

## ***Invest in Stay-Married Insurance***

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By devoting a little time and money to your relationship during your engagement, the causes of divorce can be discovered and dealt with before marriage.

Not one person we have counseled before marriage plans to divorce. Not one. Yet, those who choose not to apply the principles contained in this article have a significant chance of seeing their marriage end in a very sad or even traumatic fashion. The Americans for Divorce Reform estimates that chance to be 40 to 50 percent if current social trends continue. No matter the actual percentage, we think you would do anything you could to prevent this possibility, right? Well, of course! One expert has written that there are eight basic causes of divorce:

1. Money
2. Alcohol
3. Sexual problems
4. Immaturity
5. Jealousy
6. Unreasonable expectations
7. Problems with in-laws
8. Irresponsibility

We believe that many of these causes of divorce can be discovered and dealt with before marriage. So in order to have the marriage of a lifetime you must first invest in a bit of what we call stay-married insurance. There are several critical steps you must take now if you want to protect your marriage in the future.

### **Five Steps for Stay-Married Insurance**

#### ***1. Devote Time to a Premarital Inventory***

For years, I have recommended that the couples Barb and I counsel find a pastor, priest, rabbi or counselor who uses a premarital assessment or a premarital inventory, followed by a number of premarital counseling sessions to explore the results.

Two of the best inventories, in my opinion, are the Premarital Personal and Relationship Evaluation (PREPARE) and Facilitating Open Couple Communication, Understanding and Study (FOCCUS) assessments.

The PREPARE system is typically used by trained counselors. The FOCCUS system can be used by you, your fiancé, and an untrained mentor couple. The FOCCUS system offers follow-up questions that make it easy for a

mentor couple to use with you and your fiancé. In addition, FOCCUS is somewhat friendlier to faith-based couples. For example, it has a section called "Marriage Covenant" (which is not in the PREPARE system).

It is *far* more preferable for you as an engaged couple to fully discuss any issues an inventory raises with a mentor couple, pastor or counselor. Without the third-party involvement, most difficult issues are simply going to be glossed over—although they will most certainly raise their ugly heads during your honeymoon or marriage. In this arena, an ounce of prevention is worth a ton of cure!

My son, Scott, and his then fiancée, Jennifer, used the PREPARE inventory during their courtship in 2005. Scott told me, "Dad, I not only learned *so* much about Jennifer, but I learned so much about myself." With PREPARE they found several potential areas of conflict and were able to talk and pray about them.

## ***2. Consider Investing in Professional Premarital Counseling***

However, Scott and Jennifer did not just use the premarital inventory. They wisely chose to combine it with another critical marriage insurance policy—professional counseling. They used the PREPARE inventory, but only as a start (a foundation) to more in-depth preparation and learning by following up their work on the inventory with eight 60-to 90-minute sessions with their pastor, who was also a trained premarital counselor.

Professional premarital counseling and thorough psychological and spiritual assessments with a trained Christian psychiatrist, psychologist, or marriage and family specialist will cost a little more, but it is worth its weight in gold in the long run. Such evaluations include professional evaluation of each spouse-to-be, including mental status, childhood prejudices, marital expectation, personality traits and a host of other factors that can eventually sink a marriage. My good friend, psychiatrist and theologian Paul Meier, MD, says:

*It is often accurately said that whenever two people (like the bride and groom) are present with each other, there are actually six people present: the two as they see themselves, the two as they see each other (idealizations included), and the two as they really are—as only God can see them- Professional premarital therapy and assessment attempts to discover much truth about underlying motivations, hidden sociopathic or personality disorders, etc. In some cases it may contribute to the couple actually breaking off their engagement or putting off their wedding, but usually it strengthens the couple's commitment to each other as they understand each other better and have more realistic expectations of each other and themselves.*

Regarding their significant investment of money and time, my daughter-in-law, Jennifer, says, "The premarital testing educated us on some potential areas of conflict, and our counselor worked with us to work through these and develop some realistic expectations ... these sessions also gave us a safe environment in which we could discuss our expectations with a mediator. Otherwise, we wouldn't have had that help."

## ***3. Invest in Premarital Financial Preparation***

One area that almost always surfaces in premarital counseling is the different views and beliefs a couple has about finances and spending—and there are likely to be *huge* differences here.

Fortunately, there are a number of resources available to assist couples in working through these issues. One young groom told me that learning about financial principles before marriage "was huge for helping us to establish our first ever (for both of us) budget. We're four years into it, and it has provided a solid base and

guideline for us to continue to move more aggressively into our financial stewardship and desires. Without dealing with financial issues and philosophy before our marriage, we would have had many, many more problems both during our honeymoon and our marriage."

Barb and I have benefited from the weekend and small-group courses and materials of Crown Financial Ministries. Couples we have counseled have obtained great advice from Crown and from the material published by Dave Ramsey.

No matter which financial preparedness information you choose don't put off doing this before the wedding.

#### ***4. Attend a Premarital Conference***

I also recommend that engaged couples consider attending at least one weekend conference for fiancés. Although this step is likely not a critical one, it can serve to give you two an opportunity to discuss the issues you discover in the first two steps alone and with other engaged couples. Barb and I have been particularly fond of the impact that the FamilyLife Conferences (A Weekend to Remember) have had on our marriage. But couples we have counseled have also greatly benefited from Engaged Encounter Weekends.

#### ***5. Find a Mentor Couple***

Last, but not least, find a mentor couple to help mentor you through your honeymoon and marriage. Don't *consider* finding one—don't *think* about finding one—don't *meditate* on finding one—find one! One ministry that provides trained marriage mentors for engaged couples is Marriage Savers.

Usually, a pastor or counselor who uses one of the premarital assessments will only take an hour or so to review the more than 150 items. Trained mentor couples will work through every item of your assessment, complimenting you where you both are in agreement, while discussing those items that may be a problem or about which you two disagree.

#### ***A Mentor Couple's Goals***

The goals of a mentor couple are as follows:

- To facilitate discussion of the issues that surfaced in your and your fiancé's premarital inventory,
- To model and help you and your fiancé develop healthy communication skills,
- To encourage you and your fiancé to learn to *find* your solutions *to* your problems,
- To help you and your fiancé learn how to prepare a budget and set goals,
- To encourage your and your fiancé's spiritual growth, and
- To share personal marital wisdom.

We need to emphasize that mentor couples do not have to have (and, in fact, will never have) a perfect marriage. They only need to be willing to share their marital journey and help facilitate your learning skills in communication and problem solving. In our opinion, the strongest mentor couples are those who understand that a strong marriage requires great effort and a reliance on God as a third partner.

My daughter-in-law, Jennifer, wrote, "Having a mentor couple during our engagement was a *huge* supplement to our premarital counseling. Chuck and Jenny gave us a living example of a family with similar values. We

could meet informally and ask question after question—which was especially important during or after arguments! They weren't professional counselors, but they were experts at loving us and demonstrating, in their home, what marriage is truly all about."

If you can't find a trained mentor couple, consider checking with your pastor to see whether he has a couple he can recommend for you. Or if there's a happily married couple you know and trust, approach them about mentoring you and your fiancé.

## **A Warning**

Investing in a premarital inventory, premarital counseling, premarital financial education and planning, and time with a mentor couple is a lot of hard work—no doubt about it. What if you, or your fiancé, are not willing to intentionally prepare for your marriage by doing this work? A wise person has written:

*When a young man is irresponsible and unwilling to work before marriage, the chances are extremely good that he'll continue the same pattern of behavior after marriage. In the same way the young lady who has shown no sense of personal responsibility before marriage will likely also be unwilling to do her part in (maintaining) the home after marriage.*

*If you're planning to marry such a person, with the expectation of changing him or her, it is very likely that you're in for a sad disappointment. Regardless of how sincerely one may promise to change after marriage, it is very unlikely that such a person will suddenly alter the habits of a lifetime.*

However, if *both* of you are willing to make the investment in these insurance policies, no matter which approach or system you choose, we believe that you will be well prepared for a lifelong marriage.

Recently, Edna and Charles celebrated their sixtieth wedding anniversary. She was stunningly beautiful, with her silvery hair and peacock-blue silk dress. The sparkle in her eye offered a glimpse into the heart of a woman far younger than her current years. They were so cute, and so obviously still in love, staying by each other's side and holding each other's hand throughout the evening. When asked for the secret of their marriage's longevity, Charles replied with a charming grin, "We're still on our honeymoon."

Oh, that we could all be so blessed! There is great joy in a balanced, loving relationship centered on God's divine design for husbands and wives.

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