

THE KEYS

to a successful

MARRIAGE

KEEPING THE LOVE BANK FULL



Deposits

Emotional Needs

- Affection •
- Sexual Fulfillment •
- Meaningful Conversation •
- Recreational Companionship •
- Honesty and Openness •
- Attractiveness of Spouse •
- Financial Support •
- Domestic Support •
- Family Commitment •
- Admiration and Respect •



Withdrawals

“Love Busters”

- Angry Outbursts
- Disrespectful Judgments
- Annoying Behavior
- Selfish Demands
- Dishonesty
- Independent Behavior

Used by permission from Willard Harley's books, *His Needs*, *Her Needs* and *Love Busters*. This paradigm is employed by the Marriage Dynamics Institute in its flagship seminar, *Dynamic Marriage*.

Key Concepts Necessary to Make a Marriage Work



The Love Bank

The Love Bank explains how couples fall “in” and “out” of love. This concept helps couples realize that almost everything they do affects their love for each other either positively or negatively. This awareness can set diligent couples on a course of action that will preserve their love and enhance their marriages.

Within each of us is a **Love Bank** that keeps track of the way each person treats us. Everyone we know has an “account,” and the things they do either deposit or withdraw love units from their accounts. This is our emotions’ way of encouraging us to be with those who make us happy. When we associate someone with good feelings, deposits are made into that person’s account in the Love Bank. And when the Love Bank reaches a certain balance (the romantic love threshold), the feeling of love is triggered. As long as our Love Bank balance remains above that threshold, we will experience the feeling of love. But when it falls below that threshold, we lose that feeling. We will like anyone with a balance above zero, but we will only be in love with someone whose balance is above the love threshold.



However, our emotions do not simply encourage us to associate with those who make us happy—they also discourage us from being with those

who make us unhappy. Whenever we associate someone with bad feelings, withdrawals are made from that account in the Love Bank. If withdrawals outpace deposits, our Love Bank balance can fall below zero. When that happens the Love Bank turns into the Hate Bank. We will dislike someone with a moderately negative balance, but if the balance falls below the hate threshold, we will hate the person.



Try living with a spouse you hate. Your emotions will do everything they can to get you out of there—and divorce is one of the most logical (and likely) ways to escape.

Couples usually come for help when they are just about ready to throw in the towel. Their Love Banks have been losing ground so long that they are now deeply “in the red.” Their negative Love Bank accounts make them feel uncomfortable just being in the same room with each other. They cannot imagine their marriage surviving for another year, let alone ever being in love again.

But it is possible! They **can** be helped to fall in love with each other again. They can fall in love again **if** they stop making Love Bank withdrawals and start making deposits. The concepts which follow are designed to help couples keep each other’s Love Banks as full as possible!

This is a summary of material from Willard Harley, adapted by Brent Hunter (cbhunter53@gmail.com)

Understanding the Important Stages of a Relationship

Three stages: Intimacy, Conflict, and Withdrawal

All married couples are in one of these three stages.

INTIMACY

occurs when:



Each spouse is meeting the other's needs. Each is avoiding causing unhappiness to the other. As a result, there is closeness—

Emotional Bonding in the marriage.

Result: You keep your defenses down, becoming more sensitive and open to each other so you can make deposits into your spouse's Love Bank!

CONFLICT

occurs when:



Each is meeting the other's needs, at least to some degree, but one or both still cause(s) unhappiness in the other. In other words, a

Love Buster(s) occurs! Instead

of leaving, the spouses argue about the pain and attempt some resolution. This does not mean that the marriage is over—in fact conflict is inevitable, and even healthy if handled correctly. **The real danger is NOT discussing differences, but giving up and AVOIDING conflict (i.e., going into WITHDRAWAL).** Be on guard—once you refuse to share your feelings, passion dies!

WITHDRAWAL

occurs when:



The pain of the conflict becomes so great that you want out. You snap, and as a coping mechanism, one or both parties put(s) up a WALL.

Result: You become emotionally disconnected. You are emotionally and spiritually divorced (always a potential prelude to an actual divorce). Intimacy is abandoned.

This is Very Serious: Ironically, now there is little arguing and no feeling, “I just don't love him/her any more!” is the refrain. The Love Bank is empty or overdrawn. If it gets too overdrawn, it results in animosity.

Sadly, this prevents deposits as well as withdrawals!

Solution: One must go through the painful process of resolving the unresolved conflicts. One must identify each brick (offense) responsible for building the wall over time and seek forgiveness and reconciliation! This is the reason why Paul's admonition in Ephesians 4:26 is so important.

However, the wall of protection will not come down unless there is an atmosphere of SAFETY and TRUST. **The Love Busters have to be dealt with first and then replaced with new, loving habits.** Once TRUST is re-established, the wall will come down, and deposits can be made into the Love Bank again. **Once the withdrawals are minimized, and deposits are being made consistently (i.e., needs are being met) then romantic love can be reborn!**

Assignment:

Carefully review “Symptoms of the Emotional/Spiritual Divorce” (following page) and make sure the walls are down! Talk over these concepts with your spouse, and ponder how the application of Ephesians 5:31–33 and 1 Corinthians 13:4–7 promotes intimacy.

Material adapted from Willard Harley by Brent Hunter

Symptoms of Emotional/Spiritual Divorce

The following symptoms indicate that a **separation** is *developing* and needs to be confronted through dialogue. These “*signs*” are present at some time and to some degree in every marriage. **Take about 20 minutes apiece for each to privately complete the exercise below. Then exchange your answers and discuss together.** Don’t allow fear to prevent you from being open with each other.

Instructions:

- Read through all the symptoms and check the ones that are currently present in your marriage.
- Carefully review your selections, and identify 2 or 3 you feel most strongly about right now.
- Describe in writing your feelings about those 2 or 3. If time permits, continue on to the others which are checked.

Prolonged/frequent feelings or moods of

- Sadness
- Disillusionment
- Dissatisfaction
- Boredom
- Emptiness
- Isolation
- Being misunderstood
- Being used
- Bad humor and/or tension
- Coldness
- Insecurity and/or mutual distrust

Lack or loss of

- Kindness, tenderness, and/or small courtesies
- Interest in or sensitivity about each other’s problems and priorities
- Deep, substantive, or intimate communication with each other
- Deep or substantive thinking about the relationship/each other
- Appreciation for each other
- Faith in love and marriage
- Cooperative planning
- A sense of wonder

- More confidence in “outsiders” than in each other
- Avoiding or refusing sexual relations
- Frequent quarrels (in private, or in front of children/others)
- Ridicule and/or insensitive teasing of each other
- Insults, rude words, and/or sarcasm
- Nagging
- Superficial living/escapism, together or separately (e.g., liquor, drugs, TV/entertainment, compulsive socializing, etc.)
- Selfish attitudes
- Avoidance of conditions and situations that need serious attention
- Conflicting priorities regarding Christianity/relationship with God

Who Am I?

I am your constant companion. I am your greatest helper or heaviest burden. I will push you onward or drag you down to failure. I am completely at your command. Half the things you do you might just as well turn over to me and I will be able to do them quickly and correctly.

I am easily managed—you must merely be firm with me. Show me exactly how you want something done and after a few lessons I will do it automatically. I am the servant of all great individuals

and, alas, of all failures as well. Those who are great, I have made great. Those who are failures, I have made failures.

I am not a machine, though I work with all the precision of a machine plus the intelligence of a human. You may run me for profit or run me for ruin—it makes no difference to me.

Take me, train me, be firm with me, and I will place the world at your feet. Be easy with me and I will destroy you.

Who Am I?

I Am Habit!

Understanding the Importance of Learning the Right Habits

Paul told Timothy, “Exercise yourself unto godliness” (1 Tim. 4:7). Solomon advises: “Make level the path of thy feet, and let **all thy ways be established**” (Pro. 4:26), as well as “Commit thy works unto the Lord and **thy purposes will be established**” (Pro. 16:3). Are your “**ways established**” so that you are **habitually** an excellent husband or wife?

It has been said, “**Men make the habits and habits make the men!**” Indeed, they primarily determine whether a marriage succeeds or fails! Instincts are behavioral patterns that we are born with, while **habits are patterns that we learn**. Both of them tend to be **repeated again and again almost effortlessly**.

Good Habits Are the Key to Making Love Bank Deposits!



Obviously, it's our behavior that makes deposits to and

withdrawals from the Love Bank, and our instincts and habits make up most of our behavior.

Consequently, it is imperative to know how to create the **right habits** because once they are learned; **deposits are made consistently and almost effortlessly!**

Conquering Bad Habits Is the Key to Avoiding Withdrawals.



Unfortunately, many of our habits, such as angry outbursts, contribute to Love Bank withdrawals. Since they are repeated so often, they play a very important role in the annihilation of Love Bank accounts. **If we are to stop the withdrawals, we must somehow stop destructive habits in their tracks. Instincts are harder to stop than habits, but both can be retrained and harnessed for good.**

The Key:

Focus on your spouse. Communicate with each other. Learn each other's needs, appreciate those needs, and then develop new habits accordingly. Why don't we consistently do things that make deposits in our spouse's Love Bank? Most of the time it is not intentional that we fail to care or to protect (i.e., make withdrawals). We just don't realize what we are doing. We don't understand these concepts (we aren't taught them), so we just tend to "do what comes naturally." This typically means whatever makes **us** feel good or comfortable or being reactive, rather than focusing on our spouses and on being the Christian husband or wife God has called us to be.

Learning to meet your spouse's needs means learning to do the things that make him/her feel good. Further, you must learn to feel good about doing new things in order to make your spouse feel good about you doing them!

Bottom line: We must communicate clearly

My care for my spouse results in **loving feelings back towards me**. My spouse's care for me results in those **same feelings towards him/her**. When both parties clearly **communicate** their **top emotional needs**, and how they are most effectively met, the **Love Bank** stays **full**. In addition, by clarifying behaviors that **create withdrawals**, we can learn to avoid them.

In other words, when each spouse **carefully identifies** his/her **most important needs** and expresses the best ways to meet them, we learn what we need to be **doing**. Likewise, when the most damaging and painful **Love Busters** are identified and communicated, we learn what to **stop doing**. Then we simply have to undertake the prayerful and disciplined process of **developing new habits**, which better demonstrate care and concern for our spouses.

The chart to the right illustrates the process you must go through on your way to becoming irresistible to your spouse. The top priority is to stop the Love Busters, because they do the most damage and, if not checked, will build a wall between the two of you that can cause emotional withdrawal.

Developing New Habits in Marriage

(The Key to Compatibility)

Unconscious Incompetence



Conscious Incompetence



Conscious Competence



Unconscious Competence!

(Ah, now you have become irresistible to each other!)



Understanding Love Busters

A Love Buster is a destructive marital habit; a repeated behavior of a spouse that causes the other to be unhappy (i.e., withdrawal of love units).



Acts that make your spouse unhappy will inevitably happen on occasion. But a **habit (repeated behavior) that destroys love units multiplies the damage**. Single acts of inconsideration do not usually destroy romantic love. When such acts are repeated and become predictable, however, love suffers the greatest loss. **These must be eliminated first** if you are going to rekindle the romance in your marriage and keep it burning with a strong flame.

A discussion of **six key Love Busters** follows. Most of these traits violate God's teaching that we "in honor prefer one another" (Rom. 12:10), "look out not for our own interests, but instead...the interests of others" (Phil. 2:4), "honor the woman" (1 Pet. 3:7), and "submit to one another in the fear of Christ" (Eph. 5:21). They also violate every aspect of how real love expresses itself (1 Cor. 13:4-8).

When these traits go unchecked, romantic love is the victim.

No matter how hard you try to make deposits into the other person's account, if a wall is up due to one or more Love Busters, you will be unsuccessful and frustrated at the lack of responsiveness.

Be on guard.

Just a few major withdrawals can undo **scores** of deposits!! Only when the threat of pain has been overcome do couples lower their defenses and permit deposits of love units.

Angry Outbursts

Anger is sometimes used as a way to punish or "repay" someone. This usually includes yelling and harshness. It always demonstrates *disrespect*.

Disrespectful Judgments

This involves imposing a subjective value system on someone in a way that ignores their preferences and priorities. In addition to being rude and degrading, it conveys arrogance and condescension.

Annoying Behavior

Actions which consistently irritate or frustrate someone cause damage over time. Interestingly enough, women are typically more easily annoyed by men than vice versa.

Selfish Demands

Selfishness threatens, lectures, manipulates, and/or demands, which causes great discomfort and builds resentment. Love does not "insist on its own way" (1 Cor. 13:5) but this Love Buster does just that!

Dishonesty

Withholding information, deliberately misleading, and/or simply lying to someone may be the worst Love Buster because it erodes and eventually destroys trust.

Independent Behavior

Making important decisions which affect someone else (especially a spouse), without that person's knowledge, causes significant damage to the bonds of teamwork, fellowship, and intimacy.

Rule of Honesty

Reveal to your spouse as much information about yourself as you know—your thoughts, feelings, habits, likes, dislikes, personal history, daily activities, and plans for the future.

Examples of Love Busters in Scripture:

Job 2:1–9

Job's wife, telling him to "curse God and die."
[angry outburst and disrespectful judgment]

Genesis 27:1–13

Rebekah and Jacob, deceiving Isaac.
[dishonesty]

Judges 16:15–16

Delilah, pressuring Samson daily until "his soul was vexed..." [selfish demand and dishonesty]

Proverbs 27:15

A contentious woman, being like "a continual dropping in a very rainy day." [annoying behavior]

Once you start looking for "Love Busters" in the Bible, you will begin seeing them everywhere.

You will also see that they created tremendous havoc everywhere they appear. Don't go home with them! With God's help "crucify them" as a "work of the flesh" and be determined to be rid of them as you strive to become more Christ-like!



Six Tips to Overcoming Love Busters:

- **Be committed to overcoming them.**
Understand that this will take time (at least eight weeks to form a new habit).
- **Take one at a time.**
Start with the one rated highest by your spouse. Trying to do too much at once can overwhelm you.
- **Identify why you do what you do.**
Figure out what triggers each Love Buster and work to avoid things that lead up to the behavior.
- **Develop alternative behaviors.**
Create righteous (or at least benign) substitutes for the bad habits.
- **Ask your mate for a regular evaluation (e.g., weekly).**
Seek constructive feedback and engage in honest discussions about your progress, the need for appropriate reminders, etc. In many cases it will be two steps forward, one step backward. This is okay as long as you are making consistent progress. Don't give up, because the new habit at the end will be worth it!
- **Pray individually and together on a regular basis.**
Ask God specifically for strength to persevere, to overcome, and to "establish your purposes" according to His will.

Rating Each Other's Love Busters

The following page is designed to allow spouses to rate each other's Love Busters in terms of the pain and unpleasantness they cause. Remember when reviewing your spouse's responses and listening to his/her explanations, a negative reaction will prevent growth and stifle communication.

Whether you believe it's accurate or not, he or she feels this way, and you must deal with those feelings without being defensive. This is critical information to know and understand about how you are perceived by your spouse, so encourage them to be totally open and honest with you in this. Creating new habits is hard, but this exercise can help!

Rating the “Love Busters”

Use the lists below to rank the categories of Love Busters that you feel contribute to your marital unhappiness. In the space provided in front of each trait, enter a number from 1 to 5 to indicate its relative contribution to your unhappiness.

Enter a “1” before the Love Buster that causes you the greatest unhappiness, a “2” before the one causing the next greatest unhappiness, and so on until you have ranked all of them. Add others in the spaces below if they apply.

His **“Love Busters”**

- ___ Angry Outbursts
 - ___ Disrespectful Judgments
 - ___ Annoying Behaviors
 - ___ Selfish Demands
 - ___ Dishonesty
 - ___ Independent Behavior
-
-
-

Her **“Love Busters”**

- ___ Angry Outbursts
 - ___ Disrespectful Judgments
 - ___ Annoying Behaviors
 - ___ Selfish Demands
 - ___ Dishonesty
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-
-
-

The Ten Most Important Emotional Needs

What's the fastest, most effective way to deposit love units into each other's Love Banks? You must **meet each other's most important emotional needs**. You and your spouse fell in love with each other because you made each other very happy, and you made each other happy because you met some important emotional needs.

The only way you and your spouse will stay in love is to keep meeting those needs. Even when the feeling of love begins to fade, or when it's gone entirely, it's not necessarily gone for good.

It can be recovered whenever you both go back to making large Love Bank deposits.

The following lists will help you identify these needs and rate them according to their importance for you and your spouse. Then you can learn to meet the needs that are rated the highest in a way that is fulfilling to your spouse and enjoyable for you too.

It's likely that you and your spouse do not prioritize your needs in the same order of importance. **A need that is critical for you may not be as important to your spouse.** This means that you may find yourself trying to meet needs that seem unimportant to you. But **your spouse depends on you to meet those needs**, and it's the most effective and efficient way for you make large deposits in the Love Bank!



Rating of Her Emotional Needs

A set of ten basic emotional needs are listed below. These have been distilled from thousands of counseling sessions with married couples. There is also space for you to add other needs that you feel are essential to your happiness. As noted already, rating each of these items in order of importance to you will help you identify your most critical emotional needs.

In the space provided in front of each need, enter a number from 1 to 10 to indicate its importance to your happiness. Enter a "1" before your most important need, a "2" before the next most important one, and so on until you have ranked all ten. You may add other needs in the spaces provided if they apply.

This will equip your mate to focus on your top five needs immediately and work toward becoming an expert at meeting them.

If you have trouble ranking these, imagine that you could have *only one* need met in your

marriage. Which would you pick, knowing that all the others would go unmet? That need should be ranked "1." If only two needs would be met, what would your second selection be? Which five needs, when met, would be the most important to you?

Please be aware that if your mate is good at meeting one or more of your needs, you may tend to take that for granted and instead focus on areas of weakness. Be careful not to allow this to skew your ranking of what is most important to you. In addition, factor in how you would feel if some of your partner's strengths suddenly became weaknesses.

Before rating these needs, you should carefully consider how you would rate your mate's fulfillment of your **spiritual** needs. In a Christian marriage especially, spiritual needs should be given the highest priority (Matt. 6:33). Keep in mind that we please God when we meet our spouses' needs and model marriages that give him glory. When the glory of God

is at stake, mediocrity is not an option!

- ___ Affection
- ___ Sexual Fulfillment
- ___ Meaningful Conversation
- ___ Recreational Companionship
- ___ Honesty and Openness
- ___ Attractiveness of Spouse
- ___ Financial Support
- ___ Domestic Support
- ___ Family Commitment
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- ___ Honesty and Openness
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- ___ Family Commitment
- ___ Admiration and Respect

Remember:

The more effective you become at meeting your spouse’s needs, the more compelled your spouse will feel to meet yours. In addition, as you meet your spouse’s needs you will find that the experience makes you love him/her even more.



Recommended References

by Brent Hunter

For a more detailed presentation of this material, www.marriagebuilders.com is an excellent resource. You will also find hundreds of audio files and lessons on marriage and family that I have delivered (in the course of working with the Kirkland, Washington church of Christ) at www.kirklandchurchofChrist.com.

I highly recommend any of Willard Harley's books (with the qualification listed below). The following titles are especially helpful:

- *His Needs, Her Needs*
- *Love Busters*
- *Fall in Love, Stay in Love*
- *I Promise*.

[NOTE: Be aware that Harley does not directly reference or quote the Bible (though he uses many biblical principles). His material is very practical and works! However, be careful. He does not believe that the man is the head of the house or in the concept of biblical submission. This is subtle, but it comes out in some of his principles and applications. Also, he does not discuss meeting **spiritual** needs (a huge omission!). As with any secular book, read carefully and, of course, reject anything that does not square 100% with scripture.]

My favorite book for men is:

If Only He Knew by Gary Smalley. It is a classic that explains to a man how he can best love his life from her viewpoint and as Christ loves the church.

My favorite book for women is:

Creative Counterpart by Linda Dillow.

Also highly recommended:

- *Love & Respect: The Love She Most Desires; The Respect He Desperately Needs* by Dr. Emerson Eggerichs. This book is published by Focus on the Family and is very practical and biblically based.
- *Love Life for Every Married Couple* by Dr. Ed Wheat is an easy read and has great biblically-based material in it that is good for both the husband and the wife.
- **Dr. John Gray's famous book: *Men Are from Mars, Women Are from Venus*** has some very good insights. I especially like the chapters on "How to communicate difficult feelings" and "How to write a love letter!" Really helpful and practical material.

Three books on the sexual relationship that are very good and tastefully done are

- *The Act of Marriage* by Tim LaHaye
- *The Act of Marriage after 40* updated by Tim LaHaye
- *Intended for Pleasure* by Dr. Ed Wheat
- *Seven Habits of Highly Effective Families* by Dr. Steven Covey is very practical and character building!

Most of these books can be purchased economically at Amazon.com. They're typically available in paperback and in used (but good) condition. There's no need to spend a small fortune anymore to acquire excellent resources and helps in this vital area!