simple apology is really nothing more than a Band-Aid.

It's time for both of you to put aside your pride and be honest with yourselves and each other. Even if you feel your partner is truly the one to blame, you have to approach them with an olive branch in hand if you want to make this marriage work.

You might be surprised to hear that they're hurting too and, maybe without even realizing it, you've been indifferent or inconsiderate in some situations too.

No matter what you do, and no matter what's bugging you, you have to remember that this give and take is part of communicating. You have every right to express your concerns, but you should also be prepared to hear your partner's concerns with an open mind and a compassionate heart.

Put yourself in their place. Take a moment to consider everything they say before you respond. Even apologies should be thought out and sincere.

While some partners struggle with selfishness following a fight, others fall victim to *selflessness*. Some spouses are so eager to make things good again that they take everything on themselves. This may seem like an easy fix, but ultimately it solves nothing. While it's good to be prepared to make personal sacrifices for the sake of your marriage, it's important that both partners get some form of resolution.

A good rule of thumb is that, like everything else in your marriage, both partners should share some of the blame for every fight. Really listen to your partner, consider their points and then repeat their concerns back to them. Tell them how you feel about *their* feelings and be specific about what you are willing to do to make things better.

This way, both sides feel heard, appreciated and loved and there's no reason for either of you to take anything bad away from that fight.

Once the fight is over and you feel like you've resolved the underlying issues, you must both vow to leave that fight behind. It's an age-old mistake for married couples to bring old fights into new ones.

If you're both truly committed to the resolution process, then you've got to let those old wounds heal.

### 3. Appreciate Your Strengths

As a married couple, it's important for you to realize that, if you're going to spend your lives together, you're inevitably going to face some challenges. A good marriage can survive anything, but time alone will not ensure the survival of your own partnership.

It's easier to get through the tough times if you're ready for them.

We're not suggesting that you talk about every potential negative scenario you could encounter together; as they say, you can't prepare for everything.

We're talking about fortifying your marriage through positive, ongoing couple's pep talks. If you're focused on the good when the bad comes along, you'll find it much easier to weather the storm.

We realize that the book up to this point has been kind of heavy. It's never fun talking about how marriages fail.



The good news is that if you're reading this book you're still happy enough in your own marriage to want to keep it strong and, by being proactive about the health of your marriage, you can ensure that you're doing your part to make it a good and satisfying one for both you and your partner.

It's truly a beautiful thing when two people make a life commitment to each other. Every day you wake up with the love of your life and have the satisfaction of knowing you are not alone; that you have someone to share both the good and the bad with, and that they know you almost as well (or sometimes better) than you know yourself.

You have someone to laugh with, someone to cry with, someone you can rely on to care for you in bad times, and someone that gives you a purpose by relying on you.

We are social creatures; we crave attention, love, affection, and admiration.

Marriage fulfills all of these needs. You may struggle early in your marriage with your desire to be an individual and your new role as part of a couple. Later on, you may take your marriage and its many benefits for granted. To combat these unfortunate side effects, it's important that you take a little time to appreciate your partner and your partnership every day.

There are millions of lonely people in this world; you are one of the lucky ones because the ring on your finger tells you and the world around you that you are loved, that someone has specifically chosen you and you alone to share their life with. There is no greater gift than the promise of this unfailing companionship.

Having already explored what makes marriages fail, we're lightening up in this chapter and exploring what makes marriages work.

### **3.1 Why Do You Love Each Other?**

It should be easy to answer the above question, but it doesn't mean you are a bad person if you have to take a moment to think about it.

After all, love is something we feel. Chances are when your partner is near, their very presence fills you with a sense of stability and warmth. How do you put that into words?

We become so accustomed to simply saying, "I love you," that sometimes we forget everything that's behind those all-important words.

Think back to the moment when you decided your partner was the one. In that moment, your mind was probably swimming with reasons why you loved them. Their eyes, their smile, the way they laughed and the way they held your hand... It might have been a dozen wonderful things that made you fall in love, or one single perfect moment. Either way, all those things brought you to the realization that you had found someone you wanted to spend the rest of your life with.

That's a very powerful decision.

To keep your marriage strong and fresh, it is important for you to remind yourself of the source of your life, and for you to continue to find new reasons to love your partner as you grow and change together. Likewise, it is important for you to continue to be lovable.

We're not saying you have to go out of your way to prove your love - your partnership should be proof enough - but another common mistake that married couples make is taking each other for granted.

If your impulsive and romantic nature is what won your partner's heart, or if your moments of sweet and deep consideration are what made them trust you so completely, then it's important that every once and a while you pay homage to those traits.

No, you don't have to compete for your lover's affection anymore, but you should continue to show that you value your victory.

As with other situations we've discussed in this book, the best way for you and your partner to acknowledge why you love each other is by telling each other. Many people are afraid of being vulnerable on this level, but your marriage is the one place where you can be sure that your open heart will be safe. While "I love you" is still a very moving statement, even after being said a dozen times every day, the phrases "I love you because...", "I love your...", or "I love you for..." make your feelings that much clearer and more tangible to your partner.

As an added bonus, you can be sure that they will respond in kind.

When it comes to professing your love to your spouse in specific terms, we feel confident that you will discover that giving is just as fulfilling as receiving.

Ultimately, every kind word that you speak to each other only solidifies your bond and deepens your mutual love.

### **3.2 What Makes You Special?**

There are two ways that you can take this question, and both approaches are important.

First, in order for you to be comfortable receiving your partner's unconditional love, you must accept that you are worthy of it. It's a groan-worthy old cliché, but to love someone else you must first love yourself.

Second, in order for you to truly value your partnership, you must identify what makes the two of you better together than you are alone.

Through your whole life, people have probably made some of the same statements about you over and over (we're talking strictly about the positives here.)

You've probably heard dozens of times over that you're sweet, smart, funny, good-looking, goofy, talented, creative, reliable, etc.

Everyone's good at something, and you probably know exactly what that is for you. There's no shame in feeling proud of these accomplishments, and for patting yourself on the back every once in a while. You should be honest with yourself about who you want to be because that's a person you know you'll like. And, darn it, you have every right to like yourself!

It's probably no surprise by now, but your partner likes you too.

In fact, we'll go one step further and assert that they love you. Regardless of what you feel your faults are, your spouse has looked at you honestly and decided that you're someone special. That's a pretty big compliment, and one you should take to heart.

While it's important for you to value your partner and your marriage, it's equally important for you to embrace the pride and joy that comes from knowing that you deserve to be loved.

Married couples that retain a social life probably have a very clear idea of what makes them special because friends and family probably often comment on their bond.

Let's face it, the people that have your best interests in mind are going to be happy to see you happy, and these same people are rarely bashful about expressing positive feelings.

That said, you don't need to have outside input to know that your relationship is a good one.

Just ask yourselves what you enjoy most about being together. Maybe just sitting in silence with your partner brings you deep feelings of comfort and contentment. Maybe you both have the same dirty sense of humor. Maybe you can finish each other's sentences. You're both good people, so you know you'll be great together. Whether you're two Type A's, a pair of Type B's, or an odd couple, you know that

the two of you are better together.

### **3.3 Communicating Effectively in Your Relationship**

The most important and effective tool that you can use to improve your marriage is communication. It's totally free, it's totally private, and it's available whenever you are, so use it!

All good marriages without exception share a common foundation in good communication.

You don't have to talk a lot, some couples don't even have to talk often, so long as you're saying what needs to be said.

Virtually all of the issues explored in this book - even the positive ones - could be improved upon through the use of communication. After all, if you don't communicate with your partner, then what sets them apart from anyone else? Sharing a home, a bed or even children is not enough. If you want your marriage to be a true partnership then you must also share your feelings. The funny thing is that communicating doesn't have to be serious to be helpful. Talking to each other revives and strengthens the special bond that you share, whether you're talking about your day, your family or something on the news.

Communication is important for a number of reasons. Not only does it help to fix things after a fight, but it can prevent some fights altogether.

Communicating regularly is your lifeline to your partner's true feelings. You would have never fallen in love had you not discovered who they were through deep and honest conversations, and maintaining those conversations is an important part of sustaining that love.

While you can learn many things simply from observing your partner, there are just as many things you can only learn through communication.

The best part of communicating even casually is that it gets you in the habit of being close. When you turn to your partner for companionship and conversation, you're expressing an interest in them, placing your trust in them, and confirming your commitment to your shared bond.



All of these sentiments are integral to a strong and happy marriage. Likewise, their attention and responses confirm that they feel the same way; that they are always ready to share not just a conversation with you, but their life too.

You will build your communication skills over time to the point that less is often more. You will intuitively understand your partner and their feelings on many topics.

This greater sense of understanding will help you to forgo many unnecessary fights. And, when you simply can't avoid a disagreement, you can rest assured that your greater understanding of each other will equate to more relevant and respectful arguments. Once those arguments are over, you will naturally reach to you each other for comfort and forgiveness.

In Chapters 4 and 6 we'll discuss different kinds of communication and how they pertain to certain marital situations.

### 3.4 The Practical Benefits of a Good Marriage



We're all aware of the physical and emotional benefits of a good marriage but, in trying times like the current recession, a strong marriage can have very practical benefits too.

Aside from the more general feelings of wellbeing, including the confidence that comes from having a constant cheerleader and the ease that comes from knowing that all your burdens are shared, there are also some very straightforward and monetarily rewarding benefits of marriage.

Here are just a few practical marital perks:

**\$** Double Income Potential

**\$** Instant Co-Signor

**\$** A Free Second Opinion

**\$** Tax Savings



### \$ Multi-tasking Made Easy

First, it's a well-known fact that combined incomes are subject to a lower tax bracket than individual income tax returns in most places. That means a smaller check to the IRS every April (and maybe even a refund to you if you play your deductions right).

In hard times, every cent counts and taking advantage of your marital status on your taxes is a great way to get a literal return on your emotional investment.

Another great benefit of being married during a recession is your potential to bring in two incomes. Even if one of you is the primary breadwinner, nothing adds security to your savings like a second income. In times of trouble, having two diverse people searching different segments of the job market greatly increases your chances of at least one of you finding steady, sustainable work.

We've all heard of the crackdown on credit lending but, as a married couple, you have the benefit of pulling from two credit ratings, two incomes and two sets of assets (even if many of them are shared).

Even in these tight times, banks are happy to lend to responsible couples.

How often in your single life did you wonder if you were doing the right thing? You'll never second guess your investment spending with a supportive but practical partner at your side.

A spouse only wants the best for their partner, but they're not going to let them jeopardize the stability of their shared finances; that's why they make such great partners both in the bedroom and at the bank.

As they say, two heads are better than one, and so are two pairs of hands. Whether you're worrying about staying on top of housework or staying on top of your bills, married couples find maintaining all aspects of their lives easier when they've got a partner they're on the same page with.

## 4. Making Time

It's not just married people that feel like they don't have time for everything in their lives. We live in a very rushed society where we're constantly being told that we must do everything in one day, that we must make every hour/minute/second count by cramming our lives full of things that may sometimes be unnecessary.

We know what matters most to us, but other things get in the way so, at the end of a 24-hour day we often feel dissatisfied with what we've accomplished or failed to accomplish.

In a marriage, this sentiment goes beyond a sense of personal frustration because what's often left out of our day is time or intimacy with our partner.



Many married couples respond to this situation by overcorrecting it. You feel so bad about leaving out or disappointing your partner in your past that you start to structure your entire day and your entire life around them.

While your partner obviously should be the most important person in your life, that doesn't mean that you have to spend every waking

moment with them. As they say, absence makes the heart grow fonder, so it's important to find a healthy balance between constructive time with your partner and constructive time on your own.

In this chapter, we'll look at the many things in your life that deserve a portion of your time.

While your partner is at the top of that list, they shouldn't be the only person on it. Having priorities outside your partnership is a great way to keep your marriage interesting. It gives you something to talk about with your partner at the end of the day, and it reinforces the idea that you bring something unique to your

relationship.

It's great to be focused on that relationship, and also to pursue self-improvement whenever time and ambition allows, but there are many other things that demand our time and attention - whether or not we want to give them.

How can you possibly find time for what you need to do and what you want to do? We'll help you! Read on.

### **4.1 Time for Each Other**

Obviously, finding time for your partner is crucial to the success of your marriage, but the cold hard truth is that the world outside your marriage quite frankly doesn't care.

The clock's not going to stop ticking because you want to stay in bed with your partner this morning. Your boss isn't going to let you off for being late because you needed extra time to resolve a fight from the night before.

While your job may require that you stay late every night of the week and work overtime on the weekend, your partner won't be happy for long if they only see you while you're sleeping.

There's a secret to making your partner your priority without compromising other daily necessities. Like so many other things, the time you spend with your spouse is about quality, not quantity.

When making time for your partner, it's not about finding more time in the day, it's about putting more into the time you have.

You don't have to create new time; you have to make your existing time more special.

It's all about looking at your marriage honestly and figuring out exactly what it needs to stay strong.

Whether you and your partner are drawn closer by intimate silences or by deep conversations, you need to make sure that you seek them out when you have the time for those moments.

Another great way to demonstrate your love and devotion to your partner is by

setting aside special times for you to spend together. The reason that date nights remain such a popular cliché is because **they work**. As they say, couples that play together stay together, so it's important that you go out and enjoy each other while enjoying other things too.

If you find that your pursuits overshadow the need to be together, then shake things up every now and then with a romantic getaway or even a quiet night in. No matter what you're doing with your partner, you can maximize its significance by letting them know you're glad to be doing it with them.

Money isn't the only thing that gets rare during a recession.

Many of us have been put into a panic by unexpected situations, and constant activity is the only thing that can convince us that we're doing everything we can to overcome the circumstances.

While you obviously have to do whatever's necessary to put food on the table and pay your bills, you should never ever neglect your partner. If you have to pull some shared time from your day, then be sure to put extra emphasis on the importance of the time you're still spending together.

Let your partner know that the extra things you're doing are done for the sake of your relationship and that, when things smooth out, you're looking forward to making all the missed moments up to them.

If some other task has taken a time slot normally allotted to your partner, then be sure to call them when you get the chance. Even a quick "I love you" can go a long way toward keeping your connection strong.

## **4.2 Time for Yourself**

As we've already acknowledged in other parts of this book, getting married doesn't mean that you cease to be an individual. Yes, as with every other major commitment you make in life you may have to make sacrifices for your marriage, but your sense of self isn't one of them.

People that are happy with themselves tend to be that much happier when they're with someone else, whereas people that feel dissatisfied with themselves often bring those feelings of dissatisfaction into other parts of their lives (in this case,

their marriages).

So, when you dedicate some of your weekly and even daily free time to yourself, don't consider it selfish - consider it a short-term investment in yourself and a long-term investment in your marriage.

Some married couples have a hard time finding a happy medium between spending too much time apart or too much time together. To make matters worse, partners sometimes have different ideas about how much time they should be spending in individual and shared pursuits. Maybe you were a very independent person prior to getting married and you're having a hard time adjusting to the loss of personal space.

Alternately, you could be one of those people that have waited their whole life to get married and you feel a genuine need to spend as much time as possible with your partner. In either situation, when you come up against a partner who doesn't share your perspective on how much together time is healthy, one of you is likely to feel hurt.

The truth is that neither extreme is healthy, but the right balance should be determined on a marriage by marriage basis.

Some married people can get all the personal time they need without ever actually leaving their partner. Maybe half an hour on the computer researching your favorite hobby or an hour in the bath is all you need to restore your inner peace.

On the other hand, some people still have a strong desire to feel connected to the outside world:

- You want to go to the gym
- You want to see a movie you know your partner won't like
- You want to spend some time with the girls/guys.

For the record, there's nothing wrong with maintaining friendships outside the marriage, but these friendships need time and attention just like your marriage does. This can create some major time conflicts. Many people have a hard time "sharing" their spouses, even with friends their spouses knew before them

(sometimes even more so).

Likewise, many partners feel that the time would be better spent with them. Do you have a right to these friendships, even when they might cause jealousy and distrust? The short answer is yes, but maintaining these friendships when your partner isn't supportive of them will be hard on you and your relationship.

The best way to make time for yourself is by starting with a personal space. It might be your desk, your home gym, the garage, or the garden. The rest of your home is common ground; what's important is that that one space represents you and you alone. It helps you to retain your personal identity without encroaching on the sanctity of your marriage.

Your personal time should be structured in the same way. Give your partner the biggest share of your free time. When they have a valid reason to demand some together time, give it to them. Your availability should reassure them of your greater commitment to your marriage. And, once you've made a point of putting your partner in the priority position of your schedule, you can create your own time and space without creating a conflict in your marriage.

### **4.3 Time for Everything Else**

It's idealistic to believe that once you find time for your partner and for yourself, everything else will work itself out on its own.

Let's face it, our lives are demanding and, in most cases, we need every hour in our 24-hour days. While keeping our relationship strong and ourselves happy are our biggest priorities, quite frankly these are also the time slots we find most expendable when our life's other demands get urgent.

We tell ourselves that our spouse will forgive us or that we can do the things that make us happiest some other time, but putting off a doctor's appointment, or paying a bill, or a major repair could have very tangible and disastrous consequences.

Likewise, putting off eating and sleeping is never an option for long and ultimately will affect everything else we do.

It's important to realize that, as far as our relationship goes, we **MUST** spend

quality time with our spouse. But, as far as living a responsible adult life goes, we MUST go to work.

Then, you add in other incidentals that are important but not life threatening (though ongoing neglect could make them so eventually). You SHOULD get your car's oil changed, and you SHOULD work out regularly.

These are just a couple of small examples.

As we all know the must do's and the should do's really add up.

So, how do we find time for the things we *must* do as well as for the things we *should* do?

Not everyone is great at scheduling, at making appointments, budgeting their time and being organized.

But, even if it's not a skill that comes naturally, it's one you're going to have to learn if you want to keep your head (and your marriage) above water.

These days, technology makes organizing our lives easy, and don't feel bad about also enlisting your partner's help when it comes to important reminders.

Planning for and around the many must do's and should do's in your life is a great way to get them all accomplished in the order they should be without allowing any of them to get to an emergency level.

One obvious strategy that many spouses overlook is TEAMWORK. When it comes to regular tasks or events that demand your time and attention, why not include your partner wherever you can and kill two birds with one stone?

In this way, you get more valuable time with your spouse and make some of the necessary but less enjoyable should do's less stressful and more fun. You'd be surprised by how fast house chores can go when the two of you are completing them together.

#### **4.4 Time Management Tips for Couples**

While there are many things which both you and your partner will need to do on your own, that doesn't mean you can't plan your days/weeks/months together.

If you both take a responsible approach toward time management, then you've not

only got a built-in support system, but your more efficient schedules will likely mean that you both have more time for each other.

Here are a few ways you can streamline your must do's and should do's:

### ***Cut Out Unnecessary Time Demands***

By "unnecessary" we don't mean only the things you can't live without. There are plenty of things that are necessary for your happiness but not necessary to anything else. That doesn't make them any less important.

We're talking about things that you don't enjoy and that you have absolutely no reason to do in the first place. Once you sit down and think about the many places you go in a week and the many tasks you complete, you might be surprised by the number of them that are totally unnecessary.

One quick way to save time is to cut out an extra trip or two by paying your bills from your home computer or having them entirely automated.

The same can be said of your paycheck; if your employer offers direct deposit then why not do it? As an added bonus, you'll get your funds much faster than you would with a paper check.

With around the house duties, there's no shame in paying someone to do them if they're going to take more of your time than they're worth.

### ***Combine Tasks Whenever Possible***

This tip is also surprisingly easy to utilize. When you think about your day in advance, you'll see many ways that you can condense your tasks. Shop where you can get many things done at once, or set aside one day for all your shopping and write up a rational attack plan in advance.

When shopping for gifts, look for stores that also offer wrapping services. If you've got a car appointment one day, bring along a written project you can work on, or take your car to a garage in a shopping center where you can finish other chores.

### ***Keep Dating***

This is the best way to ensure that you keep making time for each other.

Before you were officially a "couple" you would have never dreamed of being late



for a date with your partner. During hectic times, keep romance and communication alive by setting aside specific times just for the two of you, and give those dates the same urgency and importance you gave your first ones.

### ***Stop Procrastinating***

Down time is important in these stressful times, but you shouldn't use it as an excuse to avoid things that simply shouldn't be put off.

Set alarms in your house, on your computer, and even on your cell phone if you have to. Put post-it notes where you and your partner can see them, keep bills in the same visible place, and be sure everything you need to complete your tasks is ready and on-hand.

Remember that once you get all the necessary things done, any time you have left is yours to spend as you please without feeling guilty or stressed out.

### ***Be Prepared***

Speaking of having things on-hand, you can cut the time needed for unpleasant tasks way down just by being prepared.

You should know by now that you're not the only one that waits until the last minute and that, when you do, you'll waste more time waiting in line with all the other procrastinators.

Being prepared also makes completing other tasks much faster:

- ✓ If the envelope is already addressed and stamped, then the letter's ready to be sent as soon as you write it.
- ✓ If the mower has gas and you check the weather in advance, then you can mow the lawn as soon as you have a free moment.
- ✓ If your stuff is packed and you've already printed directions, then hitting the road will be quicker and less stressful.
- ✓ If you've planned your meals for the week and already purchased everything you need, then actually making the dinner becomes a snap.

There are many other ways that you can prep for the things ahead. Many people find that the preparations alone diffuse what might otherwise be stressful situations

before they even have to face them.

### ***Don't Dwell***

If somewhere along the line you missed a 'must' or even a very important 'should', don't let that small failure seep into next week and take up or taint more time that you could use to do something else.

Regret is both physically and emotionally harmful. It will likely bring your partner down too, and it takes up valuable time you could be spending doing things that you enjoy.

## 5. Making Money

Right now, with the world in the midst of a big recession, it seems like the only thing on people's minds is money.

"Making money" is an enticing concept when most people are simply worried about keeping what they currently have.

While the advice we give in this chapter rarely equals a greater income, it nevertheless will help you to find the cash for what you need (and often what you want).

*Benjamin Franklin* famously said, "A penny saved is a penny earned."

Savings are certainly on the minds of many people wondering how they'll pay their bills or keep their homes should the recession affect their jobs.

The odds of you getting a raise or finding a better career in the current job market are slim, so many couples feel that saving up would surely be impossible. But, sometimes, it's not about making more money; it's about making more of the money you already have.



Most of today's married couples grew up in a fairly prosperous economy.

We've become accustomed to a somewhat easy and even privileged standard of living.

This sense of entitlement has helped many people to forget the same principles that saved their ancestors in harder times.

There are dozens of different ways that you can stretch your dollars. Some of them will require some time and research while others are nearly effortless. Chances are you've become so accustomed to your current lifestyle and all the choices that come with it that you don't even realize all the ways you're wasting money.

In this chapter of the book, we'll help you to see those missed opportunities that

can make your cash go a little farther. We'll also explore priorities and will help you to identify yours as an individual and as a couple.

The good news is that married couples tend to weather financial storms much better than their single counterparts. In fact, there are many ways that you can put your two heads together to improve your financial situation.

### **5.1 Needs vs. Wants**

Establishing the difference between what you need and what you want is an important step toward ensuring that your finances remain stable even in unstable times.

Unfortunately, this process is often a difficult and discouraging one because it may show that you cannot truly afford some things you truly enjoy.

We live in a society that for a long time has stressed instant gratification, so it can be hard to rewire our brains to put real priorities first. But, practical inclinations are a necessity in these times.

While some things are clearly needs and others are clearly wants, the line between the two is sometimes blurred.

You could survive without many things, but would you be happy or even content without them?

A good place to start when determining what your actual needs are is with the bare minimum.

Sit down with your partner and make a list of the things you absolutely need. At the top of this list will most likely be your mortgage or rental payment, utilities, food, and transportation. These expenses cover the elementals. Your happiness and quite possibly your health too would likely suffer without any one of these things.

Transportation may not always seem obvious, but it's a definite "need" because it's the one thing that ensures you get to work and continue to bring home a paycheck.

The most important thing to remember when budgeting for transportation is to separate necessary expenses (like regular maintenance, insurance, and gas to get

to and from work) from unnecessary ones like day drives and other leisure travel.

If you and your partner were to write your needs/wants lists separately, there's a good chance you would disagree on which category some things should fall under. That's why it's important that you determine these things together.

Chances are the things you think are needs are what they think are wants. Some of their needs are the ones that mean less to you and vice versa.

Assuming that you are being honest in your judgments, there will be some selfish needs, but they are needs nonetheless. It's important that both you and your partner are aware of the special needs that each of you has and the significance behind each personal need that makes it truly crucial to your wellbeing.

When it comes to wants, we recommend breaking your list down even further with the most important wants at the top and the more far-reaching wants at the bottom. This way, when you have extra cash you can cross the most beneficial wants off your list, leaving the other wants for better times and special occasions.

It's hard to let go of the things that you want, but you might be surprised by how happy you are just satisfying your needs. You'll probably appreciate your partner more for having fewer distractions in your life, and when you can afford to satisfy your wants, you'll appreciate those things much more too.

## **5.2 The Importance of Budgeting**

Self-control is a valuable trait but, let's face it, not all of us have it all of the time.

Before the big credit crunch, if you spent money you didn't have you could get more by working extra hours at work, getting a cash advance on your credit, or taking out a small loan at your bank.

The recession has eliminated many of these options.

Now, more than ever before, people are having to rein themselves in after a lifetime of impulsive spending. You don't have to suffer to survive during hard times, you just have to teach yourself more responsible spending practices, and the best way to do that is by budgeting.

The foundation for your new budgeting plan is the need/want lists we discussed in

the previous section.

To get a good idea of the approximate amount that you will need to make and then set aside every month to cover your needs, make a copy of your need list and then assign a value to each individual need.

It shouldn't be hard for you to find these values; just check your recent bills or get a bank statement for the previous month to determine how much you spent on groceries and gas.

While some expenses will vary from month to month, your best bet is to aim high so you never come up short.

Next, figure out your monthly combined earnings. This is money you absolutely know you will get within the next month - do NOT include money you can only hope to get. If your pay isn't steady, then this time you want to low ball the value you assign to ensure that you can get by if things don't turn out the way you'd hoped.

Subtract your monthly needs total from your monthly earnings total, and the remainder is your leeway. If you've got a significant amount left over, then consider saving. It may not be as much fun as crossing things off your want list, but it'll give you some valuable breathing room should your earnings ever be compromised or if an unexpected emergency occurs.

If you're already cutting things pretty close, then it's best to leave the extra money in the bank. This is especially true when you first start budgeting, because many couples have a tendency to forget some needs the first time they write their list.

On the other hand, if you can comfortably cover all your needs, set some money aside for savings and still have more left over, then you can turn to your wants list.

Not only does this method of budgeting ensure that you'll always be secure, but it gives both of you extra incentive to work harder and budget better so you can visit your wants list more often.

### **5.3 Making Money Together**

If you're like most married couples, then you share everything - including your finances. That means that when the going gets tough, it's tough for both of you.

The most obvious way for you to make money together is for both of you to pull down paychecks. Sometimes time, family or other circumstances don't allow for both partners to work.

If that's the case, and cash is getting tight on one income (or even two), then it's time for you to get creative.

As we've already covered earlier in this chapter, the best way for you to take some of the pressure off your bank account is by budgeting effectively. That said, sometimes you just can't stretch your balance enough to cover everything you need. When this happens, it's sink or swim.

Before you turn to less scrupulous lenders or give up altogether, consider some of your alternatives.

You and your spouse are already partners in life; why not also become partners in business? Many power couples work together very successfully. The ideal venture for you and your partner might be on a smaller scale but, as they say, every dollar counts.

There are many ways that you can make money together.

Some are widely recognized and can bring in some serious cash while others are more modest and might require that you swallow your pride.

What works for you largely depends on your skills, your availability, and how desperately you need the extra cash.

The Internet alone offers many opportunities to turn an at-home profit.

You can even incorporate things you enjoy into your new venture. For example, if you like going to the flea market, then why not start a small eBay business where you resell your best finds?

Or, if you like crafting, why not travel to craft fairs to sell your wares?

If you've got a special skill, you could consider acting as a one-time advisor on some small projects.

Or, if you're not opposed to physical work, you can check your local Craigslist listings for same-day labor gigs.

Then, there are the old go-to part-time jobs like newspaper and phone book delivery or seasonal sales assistance.

### **5.4 Money Management Tips for Couples**

There are several ways you can manage your money better; some are small and easy while others may require a more drastic lifestyle change.

The tips we've compiled below should be easy for any couple to start.

They may seem simple and sometimes obvious, but you'll be surprised by how quickly the savings from each add up!

#### ***Budget, Budget, Budget!***

For all the reasons already covered and so many more, budgeting is the most important thing that you can do as a couple to ensure that your finances remain stable.

The best part about budgeting is that it's a flexible process that can change with your circumstances.

Even when life takes a turn for the better and you find yourselves swimming in money, budgeting is a smart way to manage your newfound wealth and further ensure that you won't have to worry about the hard times ever again.

#### ***Pre-write Shopping Lists***

You've probably heard this tip before. It's not always easy to follow, especially when retailers go out of their way to entice you to make unnecessary purchases. But, if you write a practical action plan before you go shopping, it greatly reduces the risk of impulse buying expensive items you don't need.

It also saves time and stress and guarantees that you bring home everything you need for the week.

#### ***Shop the Sales***

The good news about this tip is that many people secretly enjoy getting a good deal. There's a certain sense of competence and satisfaction that comes from knowing you're getting a good value for your money.

And let's face it, the jeans look exactly the same whether you buy them at full price



or wait for a seasonal sale or special event.

Many stores will even tell you when they expect certain items to go on sale or be marked down. Virtually everything you need or want will eventually go on sale; food, clothes, cars, and even houses. So, unless you absolutely need something NOW, there's no harm in biding your time and waiting for the best price.

### ***Buy in Bulk***

This tip is especially valuable if you have a family. Consider joining a club program like Sam's or Costco's where you can get bulk and even regular items at a significantly reduced price.

If no such thing exists in your area, then you might be able to get together a group of friends or family to buy and split bulk boxes or pallets with.

### ***Automatically Deduct Savings from Your Paycheck***

Most banks are now offering free savings accounts with no mandatory minimum balance, and they can help you to build and grow those accounts by automatically deducting a small sum from each of your paychecks.

It's an easy option for couples that have a hard time finding the willpower to leave money in their checking accounts, and as little \$25 off each check can add up fast.

### ***Always Do Price Comparisons***

When we say "price comparisons", a lot of you are probably thinking of coupons and Sunday fliers. While this is one way you can save money, there are even bigger and better ways that price comparisons can benefit a couple's budget.

Look for stores that price match or accept competitor's coupons to save yourself the extra time and travel required to shop several locations.

Be sure to do price comparisons even on existing bills - cell phones, cable, car insurance, credit card interest. Regular rates are always changing and competitors are often happy to cut you a deal to bring in new business.

If you find a better price elsewhere but don't want to leave your current bank or provider, then ask about renegotiating your current rate or plan.

### ***Never Make Big Purchases Impulsively***

Small impulse buys are easy to absorb, but big purchases should be made with the extra care and consideration that they deserve.

Write down all key information, then take it home, discuss it with your partner and figure the cost into future budget plans.

This is also a great time to bring in the last tip by comparing prices. The Internet makes an excellent tool for finding all the information you need quickly and in one place.

### ***Use Cash***

Credit and debit cards have made buying easy; in some cases perhaps too easy.

If you have a hard time resisting the urge to make impulse buys, then maybe it's time to go back to cash.

Using your budget plan as a guideline, withdraw what you need for the week and leave your credit card at home for emergencies.

## 6. Making Love

It makes no difference how young or old you and your spouse are or how long you've been together. Physical intimacy is a necessity for any healthy marriage.

It's no secret that men and women often disagree on exactly what that intimacy entails but, like most other things in marriage, we're confident that you can compromise on a happy medium.

After all, intimacy offers many benefits to both partners and to your relationship as a whole.

The connotation for the term "making love" is a familiar and strong one, but marital intimacy doesn't have to be entirely about sex. The most important thing is that you remain close both emotionally and physically, and the best way to do that will vary from one couple to the next.

In this chapter, we will outline the best path toward a relationship that's satisfying on every level.

We'll help you to determine your own physical profile as well as that of your partner's and will give you guidance on how to use that information to fulfill the wants and needs of both you and your spouse.

For too many couples, sex becomes just another household chore. This chapter of our good marriage book will help you to bring anticipation, joy, excitement and satisfaction back to your bedroom.

### 6.1 Communicating Effectively in Bed

We've emphasized the importance of good communication several times now in this book.

Many people fail to realize that good communication goes above and beyond everyday conversation. Communication is not simply an exchange of words, but can also include other forms of expression, including physical intimacy. To be satisfied in your marriage, you need to communicate regularly, openly and sympathetically. The same is true if you want to be satisfied in your bed.

Communicating effectively in bed can mean a lot of things. On the most literal of

levels, your bed is a great place to discuss the day's events. You and your partner are both in it for an extended period of time, you're close, and you're relaxed. It's the ideal setting for getting close on an emotional level, so talking in bed can be a great way to unwind together and re-fortify your bond through meaningful conversation.

On a very different (but just as important) level, communicating in bed can refer to the things most married couples do only in bed...and we're not talking about sleeping. If one partner is not satisfied with this aspect of their marital relationship, it's generally due to poor communication.

At the very least, good communication can help you to discover and fix any intimacy-related problems. Despite how society's morals have shifted, some generations still retain an unspoken taboo for talking about sex.

Couples with this frame of mind can have a hard time embracing sex talk, but remind yourself that it's just the two of you. If you can't talk about sex with your lover then who will you talk to? There's no shame in having a good physical relationship, and working to achieve that end will lead to marital and personal benefits that go well beyond basic pleasure.

Assuming that you're not sleeping in the old-fashioned twin beds, the bedroom sets the tone for intimacy immediately by putting you and your partner in close proximity.

You can feel their heat; you can hear them breathe; you can probably even smell them.

When you want to be intimate, or even when you just want to get close, the first step is bridging the gap completely. Take your partner's hand or lay against them to establish a connection. It's a sweet way to show you care, and it's also a non-aggressive way to gauge their own interest level.

Unless you and your partner have already agreed that you both want the same thing before you enter bed on any given night, then don't add tension to the situation by making any presumptions.

Men aren't the only ones that underestimate the importance of foreplay.

Furthermore, foreplay is a crucial practice for any intimacy - not just sex.

To get more from the moment and to ensure that both partners are comfortable and ready to proceed, it's important that you are respectful in your advances and that you establish a bond.

Just because they're your spouse doesn't mean you shouldn't care about their wants and needs too (or in some cases their lack thereof).

Once you are close, and it's clear that your partner is receptive to getting closer, voice your wants. It doesn't have to be tawdry, and it should never be demanding. Rather than making a closed-ended statement, follow up your statement of your own wants by asking them about theirs.

Now, before this starts to look too much like a game plan, we want to clarify that we're not suggesting you try to seduce your partner (though sometimes a little seduction couldn't hurt).

What's most important for a married couple to remember is the spark and passion that accompanied physical intimacy early in their relationship. And if, for whatever reason you just *never* clicked, that doesn't mean you should give up and relegate yourselves to a purely emotional relationship.

Maintaining the long-term physicality of any marriage is all about getting to know each other better *in bed* and merging each partner's preferences to form a happy medium.

As mentioned above, communicating well in bed is often a combination of verbal and physical cues. Often it will be a slow give and take as each partner feels out what's right for both of them. At other times, you may find all systems are go. If one partner seeks intimacy but the other isn't in the mood, then it's up to each partner to come halfway toward a compromise.

Too often partners get in the habit of taking on roles. One is the aggressor, one is submissive. Or, one is demanding while the other is reluctant.

These positions can enhance sex when used as part of role play but, when either partner takes up a permanent stand on sex, you will find that both spouses are often dissatisfied with the results.

Both partners should enter the bed with an open mind. Be forthright about your feelings and what you want, but don't be negative or closed before you hear your partner's feelings and wants too.

When both partners are committed to pleasing each other, then sex shouldn't be something you try to put off or avoid. If you find yourself time and again returning to these feelings, then it's time to go back to square one.

Starting over in bed can actually be a very refreshing experience for both partners. Married couples have a tendency to fall into a groove when it comes to bedroom habits.

You might be missing out on important hints from your partner or on surprising ways to satisfy them or even yourself.

If the physical intimacy in your marriage is starting to fall flat, then there's no shame in starting over and getting to know each other again.

Many times, partners with mismatched libidos find this sensual exploration without outright sex to be the happy compromise they've been looking for. Once you've reached a more pleasurable level of understanding, you might be surprised by how eager both of you are to enjoy and rediscover each other again.

## **6.2 Making Sure You Both Get What You Need**

Ideally, if you followed the advice in the previous section, you won't have any trouble fulfilling both your needs. Likewise, if someone is not getting satisfied you should be comfortable talking about it.

As we said, "Ideally."

In truth, telling your partner you're not happy with what's happening in bed is probably one of the hardest topics to broach in any relationship. Unfortunately, this revelation often leads to even more hard feelings and even less sex. One or both partners may feel resentful, ashamed or disappointed.

The best way to approach your needs in bed is in a positive way. You want your partner to know that you still find them attractive and still want to be intimate with them, and that you truly believe that disclosing your needs will make things more

satisfying for both of you.

A give and take approach to these talks can also be very effective, with both partners discussing what they like, don't like, or would like to try. This kind of casual back and forth allows for a blameless assessment of your physical relationship.

Another big conundrum many couples have in bed is deciding what to do or say when the sex is just plain bad or unsatisfying. Most partners don't do or say anything. It may seem awkward to broach the subject while still being intimate. It could end intimacy altogether when approached from the wrong direction, but a positive attitude and encouraging words can go a long way.

Just think, if you DON'T speak up, you face unsatisfying sex or even no sex indefinitely. It's quite possible that your partner is already sensing your lack of enthusiasm, or that they also have needs that aren't being met and they are also too embarrassed to bring the topic up.

When you initiate a needs-based conversation in bed, they will likely have some comments of their own.

What you should NEVER do is critique your physical relationship immediately following sex. Before is best, during is still good, but after insinuates to your partner that they just failed to please you. Even if that is technically true, pointing it out in such a harsh way and at such an intimate moment will only discourage them.

It's important that neither partner views a confession of unmet needs as a failure on their part. As you already know, a good relationship is a growing experience with the constant possibility of change. When you are forward about what you need and want in bed, you ensure that that any change is always a good one.

### **6.3 Keeping Stress Out of the Bedroom**

Bad stress is definitely the number one enemy of this book. It's hard not to have some stress in your life. Regular and manageable stress can be healthy and helpful, but excessive bad stress negatively affects everything it touches.

No matter how this recession has affected your life, there's nothing you can do

about it from your bedroom so, if at all possible, you should never bring stress to bed with you.

In fact, the bed is the best place for you to relieve or replace stress with more enjoyable things; chief among them the company of your partner.

There are several ways we bring stress to the bed without even realizing it. As odd as it sounds, sometimes relaxing takes a conscious effort on our part. This is the time of the day (or night) when you really just have to let things go. Morning and more problems will come soon enough. You have a wonderful opportunity to set these things aside, even if it's just for a few hours, at the end of every day.

Here are a few key ways you can ensure that your bedroom remains a place of pleasure and peace:

- Avoid unpleasant routines
- Replace negatives with positives
- Never go straight to sleep
- Always touch your partner
- Make the bedroom a haven

While it only makes sense to put your things in order immediately before going to bed, bringing unpleasant routines into the bedroom subconsciously creates a negative association with that space. Try to do all your winding down and prepping in other areas of the home.

We guarantee that after a few weeks of making your bedroom a stress-free zone, you'll automatically start to feel better the moment you walk through your bedroom door.

We know that some things are unavoidable. It's only natural that, as you relax and start thinking about tomorrow, you're going to want to go over what happened today. Likewise, many couples find the white noise and vague distraction of a TV to be a regular part of their nightly routine.

You don't have to do away with these sorts of routines altogether; you just have to find a way to make them more positive. Maybe you and your partner can take



turns giving each other back, neck or foot massages as the receiving partner talks about their day. This is a great way to relieve the stress even as you're reliving it, and it may actually help you to develop a more positive perspective on the things you can't change.

Also, if you're one of those couples that absolutely must watch some TV before going to sleep, then consider switching from stressful programming like the news to something more fanciful and lighthearted like a movie or reruns of your favorite show.

Another big mistake that married couples make is hitting the sack and going straight to sleep. Granted there are some exceptions; if you're getting home late and are absolutely exhausted, trying to stay awake will likely only make you cranky.

On a normal night, even if you're tired, it's important that you take a moment to let go of the day's stress and to show appreciation for your partner. These kinds of positive routines give you something to look forward to at the end of the night, no matter how bad your day was.

Wondering why you can't go straight to sleep? Well if you do nothing else, at least take a moment to acknowledge your partner physically. A simple touch in passing like a kiss on the cheek, a warm hug, or a moment where you hold their hand between yours reassures them that no matter how hard your day has been you're still happy to be coming home to them, and yet again anticipating these happy, loving routines will no doubt make that sentiment a self-fulfilling prophecy.

Finally, all of these tips work together toward one important goal: to make your bedroom a sacred place. This is the heart of your home, your nest, the one place that you and your partner should truly feel in sync and at peace.

Don't bring work to bed. Don't put a computer in your bedroom. Don't even charge your cell phones in the room. Once you've made it to the bedroom, nothing should come between you and your spouse.

## **6.4 Simple Tips to Make and Keep Sex Fun**

Too many people in today's society are ready to believe that being intimate with

only one person for the rest of their life couldn't possibly stay exciting. Funny that they never wonder why happy couples smile so wide. It's a joy that comes from being satisfied on every possible level.

Do you want that for your own relationship? It's easier to achieve than you might believe.

Here is a list of incredibly simple tips designed to remind you to enjoy yourself, your partner and your marriage to the fullest both in and out of bed.

- ✓ Be Playful
- ✓ Be Serious
- ✓ Explore New Things
- ✓ Rediscover Old Favorites
- ✓ Find Your Mojo
- ✓ Enjoy Giving AND Receiving
- ✓ Say "I Want You"
- ✓ Say "I Love You"

The meaning of some of these tips should be obvious, but what makes them effective goes much deeper. For example, when we say to be playful we're not simply talking about getting a little wild every now and then; we're suggesting that you relive the fun and excitement that made the first few times you made love so exhilarating and memorable.

And when we say "be serious", we're not talking about studying your partner to the point of not enjoying them anymore. We're telling you to tell them everything your heart (and everything else) is feeling. Be open, be honest and be sentimental. Serious sex is also incredibly powerful sex.

To keep the flame alive, many couple's therapists will recommend that you and your partner remain adventurous in bed. It's a good rule of thumb for both new and old marriages. If something new doesn't quite click for you, you don't have to add it to your roster of favorites, but just the idea of seeing, touching, or experiencing your partner in a new way can be incredibly exciting.

Every couple has their favorite hits when it comes to what works in bed. Why not try a remix of your old favorites? Combining something old with something new is a great way to open new pathways to intimacy and satisfaction. Also, putting a new spin on your old go-to moves can make them fresh and surprising all over again, even when you go back to your tried and true game plan.

It's amazing how many spouses still feel self-conscious around their partners. Having some doubts about yourself is only human nature but, once you step into the bedroom, it's time to put your hang-ups aside.

The person you're about to make love to has chosen you and only you to be their lover for the rest of their life. There should be no doubt in your mind that they find you attractive, and that you've been doing a lot of things right up to this point in your relationship.

When you find the confidence to try new things, wear new things or simply strut yourself in the bedroom, your partner will surely fall in love (and lust) with you all over again. And you'll probably feel pretty darn good too!

Marriage is about give and take, and sex is no exception. Too many single people are only givers or receivers, but you've already learned many valuable lessons about sharing. Why not bring them to bed?

Most married people insist that they enjoy sex and intimacy more when they know that both they and their partner are experiencing the same intense pleasure.

After several years together, the words "I want you" are still a powerful aphrodisiac. Ultimately, that's what just about everyone wants to know and hear, and they don't have to hear it from a hundred people to believe it. Your honest declaration is sure to set your partner's heart (and other parts) on fire.

Before, during and after a great session of lovemaking, the words "I love you" should come easily.

That doesn't make them any less important. Saying these words frequently and with the emphasis they deserve will give your partner not just physical but full emotional satisfaction.

## **Summary: For Better - For Worse - For Richer - For Poorer!**

You can probably remember the day you vowed to love and cherish your partner forever as if it were yesterday. Every day you wear a symbol of your commitment, and every night you go to sleep beside the love of your life. A recession can take many things from people; it can shake up your life and perhaps even destroy your credit or career. But it can't take what's most precious to you - your partner. Even that word - partner - is a powerful one in a recession. That you have a partner tells you that you're not in this alone. It also suggests a certain combined strength. You and your spouse will see many things through the course of your life together. This recession is temporary; your love is permanent.

It's perhaps a little too easy to take out the bad things on our partners. They're right there when we just can't hold back the stress, frustration or anger; they're an easy target.

We know we'll apologize for it later, and we tell ourselves that they will forgive us. And they probably will.

But, it's time to realize what an asset your marriage is, and it's past time for you to start protecting it. The recession can't take your love away, but it can damage it if you let it.

Don't let it.

Some people say that hard times are the hardest on marriages. Others say that hard times are when you truly see how strong your marriage is. Both statements are true in their own ways, but the perspective they take is a negative one that suggests that marriages are designed to be weak.

We like to think that a strong marriage is the best tool for weathering hard times, and that any married couple that shares true love and a strong commitment can create and keep a strong marriage.

Don't listen to your single friends.

Don't listen to your divorced friends.

Don't even listen to other married friends that are unhappy.

Listen to your heart; the same one that told you so many years ago that you wanted to spend the best and worst days of your life with this person.

Don't look at your marriage as a burden or even a responsibility when times get tough; look at it as a stock that can only rise.

You and your partner have invested in each other and, if you stick to those sentiments, then your investment could pay off every day for the rest of your life.

There's nothing more rare or special than two people that truly love and understand each other. No matter what you do or don't achieve in other areas of your life, you will always be able to find satisfaction, acceptance and contentment in the arms of your spouse.

## **A Few Words from Patrick Iwobi**

Thank you for buying and reading my book.

I would like to share the following which summarizes where I am now:

"I expect to pass through this world but once. Any good therefore that I can do, or any kindness that I can show to my fellow friends, let me do it now. Let me not defer or neglect it, for I shall not pass this way again" ... **Stephan Grellet**

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