



Living Well

INVESTING IN MARRIAGE



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Investments in Your Marriage

Check out these websites for more information:

- www.livingwellokc.org
- livingwellokc.blogspot.com
- livingwellinmarriage.blogspot.com
- www.marriagenetworkok.net
- marriagenetworkok.blogspot.com

Gratitude is an offering precious in the sight of God, and it is one that the poorest of us can make and be not poorer but richer for having made it.

A.W. Tozer

You can always give without loving, but you can never love without giving.

Amy Carmichael

What investments can you make now in your marriage to receive a long-term pay-off?

1. TIME The first one and maybe the most important one is the time we invest in our marriage. *What does that look like?*

We highly advocate a daily, weekly, and yearly time investment. **Daily: at least 15 minutes each day for eye-to-eye, undivided attention to each other**, sharing about your day or something on your heart. For people with small children or for those who have different work/school schedules, even 15 minutes may be a real challenge. But it is **vital** to the health of the marriage and to the emotional health of each spouse.

Weekly: a "date" night, at least three hours of only the two of you doing something **fun** together - no friends or

family, no heavy discussions, no talk about finances or other problems - **the kind of dating you did before you got married.**

Yearly: time away from home for at least 3 days without children or friends or other family members. This time doesn't have to be expensive, but it is a time to be together without interruptions, no work, not being constantly accessible to others.

2. GRATITUDE The importance of communicating gratitude and appreciation to your spouse cannot be emphasized too much.

Showing **appreciation** to our spouse for who he is in his character is part of gratitude. And thanking your spouse for what she has done for you specifically throughout the day communicates to her that you notice what she does, what she does is important, and that are glad that she does it.

3. EMOTIONS We are all connected emotionally to our marriage whether we recognize it or not. But does everyone invest emotionally into the marriage? **What does it mean to invest emotionally?**

Emotional investment means that **I am willing to be vulnerable emotionally; I am willing to risk hurt.** I will take risks in expressing my emotions to my spouse. I will take the time to listen to the heart of the emotions of my spouse, even if it means that it is painful to me.

Emotional investment also means that I try to understand how my words and actions affect my spouse emotionally. Also, I am sensitive to how he/she is feeling.

4. MONEY Many of the previous points contain parts that can cost money (e.g. - a long weekend away). **Are you willing to make your marriage a priority financially?**

On the other side:

The Return

Building Your Financial Pyramid

Review & Level 3 Retirement

Level 4 & 5 Speculative and High Risk

What are the potential risks and what is the possible return if I invest in my marriage?

The risks are greater for **not investing** in your marriage than they are for investing. To ignore the principle of making investments in your marriage can lead to drifting apart, vulnerability to the attention of others, escapes

into alcohol, spending too much money, a hard heart, and even divorce.

Most people want to know **"what's in it for me?"**

Many people invest in their marriage for the purpose of getting their spouse to change. But the investment can have a **personal pay-off** whether the other person changes or not. Jesus said

that it is better to give than to receive. The practice of giving brings personal joy, regardless of the response from the other person.

Rare is the person who does not draw closer to a spouse who invests time, gratitude, emotions, and money into the marriage. The pay-off is a long-term marriage, full of love, satisfaction, and joy.



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Building Your Financial Pyramid (review) - Ed Edwards

Coming from a construction background, buildings often fascinate me, especially old ones. So, when I recently saw a picture of some ancient Egyptian pyramids in a magazine, I began thinking about how old those things are and why they have lasted so long. There are about 80 surviving pyramids today in Egypt and they date back to 2,500BC. That makes them about 4,500 years old!

Many things contribute to their longevity, including the dry climate of the area. But, there's much more to it than that. Quite simply, they were built

very, very well. You see, a pyramid is one of the strongest types of structures known and the key factor to that strength is a wide, solid base (foundation) with the remainder of the structure gradually tapering up to the pointed capstone at the top.

As managers of His money, I believe God intends for us to utilize those same construction techniques when handling investments. And I don't mean that we should get involved in shady financial "pyramid schemes"!

I'm talking about a positive way at looking at building our "financial pyramid." The Bible teaches us to be good stewards (managers) as we spend money. It also exhorts us to save some money, "...each one of you should set aside a sum of money in keeping with his income, saving it up..." (1 Cor. 16:2). And, in the parable of the talents, Jesus taught that it is also wise to invest money in a prudent manner. We are not financial investment managers by any means, but part of our ministry at

Living Well is offering biblically based financial guidance (budgeting) and long range planning is a factor in budgeting.

According to *Treasure Coast Financial*, the priorities addressed in this article are long-range financial goals, not the funds for your monthly spending plan or even your emergency fund. So, let's apply the Egyptian builder's construction techniques to our long range investment strategy.

Level 1 & 2 Review Level 3 Retirement

LEVEL ONE In the foundation, we want secure, low-risk financial components such as cash savings, certificates of deposit, safe annuities, life insurance cash values, etc. – assets that are here today and will be here tomorrow.

LEVEL TWO The second level of our financial pyramid is our personal residence.

Retirement plans comprise the **THIRD LEVEL** of our investment pyramid. Again, you place less money at this level

than the previous one. This is where pensions, 401k plans, and the like come into play. It is best to have boring retirement accounts (low risk). A good ratio is 50% of this level in fixed accounts and the remaining accounts are slightly more aggressive.

Level 4 Speculative and Level 5 High Risk

LEVEL FOUR of the pyramid is for more speculative type investments, such as individual stock purchases or perhaps investment real estate. The risk level is higher here, and therefore, you should place less money at this level.

LEVEL FIVE and final tier of the pyramid has the smallest percentage of our investment portfolio and highest risk.

At this level, we also find the possibility of highest reward (e.g.-purchases of gold, commodity futures, stock in start-up ventures, etc.), which is the capstone of

our investment pyramid.

If we will follow the wisdom of the pyramid building technique, starting with a wide, solid base and continuing up investing money in smaller amounts at the higher levels, our financial pyramid will be as durable and long lasting as those stone pyramids in Egypt!