

# Before You Say I Do: Session 3

By Mark Lee

## **Announcer**

If you're interested in getting tapes from the school on any of the lectures of Dr. Lee's or any of the other speakers, you can go to the audiovisual media center over in the McNally campus and they'll be able to supply your tapes. I don't know the cost of them, so I won't quoting the cost. So welcome, Dr. Lee this morning.

## **Mark Lee**

Number of you ask if there are any more of the questions and the answer is no. We had 1000 and they've all been picked up. But we'll see if we can get some more today. We've accumulated some and lost some persons. They got the questions, figured that was it and taken off for parts unknown.

If you're interested, about 40 copies were put in, 40 or so of how to have a Good Marriage. This deals in the first 50 pages or so with the option of remaining single and what that means. And then the rest of it has to do with the development of the 50 questions you have before you. At the end of each one of those short sections or chapters. I have about four or five other questions that become quite personal relative to the large question that you have before you.

Now if you'll simply pick up with where we left off yesterday, just quickly you'll notice that we talked about do you like each other? Number eight. And there's a negative and positive set of influences. If you subtract the negative ones from the positive ones, you'll have a pretty good

prediction about how you're going to do. And as I've suggested in the book with the statistics that they have been quite successful in making those predictions.

If you analyze the spats, you have their spats when they're light their arguments when they're deeper and their fights when they're deeper than that. But if you'll analyze them, you'll tell a little bit about what's really happening to you, what irritates you, what irritates you about the other one, what your thresholds are. And by the way, it's terribly important that you understand that, what the thresholds are.

I worked with a couple and when she came in she was black and blue, her arms are black and blue and she seemed to take some joy in showing me the fact that she had been beaten up by her husband. Well the next time he came I was pretty stern with him that you don't do that, you don't beat up on people, especially does a man not beat up on a woman? And I have a kind of thing about that. My wife agrees with it.

They came back and Lo and behold, if she didn't have some fresh black and blue marks. And then all of a sudden I got a funny feeling that I wasn't getting deep enough relative to the issue. And so I asked to speak to her alone. So I was talking to her alone and I said, now wait a moment. If your husband does the thing and I'm shortening the story so you wouldn't know the evidence that leads up to my perception of it.

And so I said to her, when you went together, did you have no idea about the volatility of his temperament, that when he reaches a certain point, he seems to lose control? She said, oh, yes, I knew that. And I said, it's interesting that you lived together for two years and he never went through that. She said, no, he didn't. And then she didn't realize that I had her trapped.

And what happened was she knew where his level was and she did not challenge that until she wanted out of the marriage. And then to my mind, she became as despicable as he would be in

that she deliberately irritated him beyond the threshold so that he would hit her so she could show that to me, the counselor and the judge and get a divorce, which indeed, she did utterly amazing that she knew what she was getting into when she married him and she knew what to do when she wanted to get rid of him. And in the end, even though he had problems, they had to be dealt with, and indeed they were. As a matter of fact, she became in my opinion, though she was the one that was hit, she became a more unsatisfactory person than he was. So it becomes unusual.

What irritates you most in his or her conduct, you better be concerned about it. I dealt with one couple where his driving habits were so bad she was in mortal fear all the time she was in the car. And by the way, they ultimately bought a dog because they both liked dogs. So they bought a dog and this dog would get carsick and she would try to hold the dog and he would deliberately try to get that dog sick. The driver. And then the dog would upchuck all over her clothes. And she didn't seem to like this.

Really, you can't believe what grown people physically grown, psychologically, intellectually, spiritually, something else, but you cannot believe what some of them will do. Language, today this is becoming an enormous problem with Christian couples. Guys are a little bit careless with their language. And even Christian fellows now picked up the four letter words and seem to think it's all right to damn and hell their way along. And you will find that an enormous irritant if you're a careful person.

If you believe the scripture about your language, let your Yay be Yay and your naynay and whatsoever come with more of this as sin. But today, because you get it on the television, you get it in your newspapers and magazines after a while, damn and hell is no more than heck and darn. And as a result, it creates an enormous kind of problem. Then you have some things that

are almost inescapable. For instance, this couple came and she says, I'm ashamed to go out with him. I think he's a fine fellow, but he embarrasses me. And I said, Why? Is his grammar so poor? And it bothered her that she had sophisticated herself somewhat and he had not.

In another case, she married a fellow that had come from another country, had a thick accent, and after a while that embarrassed her. Remember the story I gave you at the beginning? That opposites attract. And once you're married opposites offend, and don't forget it, opposites attract. But after you're married opposites offend, all the mutuality you can get is going to serve you well. All right. I could go on with that. It's absolutely unbelievable what some people will bring into their marriages to destroy them in some way.

Are you satisfied with the social graces of the other? We talked a little bit about that today. It's more difficult. My day there was no problem. A fellow held the door for the girl. Now you hold the door for the girl and you might be told off. What do you think I am, inferior or something? And those of us who still believe in some of the rules of chivalry and do not see I do not in any way see it as putting my wife down or that she's incapable of opening a door. She's opened thousands of them when I wasn't there.

By the way, we have a little rule, and it works for us. And that is if we're dressed up and going somewhere, I go through all of the things, hold the chair for her, open the door for her, wait for, et cetera. But if we're both on business, then we both take care of ourselves. It's just a little thing where we haven't lost the niceties of it and at the same time, we're not bound by it. By the way, you get all of these little kinds of guidelines that you develop for your marriage.

For example, if she and I would disagree on a matter, we already have a guideline how to handle that. If we should disagree. It's been a long time, but if it's inside the house, she has the final say. If it's outside the house, I have the final say. Just as simple as that. So if she wants a couch and

she wants the couch there and I want it over there, it goes there. Now I'm not going to sit in it, but it goes there.

And when it comes to buying a car, if I want green or blue, it's going to be green or blue. I refuse to buy a fuchsia colored car. It's a simple little guideline. When you love and care, you're going to find ways of solving the problems. When you've lost that sense of loving and caring, you're going to do all kinds of things that are going to create difficulties. So you ought to be concerned a little bit with the chivalry. Never forget the words of appreciation.

It seems to me like she always cooks a good meal. So it may not seem to her sincere you'll have to ask her, but I appreciate the fact. For years and years I heard so many women say, well, when the children are gone, I don't know how to Cook because they're just two of us. And now all of our children are gone and the meals are every bit as good, if not better than they were when the children were home. When the children were home, we didn't have as much money. We had a lot of hot dishes. Now I get steak once in a while.

And so the point to be made is simply this that it's up to you whether or not you're going to make it or break it. One of the most beautiful stories I've heard was the story of Jack Benny, the comic, after he died. As I understand it from the story, I don't have all the details, but his wife began to receive a rose every day, I think 04:00 every day. The florets delivered a rose to Mary Livingston, as I understand it. And so she checked with the florist to find out what was happening. And then she got the word that before Jack Benny died, he set up a little bit of a foundation so that the income from the foundation would finance arose a day to be delivered to his wife as long as she lived.

What romance. And I guess he left a note. And I wish I had a copy of the note, but in the note there was this inclusion. You sometimes wondered, with all of my traveling around and all of the

women that were involved, whether or not I kept Fidelity with you. I did. I love you, Jack Benny.

I don't know friends. That really is a story. And if somehow we could have that touch of perception that makes all the difference, I think our marriages would be something else.

The next question you ask is, do you treat others better than you treat your family members?

Believe it or not, even from Christian youth, I get the response half the time, yes, I treat others better than I treat my folks. If that's true, then that is a real dangerous signal. That's a big flag against your marriage. If those who are closest to you get the poorest treatment, then you can imagine what happens when this other person becomes the closest person ever in the life. One of the best ways that we discover how this marriage is going to go is to find out how this fellow treats his mother and how his mother treats him.

And the best way we can find out how this Gal is going to do is to find out how she treats her father and how her father treats her. If she is cold to her father, her father's cold to her, she's going to have a rough go of it in the intimacy of marriage. It's going to take something extra to get it by. And usually what I tell them insist that they do is come back within two to three weeks after the marriage and then two or three months after the marriage, because I know what they're going to have to face and I want to help them afterwards as well as before. So how do you treat your folks?

You say, well, this, everybody faces this, this, and you're going to tell me a great deal about what's going to happen to your marriage. When I find out how you feel about your mother and father, it becomes important. It becomes important that you visit each other's home. It's really great if you can get those two sets of parents to meet each other and like each other, that really becomes the better of it if you can achieve that. So how do you feel about your mother and father? You tell me what this girl's relationship is to father. Tell me what this fellow's

relationship is to his mother. And I can tell you a great deal about what's going to be between them.

Number 13, how do you like your perspective in law parents? I'm moving along more rapidly than I like, but we're running out of time. I'm never going to make it. In other words, how you feel about the in law is going to have something to do about how they feel about you. What's going to happen when you come to the holidays? Which set of parents are you going to go see? Usually the fellow gives in to the wife relative to this.

For some reason, we have decided in our society that girls are closer to their mothers than sons are to either of their parents. So we tend to give into that. In the ancient Jewish society, it was a reverse. Whatever the father wanted in relationship to his parents, the woman went along. By the way, most societies are that way, but in the Western English society, it's a reverse.

The woman tends to get the benefit generally. And you need to understand that after the marriage, one, two, three years, usually two years after the marriage, the girl goes home for a visit. And this is the most crucial time in the hall of the marriage. She goes home, quote, for a visit. And actually she is toying with the idea of separation.

That's really what she's doing. It's a kind of guided separation. The reality of the marriage has fallen in on tour. All of the passion and the gains have now been played out. And she's seriously considering or she's trying to get her head on straight. All of these slang phrases that we use. And she goes home to mother. She may stay for a week, two weeks, three weeks, four weeks, two months, and then if it strings out more than that, it's very likely that you'll call it a separation. That is a crucial time, a very crucial time. More marriages probably break up at that particular moment than any other, and you've got to be prepared for it. And I think especially do. Men have

to be prepared for that time when the wife goes home for a, quote, visit, when actually it's not truly a visit, she's trying to get it straightened out.

She doesn't know exactly what she's going to do, but she has some idea that something's going to go wrong. There's no question in my mind but that we need to recognize that parents care about their adult children. How in the world could we take our four children, two boys and two girls, raise them through the high school, and then all of a sudden we don't care anymore? That is simply unrealistic. So those parents are going to care.

And the closest you can get to your in law parents, the better for you and the better it is for the marriage. And, of course, then you show some concern for the other individuals who brought these people into the world, and that becomes important. Do you have a sense of humor? By the way, studies show that the best marriages from the standpoint of longevity, that is, people stay together are ministers, ministers and their wives, with all of the problems of the Ministry, stay together longer, and their children are more successful than any other occupation. Now how do you know that? While they made a study of the men and women who appear in Who's Who and those who come from the so called Parsonage ranked 100% higher, in other words, twice as high as the next group in producing persons who are successful.

There's no question whether or not you're talking about spiritually or simply from a secular point of view. The Ministry is a great environment in which to bring children and probably the most effective environment for longevity in marriage. But number two, believe it or not, are the comics, the entertainers. In a world where marriage is the worst, the Hollywood marriage, so called the strongest ones of the comics, Jack Benny married to the same woman all of his life, Bob Hope same woman all of his married life, 40 some years, etc. And I can go on, Alan King



married to the same woman. So they made some investigation and discovered that both in the Ministry and, of course, obviously in these entertainers, there's a high level of a sense of humor. Wherever you get a relatively high level of a sense of humor, that marriage is more likely to succeed than otherwise. But whenever I talk to people, they admit they don't have a sense of humor. You like to laugh as long as you're not the butt of the joke, you like to laugh as long as you're not singled out and so on. We really don't have a sense of humor. One of the things I think that has contributed so much to the happiness of our marriage is that we both agreed that we can enjoy each other.

She becomes my best foil. Someone comes up and says, oh, every once in a while you say something funny about your wife. Is that the thing to do? I said, Ask her. And then you ask her. And she's funnier in the crutch. She responds to it this way. For example, I usually call her mom. And someone came up, you have a College degree? I said, yeah, I think so. And they said, well, so unsophisticated. And I said, what do you mean? You called your wife mom, why do you do that? I said, Because she likes it. I call her what she likes to be called.

Now, my mother would not like it if I called my mother mom. She wants to be called Mother. So I call her Mother. My sisters don't. I don't know why, despite the fact that that's what my mother wants to be called, but my wife likes to be called mom. So she says to them, when I hear my husband and my sons call me mom, if they're so full of love, I don't want any other title. Besides Mom is wow Upside Down. By the way, I have a book coming out in March, and the title of it is Humor is no Laughing Matter. Humor Is no Laughing Matter. And it's built on the concept of humor for Christians based on the joy of the Lord. You see, the scripture suggests that we ought to be full of humor based on joy. And by the way, one of the great arguments for God is humor.

No animals have humor, but we have humor. And the real basis of our humor is that in the end, our lives are going to succeed eternally. And that ought to just kind of fill you with a little bit of laughter. And I use the scripture in pointing that out. The world puts down, the world's method of humor is put down. And by the way, that's fun as long as everyone understands that the two people are, you know, Jack Benny and Bing Crosby did that their whole experience put each other down. But everyone knew that they deeply love each other. But the one precedes the other. Number 15. Are you easily offended? Now, you ought to answer, yes, I am. Even if you're not, you ought to assume that you're easily offended. Now, when you assume that you're easily offended, you'll be less likely to blame the other person for the offense. If I would ask the question, how many of you deliberately offend others? I'd only get one or two hands with a couple of people who may be billions. This morning, one or two or three of you would say, yes, I actually offend someone. I don't really believe those three hands. I may believe it for today, but as a rule, you don't offend people. Then I ask the next question.

The next question is how many of you have been offended? And everybody raises his hand. Now, if no one means to offend, but everyone's offended, who offends whom? We offend ourselves. People don't go around offending other people. What's the profit in it? You see, there is no benefit in that. Therefore, if someone offends me, quote, offends me, it must be that day very likely my own weakness, my own sensitivity, something that is wrong. People do not go around offending people. But we're always offended because we are very sensitive people. Usually our offenses are self-inflicted. And once you can believe that you will not be offended for long because you're human, you're going to be offended. But you need to understand that we all kind of feel that someone else got it better than we did. Do you remember one or two of the

addresses in the gym? Someone else. You love him, you don't love me. Kind of the two brothers talking together. Mum always loved you better. You remember that.

And we feel that. If you have four children, each one of them on some day thinks that they're the bottom man on the totem pole and everyone's sitting on top of them. We need to understand that, it becomes important. Then we go into work competition. Most women think that their husband's jobs are their mistress. But by the way, we are now recognizing that women who are developing their professional lives will spend more hours at their job than their husbands will. In other words, it's a human problem.

It's not a male problem, it's the problem of the person who is trying to make a living. And if it's the woman, she's going to do the same thing he does. And by the way, we followed some people and after a year she tends to say the same things to him that he would say to her if she were the housekeeper and he was the wage earner. We've been able to find enough of these people. At the end of the first year she comes home and says, what have you been doing all day?

Perhaps he's been making the beds and washing the dishes and caring for the children and doing the things that you do when you keep a home. And now she thinks that boy, I've been slaving away all day at a desk and I only had two coffee breaks. A half hour each and an hour and a half lunch. And I worked solidly for 5 hours and 15 minutes. What have you been doing all day?

The same thing. It's not a male female problem, it's a human problem. Most of our problems are human problems. They're not generated out of the male, they're not generated out of the female.

It's simply a human problem. And you need to understand that. Work competition is a terrible kind of thing to understand. One day I went home and told my wife today I had two couples come in for counseling, and they were absolutely opposite. The one woman came in, she's shaking her head. I said, what's wrong? She says, he is so lazy. He is so lazy. If he would just get

out of the house and get a job, she says. And she went on and I said, well, how does he treat you? Oh, well, he knocks himself out. He helps me and he cuts the lawn and he keeps the place up, but he just thinks it's terrible that you go out and lose your life in a factory some place.

And I said, well, how do you make it? Well, we make it. We scrounge along on this and that.

And I say, you have any bills? No, we don't have any bills because we don't have any demands, but we don't have anything either. If he would just not be so lazy. The next woman came in and she started to talk, and I said, she says, his job, it's his job. Everything is for his job. If he would just spend some time at home, et cetera. Now, I investigated later and found out that both of them worked just about the same number of hours.

They both did one of them casually and the one of them regularly, but they were both just about the same number of hours. But you see, if your perception is that this individual is doing this and somehow it means so much to them, then you feel like there's some competition to your marriage. Take a hard look at that. Even though I don't believe a person's work ought to violate his family, you won't have much joy in your family if someone doesn't get the job done and bring in the wherewithal to keep it going. So take a look at that.

Number 16. What is your attitude about the wife working outside the home? 46% of the workforce is now made up of women. If 46 out of every 100 workers is a woman and 54 men, you can be sure of this. We're facing a fact of life, and the fact of life is that the men joined the 20th century when the 20th century began.

That is to say, they came from the farm to the urban center, and we kept the woman in the 19th century context. And now the women have decided to join the 20th century workforce, and we've got to deal with it. The way to deal with it, in my opinion, is to master the 31st of Proverbs. And there you have that beautiful statement about what a woman might be willing to do.

It seems to me that the vital issue is the care of children. That's the vital issue. And when you get married, one of you is going to have to decide that you're going to sacrifice whatever your personal regards may be so that those children will be cared for. The 15 minutes most important to a child any day is 15 minutes after you arrive home from school. There better be someone there to meet them. A mother figure or father figure.

It could be Grandma, grandpa. Could be someone else. But the point is that that child should not be left alone. That's the crucial issue. Now if someone says, but working women, women have always worked. In fact, they worked harder then than they do now. When you were on the farm, I spent a lot of time on the farm as a kid. That woman worked just as hard as that farmer worked. She milked cows, she separated cream, she cleaned up that big machine, she took care of all kinds of chores. She did all of her housework and all of her cooking too. In other words, the idea of a woman working has always been the case.

So when we talk about women going outside to work, they have always gone outside to work until this century when for a short period of time we perceive that they should only be in the home. And so we've got to find a way to accomplish that purpose. And in my opinion, you can do just about anything you want as long as you don't sacrifice your children. If you understand the scripture, God expects order. He wants everything done decently and in order.

And if you violate that, I think you're violating God's expectations. So find out what the decency and what the order is and then you can do just about anything you want to do. I've talked to a lot of women who when I say to them, how about working outside the home? I don't want to work outside the home. I said, that's fine. Good. Why do you want to be a homemaker? And in some instances I discovered the reason why she wants to be a homemaker is that she's lazy. She's not

going to make a very good homemaker, even if she's not working outside the home. So you've got to find that out and that will tend to come out in counseling. It's a real problem.

Number 17, do you believe that anyone should help you financially? We have a lot of young people going into marriage with the idea that mom and dad are going to keep us going.

Sometimes they go into marriage before they finish their College work. And I told our children, you get married, you're on your own. Don't forget that. Not that I didn't care for them and didn't want to help them, but we've had studies and only 15 out of 100, only 15 out of 100 couples assisted after their marriage by their parents think that it was objective and worthwhile and useful to them. Most of them felt that the parents were trying to keep some kind of loop around them by giving them financial help. In fact, we had one son, David, who was going to get married. And I said, son, he was having a terrible time with his tonsils.

And for a person grown, having that kind of difficulty, you can imagine the poor fellow. I said, you get those tonsils out before you get married. I'll pay for it. If you get them out after you get married, you pay for it. He had them out before he got married. Went through an awful time for person his age, but it was infecting his whole body, and that's the way of it. Don't expect anyone to do anything for you. It's interesting how I could pray when I was in College that God would provide for me. But after I got married, I discovered my prayer life made a total turn, and I prayed that he would give me the strength to work when I was single, for some reason, I asked him to send the money in miraculously, and it happened that way. It was marvelous.

But after I took on the responsibility of marriage, it's something like going into the from the wilderness into the Promised Land. When you're in the wilderness, he puts the Mana on the ground. But when you take the responsibility of this new land, you're going to eat of the corn of

your own tilling. And that's the way it ought to be in your marriage. No one should be thought of as necessary to helping you financially.

You're an adult now, and you ought to carry that. Yes. Well, of course, our studies show that people who get married and go to school have better grades. They tend to make ends meet better because both of them work in some way and bring it together. Those that do not are going to have a rougher go of it.

However, I wouldn't hesitate to accept help from the parents as long as there's a termination date, as long as there are no strings attached. For example, I wouldn't hesitate if I had found my children really had gotten into a bind, and I'd say, okay, we're going to help you in the next six months and no strings attached. Don't accept any help from your parents. If there are strings attached, there might be one string attached, such as we'll help you two years with the idea you're going to get a degree. The only string is you're going to get a degree.

And I think one of the in-laws of one of our sons did that in helping their daughter through, if I'm not mistaken, which I have no objection to. What I'm talking about is what are your expectations as the young married, then if the parents come along and say, we'll help you, you'll say, well, we don't want to have any obligation. And if they attach some kind of obligation where they're obviously trying to tie you to them in some way that doesn't release you for your own responsibility, then you ought to reject it. By the way, I put some evidence in on that. Yes.

No, I don't think it depends on whether or not you're talking about Christian youth or nonchristian youth. There is an enormous dedication among and by the way, some of the ugliest stories occur with young couples who've gotten married, where the girl decides she's going to work and put him through. She does that and maybe has a baby or two along the way. And then

when he finishes his degree, he looks at it and says, you haven't kept up with me. So he dumps her and marries somebody else.

That's one of the ugliest stories. Those are the ugliest stories I've seen, and I've encountered several of those. But I've got to take the total statistics and the total statistics of couples go through College if it's worked out well in advance, if the young woman knows what kind of sacrifices she's going to be expected to make. And by the way, there's no reason to worry why you can't write this down. The best marriages in the Bible were contractual, and there's no reason why you can't write these down and write down what the expectations are and keep reciting them.

But those who get married and where one of them makes all of the sacrifices, there's going to be some difficulty. My wife made virtually all the sacrifices so I could get a doctor's degree. She's gone to College enough by going from this. I've been in five institutions, educational institutions, above high school, and you see, she take a few courses here, but I didn't stay there long enough for her to finish that. So she's had enough, perhaps for a master's degree, but doesn't even have a bachelor's degree.

Wouldn't I be a fine one now to say you didn't keep up with me. There's something about the selfishness of individuals that I can't explain. I can't explain all that, except depravity, I suppose, but there are those who go through those extremely difficult situations. But I know too many of these. By the way, I made my best grades after I was married.

I had to work harder, buy a great deal and all the rest of it. Now that I look back over it, I don't regret a moment of it. But that's just one. And we're talking about thousands. Of course, it depends again, on the couple. Your question is well formed, and that is that there's a high rate of



separation among those who make that kind of sacrifice. And I think I don't know what the rate exactly is.

I have some statistics swimming around, but I don't have that one. I really don't. I wish I knew that. By the way, when you talk about goals in the area of goals, one of the places where they've made careful investigation are the goals of marriage students as against the goals of unmarried students. Goals of married students tend to be higher than those of unmarried students.

That's the only bit that comes to my mind at the moment. There was another question. Yes, sir.

[Audience member speaking] The finances for the wedding itself, that generally falls on the bride's parents. Today there's more and more of a sharing attitude. It's up to someone to offer that to the bride's parents, and then it's up to the bride's parents to decide whether or not they'll accept the sharing. Usually what happens is that the groom's parents put on a big banquet for everyone that's involved. And sometimes members of the bride's family, like an aunt or someone else or uncle, will take on some of the responsibility. But all of that rests with the bride's parents. All of that.

All right, let's go on. What is your plan for budgeting? I have a basic rule of all of the advice that I have ever given couples. This is the only advice I've ever given that has never had an objection. Okay. In other words, I stand as firmly on the advice of this question as anything I could ever say, because whatever else I've said, someone's come along says that won't work for me. But of all of those who've tried it, I have never had anyone who has told me it doesn't work. I have what I call the 10 80 10, the 10 80 10 plan, now the 10 80 10 plan is simply the decision that whatever you get, whatever you earn, whatever comes to you, in whatever form, you're going to take 10% out and make sure you give that to the Lord. 10% is, as I say, give it away. By the way, I even do it with persons who are not Christians.

You're going to take 10% and give it away. Now why do I say that? Because there is a need.

Unless someone tampers with you, there is a need to give. Everyone unless he becomes a person who is developed in a selfish way. You have a need to give. You have as much of an appetite to give as you have an appetite for food or an appetite for intimacy or something else. Unless someone messes with you, you have a requirement as an adult person to give. And one of the ways in which this is done. And by the way, one of the reasons why I think the tide is given is that people need a guideline. I have met people. If they didn't have the guideline, they'd give away too much.

And it's possible to do that. I have actually known people who've given away and denied their family in such a way that the family becomes sufficiently rebellious in regards to it and have actually been denied in ways in which they've been inadequately clothed and fed. So the tide is not a clever way that a priesthood figured of extracting a certain amount of money from a poor people. It's simply a good guideline to fulfill something that is natural to you unless someone has distorted your life.

I need to give. And by the way, if you doubt that, get some old person who's now on the door somewhere. And unless they have been absolutely anesthetized they feel terrible because so much is being given to them and they're not able to give. By the way, as you grow older, you keep saying to yourself, hey, I want to take care of myself. I don't want someone else to take care of me. I want to take care of myself. I want to earn my own income. I want to make sure it's my own money that pays for my food and so on. The older you get, the more responsible you feel about yourself. And by the way, my mother, who's 83, going on 84 years of age, she's desperate to find little bits of money so she can give this away.

My wife's mother, she would send a dollar to this gospel preacher and some of it, of course, I wouldn't have sent it all to anybody in her situation, but we wanted her to be happy. It didn't make any difference to me what she did with a little bit that she had. We wanted to take care of her, but she wanted to give. She wanted to give. And who can deny that?

So whatever you receive, you ought to be giving some of it away. 10% is a good guideline now that we don't have children responsibility, we can give more than 10%, but nevertheless, 10% is a good guideline. Then you live on 80%. You live on 80%, and anybody can do it again, I remind you of all the advice that I've ever given. This is the only advice that no one has ever gained set.

You can live on 80% of what you get. Now, the way in which you do that is to figure everything out in percentages. Don't figure it out in dollars. Figure it out in percentages. For example, I tell everyone I talk to, don't put more than 25% into your living quarters, in your home, your apartment, whatever they say.

Well, I'm spending 45% that I have met people lately with the cost of living being what it is, 45%, I said. Now there are several different ways in which you can treat that. That means you're going to give up this, this and this so that you can have that quality of living. But one of the ways that you always get a raise and pay is to reduce your cost of living. And everyone I've worked with, without exception, could reduce their cost of living.

By the way, our studies of Christians show that by and large, since they don't have certain kinds of expenses like others do, for example, their expenses for entertainment, for drinks, etc. And on the average of something like \$75 a month less than nonChristian people, that means you've got \$75 more to spend on something that you consider worthwhile. The point is simply this, that one of the ways that you give yourself a raise is to reduce your cost of living. If you're now living in

a place that costs you 40% of your income and you bring that down to 25%. And by the way, when I talk about 25%, I'm only talking about 25% instead of 80%.

This is all that you live on. You have nothing to do with that and nothing to do with the other 10%. This is what you live on. And by the way, you should never spend more than 25% of what you make on food. If you never spend more than 25% of what you make on food, 25% of what you make on your place of living, by the way, you don't have to spend that much. But if you never spend more than that much, you're almost bound to be able to live within 80% of whatever you make. Then you take 10% and save it. In other words, you take that off for yourself. I'll use it that way for yourself. Now, by the way, I think that's just plain good stewardship.

I'll give you an illustration. Jody was with us last night. Jodi was going through some difficult times spiritually. And then one day she was talking to her mother and said, Mom, I really think I want to go to Labry. And so her mother and I talked about it and prayed about it and we decided Jodi should go to Labry.

That was a life changing experience for Jodi. There is no way we could have sent her to Switzerland debris if it weren't for that right there. In other words, when you do that, you not only begin to develop some security for yourself, some independence. Some people live from paycheck to paycheck to paycheck. If God asked them to do something special, they couldn't possibly do it because they're not in any position to do it.

If my trustees would tell me they don't think I ought to be President of College anymore, all they'd have to do is give me a couple of weeks for my wife to pack the truck and we'd be on our way. The point that you want to make and understand is buy for yourself the 108010 plan. the 108010 plan. Give 10% to God, give 10% to yourself and live on 80%. I actually have students. You're slow in getting that story, weren't you?

There is an associate pastor over in Woodland Hills and I remember he sat there after going through that and he said do you think that, he was a student at our College, he says do you think students ought to do that? He says, I surely do. He says, I can't do that. He said, Here I'm getting married. It's going to be more costly than before. I couldn't do it before. I said, you didn't try to do it before. He came in within a few months and he says, Guess what? I said what? He says, we've saved \$1,000. What do we do with it now? How do we become good stewards of it? And so I began to tell him how he could do that.

It's relatively simple. Now, that wasn't then the wisest thing a student could do would be to put it in a treasury bill if he can bill up enough in some way. And then he began to study what he could do with his resources so that he could increase those resources. And you ought to think of it, and you ought to think of it now, not later. Now think of it now.

How can I become a good steward of what I have? And then you become more confident. Your marriage begins to build. And you don't fuss over the one thing that causes more arguments than anything else in all families, virtually. And that's money, money, according to some resource people, causes more arguments in families than all other causes combined.

Than all other causes combined. And I've discovered that happens in Christian homes just like it happens in nonChristian homes. Perhaps that's not the one that is greater than all others combined. But it is certainly a problem Christian homes, when the two come together and one of them is so generous, one of them is really not guiding the course of events as far as money is concerned. The other one wants to. You're going to have some real difficulties.

Studies show that roughly half of the homes a little more 54% I think it is. The management of money is done by the woman in something like 20% of the home, 24% of the homes. It's done by the man and then the rest of them by both the man and the woman together. So that over half of

them managed by women generally, those are the ones best managed. Women are just born tight ones.

And there's every reason to believe that she probably is going to do a better job. Now someone asked me why is that true? And I think it's true because, well, take my wife, who's here. If I died, her whole life has changed. Therefore, she must have a perception of security that I can't have. If she died, I'd go on doing what I'm doing. Nothing's changed. I think it's just half a brain. It just takes half a brain to understand. That why she would be more concerned about matters of security than I might be.

By the way, if you've ever been a waitress, you know you'd rather serve men at a table than women because you're going to get a better tip, et cetera. How much of that is sexist? I don't know. But you don't tend to argue that point if you're the one that's serving the table. The point I'm trying to make is that there's going to be an enormous difference of perception if you follow the standard rules of family development.

And when you have that differential in perception, the best thing for you to do is have a plan. We call it a budget. Don't call it the budget. People have knee jerks when they talk about budget. But if you talk about a plan.

Now you say to me privately, what's the difference between a plan and a budget? No difference at all. But don't tell anyone. So if you have a plan and in the plan, you divide it up in percentages. And by the way, you can get these every year what the percentages really are.

The Bank Institute publishes every year what percentages are being invested so you can take a look yourself. My wife and I don't follow those percentages exactly, because we've given this up for this one, and we've given this up for this one. And by the way, people will never quite

understand that. So you work it out for yourself. For example, I'm speaking somewhere every weekend.

I have a motorhome. We put more miles on our motorhome than we do on our car. People shake their heads. Here are the toys. My dear friend Bob Craney talked about this on Monday, and someone said, oh, I couldn't afford a motorhome like that. That motorhome is our home. We don't own any other piece of property than that motorhome. I live in a presence home at the College. We don't own a square foot of land. But the only way I can take her with me week after week.

And for her to keep the regimen that she has to keep medically, we have a motor home. So we have decided in our value system to do that so that we can be together. And indeed, we do it. We don't worry about what anybody thinks about it. As long as you know you're doing God's will, following his way, performing his service, then you don't have to answer to anyone.

But make sure you have your plan and that you work the plan. Any questions? There's so much more that belongs there. Any questions on that? Our time runs out. It's awful. I just feel sorry for those of you who are not going to get all the information I've got. Are you going to pool all your resources? I hope you do. I've suggested, however, that every man ought to give some independence to his wife. My wife has a little account doesn't amount to a great deal. But I think it gives you some confidence, doesn't it? Yeah, especially when she gets mad at me. It gives her confidence. And who's going to balance the checkbook?

My answer always is, the person who can do it best ought to balance it. And by the way, sometimes that's the wife. Half the time it is. And she's going to do a better job of it than he does. Because he's unwilling to do that detail work.

He could do it if he learned, but he doesn't really try all that hard. And all she wants to do is to keep him out of the stores because he's an impulse buyer and she can go and come out with \$20 worth of heat. It comes out with \$40 worth with snails and worms. There's every reason to believe that you ought to plan it and do the thing that you're most effective in doing.

Sometimes it's just the opposite of what you expect. This one woman sat there and says, My marriage is breaking up. I said, Why? Because I can't handle money. And I said, well, why don't you let your husband handle it? Well, the other women I know handle it, so I want to handle it. And I said, well, are you very good at it? What she says when it comes to the credit card, I've got the fastest draw in the west. By the way, she was so funny. She should have made a living as a humor.

Everything she said. I was sitting there laughing. She says, I came here for help and I couldn't give it to her. She was so funny. I just thought, man, you wouldn't have to worry about the checkbook if you just bottle whatever it is you've got.

Number 21. How generous are you? It's amazing how a man will go out and take three friends out to lunch, spend 25 or \$30 for lunch, and then his wife goes out and picks up the check, \$10, and he will chew her out for that. I hope you marry a generous person, by the way. I think you can plan and take care of yourself and at the same time be generous.

The Lord has the cattle on a thousand Hills and he doesn't dole them out in a chintzy manner. I hope you are a generous hearted person. The last one for this morning. What is your attitude toward debt? I hope you hate it. I hope you hate it. We have discovered that people tend to go in debt at exactly the level at which they pay interest. I believe in interest, collecting it, not paying it. And dear friends, you can't imagine. You can't imagine what a change in your life if you hate



debt like a plague and resist it. If I can talk each couple into resisting debt for the first five years of their marriage, they got it made.

They really got it made. If you go into debt for the first five years of your marriage, except for three possibilities, one a home, which is always retraceable and you get your money back, you have to sell it. The other is transportation. You don't have to have a new car. It doesn't have to be the best thing in the world.

And the third is your education. Get rid of those debts before you make any other debts. But if you make other debts, you're going to spend the next 15 years getting out of them. By that time, the best years of your life have been invested in trying to get out of a hole instead of becoming your own person. Shall we pray?

We're grateful, Our Father, for your care for us. And we pray that you'll give us wisdom to plan our lives and to do the kinds of things that we ought to do. For the glory of God and for our joy in your name we pray Amen.