

Family Times

Marital Love Banking

Mark D. Ogletree, M.A., Ph.D.,
LPC

4829 Cedar Crest Dr.

McKinney, Texas 75070

214.868.6238

Doctree10@comcast.net

Specializing in Marriage and
Family Therapy, Parenting So-
lutions, Depression, Anger, and
Anxiety Issues, Sexual Addic-
tions

Quotable:

"I deal much with cases of divorce and requests for cancellation of temple sealings. It is the most difficult of all the things with which I have to do. Almost without exception, each case involves deception, dishonesty, broken promises, violated covenants, heartbreak, and tragedy. Begin with your own home to preserve the sanctity of your marriage, the eternity of your covenants, and the happiness that comes where there is love and security and trust in the family. Put the comfort and happiness of your companion and your children ahead of your own and reach out with a helping hand to those whose marriages have become troubled" [Gordon B. Hinckley, "Stand Up for Truth," *BYU 1996-97 Speeches* (Provo: Brigham Young University, 1997), p. 24]

Several years ago I was in a counseling session with a couple who had many problems. It became clear to me that they needed to work harder on meeting each others needs in the marriage. I told them, "Most divorces could be avoided if couples would simply learn what each others' needs are, and then strive to meet those needs."

For a homework assignment, I told the couple that I wanted them to go home and write down on a sheet of paper their spouses marital needs. They would bring their lists in the next week and discuss them with me.

As I explained this exercise, the husband interrupted, "That's easy. I can do that right now." I said, "Well, I'm sure you can, but I would like for you to do it for a homework assignment. I want you to really put some thought into it." Then man insisted, "I don't need homework; I can tell you my wife's needs right now." Finally, I buckled and said, "Ok, let's hear what you have." The man replied, "She *needs* to clean the house. She *needs* to take out the garbage. She *needs* to get the kids ready for school. She *needs* to make the meals. She *needs*

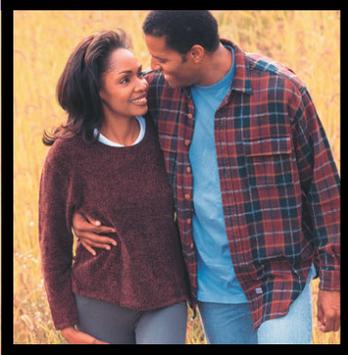
to feed the dog." He went on, in this manner, like Old MacDonald, laying out his wife's chores for the week.

My first reaction was to try not to laugh hysterically. However, I could not believe that this man was so clueless. No wonder his marriage was in jeopardy. Did he really believe that the number one need in his spouse's life was to clean the house? *Hello McFly. Anyone home in there?* Needless to say, I told this good man, "I think you really should spend some more time on this assignment at home." He said, "Ok, if you think it would help." I told him that I thought it would help quite a bit. Not surprisingly, this couple divorced several months later.

Not long after that experience, I found myself speaking at a marriage workshop in northern Utah. It just so happened that my wife was in attendance, and I really wanted to impress her with some of my knowledge and expertise [I was just finishing my first year in my doctoral program, and I wanted her to know that I hadn't been skipping my classes]. During the workshop, I related the story of the clueless husband who

didn't know what his wife's marital needs were. I then said something to the effect that understanding our spouses needs should be relatively easy. In order to demonstrate this [and to try to impress my wife] I said, "In fact, I'll show you how easy this is right now." I then asked my wife to stand up. I looked at her and said, "Honey, your needs are....., and then I listed what I thought were her top five or six needs in the marriage. I then asked, "Honey, is that right? Did I get them?" I was certainly in the "zone" that day, so I wasn't surprised when my wife responded, "yes, those are my needs, almost exactly." As I was staring at the audience, I'm sure glowing to some degree, my wife said, "Now, can I ask you a question?" I said, "Sure, honey, fire away." She then said, [in front of everyone, mind you], "*So, how long do I have to wait to get these needs met?*" Ouch! Oooh! That hurt. I fell right off my pedestal at that point. I realized instantly that there really wasn't much difference between me and the man I was making fun of in the story. He didn't know his wife's needs from Adam; I

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knew my wife’s needs, but wasn’t meeting them. Who was worse off? I’m sure we were both in trouble.

Well, meeting marital needs is critical if we want our marriages to survive. Understanding what those needs are is the first step. I would like to use an analogy here that everyone can relate to—banking. Imagine that every person has a love bank, so to speak. Our love bank contains different accounts for each person we know. Whenever we interact with an individual, whether it be a ward member, family member, neighbor, or spouse, they either make a deposit or withdrawal from our account, depending on the interaction. Simply put, pleasurable interactions create deposits, and painful interactions constitute withdrawals.

According to marriage expert, Gary Smalley, “A deposit is anything that gives your mate energy. It’s a gentle touch, a listening ear, a verbalized, ‘I love you,’ a fun, shared experience....A withdrawal is anything sad or negative—anything that

drains energy from your mate. It’s a harsh word, an unkept promise, being ignored, being hurt, being controlled.”

(Smalley, *Making Love Last Forever* [Dallas: Word Publishing, 1996], 253).

What constitutes a deposit and a withdrawal will vary, depending on many factors, including our temperament, our background, the time of day, personality type, etc. For an extrovert, a deposit could be a night on the town, or dinner with friends or family. An introvert may prefer a long walk in the woods with their mate, or a quiet evening at home.

For an assignment, you may want to ask your spouse what constitutes a deposit, and what would withdraw money from their marital bank account. I know that every time I leave the toilet seat up, or leave my shoes on the floor, I have just made a withdrawal from my wife’s love bank. At the same time, if I call her from work, send her a note or email, or hug her right when I walk in the door, I have made some significant deposits. If I take her on Cruise, I have just deposited

all of the gold in Ft. Knox. I could leave the toilet seat up for the rest of our lives and not get in trouble once!

Many couples haven’t made a deposit in their spouses account for years. In fact, too many couples are living on marital credit. That is, they are living on past deposits, but they haven’t made or received any deposits lately. Consequently, their love banks are depleted. Such couples pass in the night, and may even wave to each other as they drive down their own street. Perhaps they are too busy serving in the Church or raising their children. Maybe they are upset with each other over a molehill that has no become a mountain. Regardless of the reason, such marriages have gone stale and our on the verge of bankruptcy.

There is hope; however, and such marriages need not be. Here is the crucial principle of love banking: Income must exceed outgo. To divorce-proof your marriage, there must be more deposits into your spouse’s account than withdrawals. Don’t concern yourself with the past. You can start new today.



There is hope for those who struggle with the addiction of pornography.

The Addictive Nature of Pornography

From the Church Published booklet, *True to the Faith* we read:

“Pornography is tragically addictive. Like other addictions, it leads people to experiment and to seek more powerful stimulations. If you experiment with it and allow yourself to remain caught in its trap, *it will destroy you, degrading your mind, heart, and spirit. It will rob you of self-respect and of your sense of the beauties of life. It will tear you down and lead you to evil*

thoughts and possibly evil actions. It will cause terrible damage to your family relationships.

“Because of the addictive nature of pornography and the harm it can cause to body and spirit, servants of God have repeatedly warned us to shun it. If you are caught in the trap of pornography, stop immediately and seek help. Through repentance, you can receive forgiveness and find hope in the gospel. *Go to your bishop or branch president for counsel on how to overcome your*

problem, and seek healing through the Atonement of Jesus Christ. Ask the Lord to give you the strength to overcome this terrible addiction. (*True to the Faith*, Pornography, 117–18).

Likewise, many years ago when Elder Dallin H. Oaks was the President of Brigham Young University, he wrote:

“Pornographic or erotic stories and pictures are worse than filthy or polluted food. ***The body has defenses to rid itself of unwholesome food. With a few fatal ex-***



Do you know what constitutes a deposit for your spouse?

Marital Love Banking (Cont.)

John Gottman, marriage and family scholar from the University of Washington, has recommended that for a *marriage to thrive*, their must be a 5:1 ratio of positive interactions to negative. Put another way, there should be five deposits for every one withdrawal. Sometimes I will tell couples that if we could just get that at a 2:1 ratio, we would be doing great. Keep in mind, though, that this is not a license to keep score. Doing the dishes five nights per

week doesn't necessarily equate to leaving the toilet seat up once. Negative interactions [withdrawals] should never be planned or calculated.



Write down those things which are a deposit for you. These ideas can range from a back rub to a compliment, from Christmas shopping together to a phone call from the office, from making your favorite dinner, to hitting a bucket of golf balls. Once you have completed your list, invite your spouse to make a similar list. Then, share your list with each other and commit to ways to build up your partners marital love bank. You'll be glad you did.

The Addictive Nature of Pornography (Cont.)

ceptions, bad food will only make you sick but do no permanent harm. In contrast, a person who feasts upon filthy stories or pornographic or erotic pictures and literature records them in this marvelous retrieval system we call a brain. The brain won't vomit back filth. Once recorded, it will always remain subject to recall, flashing its perverted images across your mind and drawing you away from the wholesome things in life" (Dallin H. Oaks, *Challenges for the Year*

Ahead (pamphlet, 1974), 4-5; reprinted in "[Things They're Saying](#)," *New Era*, Feb. 1974, 18).

President Gordon B. Hinckley has raised his warning voice. He has instructed the priesthood of the Church to avoid pornography like the plague. If you are someone you love is trapped in this addiction, there is hope, and these is help.

The road to recovery is not easy. There will be obstacles

along the way. However, the Lord's spirit will bless you. With the Lord's help, you can change. Elder Richard G. Scott has declared, "If your life is in disarray and you feel uncomfortable and unworthy to pray because you are not clean, don't worry. [Heavenly Father] already knows all about that. He is waiting for you to kneel in humility and take the first steps" (Elder Richard G. Scott, "True Friends that Lift," *Ensign*, November 1988, 77).

The Law of the Harvest in Parenting

If I could alter one word in the scriptures [not that I ever would], would you consider Doctrine and Covenants 6:33, where it reads, "Fear not to do good, my [parents], for whatsoever ye sow, that shall ye also reap; therefore, if ye sow good ye shall also reap good for your reward." What great council: do not worry about being popular— focus on doing

the right things for the right reasons. And, as you sow, so shall you reap! This blessing works both in the positive and negative sense. If parents plant bad traditions, bad ideas, bad beliefs, what can they expect to get out of their children as a result? I am amazed at the number of parents who plant absolutely nothing in the lives of their children, and

then are surprised when there is no harvest to reap. Such parents have no rules or expectations for their children, they give them no direction, and then are in shock when these youth don't go on missions or marry in the temple.

Granted, there are youth who simply will not respond to many of the good teachings of their

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Elder Dallin H. Oaks,



The law of the harvest is as real in parenting as it is in farming.

The Law of the Harvest in Parenting

Parents. However, that is another sermon for another day. Today we are focused on the seeds parents sow.

Over the years I have noticed well-meaning parents suffer heart break when their children do not turn out the way they hoped they would. They have learned the truth of President Hinckley's statement: "In terms of your happiness, in terms of the matters that make you proud or sad, nothing—I repeat, nothing—will have so profound an effect on you as the way your children turn out. You will either rejoice and boast of their accomplishments or you will weep, head in hands, bereft and forlorn, if they become a disappointment or an embarrassment to you" (Gordon B. Hinckley, *Great Shall Be the Peace of Thy Children*, *Ensign*, Nov. 2000, 50).

In teaching, or *not* teaching our children, the standards of the gospel and the words of the living prophets, consider the parable of the "bushy-tailed" squirrel, the tree, and the dog.

"As two men walked across an eastern university campus, they were attracted by a crowd of people surrounding a large maple tree. They approached and noticed that the crowd was being amused by the antics of a fox-tailed squirrel circling the tree, climbing it, and running back down again. An Irish setter crouched nearby, intently watching the squirrel. Each time the squirrel ran up the tree out of sight, the dog would slowly creep toward the tree. The squirrel paid little attention as the dog crept closer and closer, patiently biding its time.

"People watching this entertaining drama unfold knew what could happen, but they did nothing until in a flash the dog, catching the squirrel unaware, had it in the grip of his sharp teeth.

"The people then rushed forward in horror, forcing the dog's mouth open to rescue the squirrel. It was too late. The squirrel was dead. Anyone could have

warned the squirrel or held back the dog. But they had been momentarily amused and watched silently while evil slowly crept up on good. When they rushed to the defense, it was too late.

"We see around us daily that which is portrayed in this parable. We sit idly by, watching as an insidious stream of profanity, vulgarity, demeaning behavior, a mocking of righteous ideals and principles invades our homes and lives through most types of media, teaching our children negative values and moral corruption. We then become upset when our children perform differently than we would wish, and social behavior continues to deteriorate" (David B. Haight, *A Light unto the World*, p. 134).

In this parable, the by-standers did nothing to stop the dog—after all, what could be more entertaining, amusing, and cute than a dog and a squirrel. However, due to the negligence of the spectators, the squirrel was killed. I see the same patterns with many parents who come into my counseling office. At one time, some of these parents thought it was cute when their son had a girlfriend at age 12, or when their 13 year old daughter would wear immodest clothing. Unfortunately, these parents learn all too late that they had nurtured the wrong seed. You can't plant an apple seed and get an orange, but that's what many Latter-day Saint parents do.

I continue to find myself in shock at the number of parents who drive their youth to the movie theaters, or rent for their children R-rated movies. Years ago, President Ezra Taft Benson declared: "We counsel you, young men, not to pollute your minds with such degrading matter, for the mind through which this filth passes is never the same afterwards. Don't see R-rated movies or vulgar videos or participate in any entertainment that is immoral, suggestive, or pornographic" (Ezra Taft Benson, *Ensign*, May 1986, p. 45). Where is the wiggle room here? A Prophet

of God said "Don't see R-rated movies." So, what R-rated movies should our young men or women see? Those movies that just contain violence? Those that really aren't that bad? How about none of them! Nevertheless, these are the same parents who are shocked when their daughters break the law of chastity, or their sons cannot go on missions because of their sexual problems. What do parents think they're children will reap after graphic sexual images have been permanently planted in their hearts and minds? Once again, "Hello McFly!"

More can be said of parents who give their children free access to televisions, VCR's, and the internet—all in their bedrooms. What do these parents think? Do they really believe their son or daughter is logged on to the "Weather Channel?" Granted, maybe some teens are checking in on the weather or sports scores, but why put the temptation there in the first place? Giving a teenage boy full internet access in his bedroom is tantamount to telling an elephant to "pass the peanuts." Even if there isn't anything immoral going on, what about the hours of useless chatter on instant messenger?

The good news is that parents can plant seeds that lead to eternal life. Elder Robert D. Hales shared the impact of good parents in his life. Long before it was "popular," young Elder Hales and his brother would report every morning for family scripture study. Elder Hales related,



"In the morning, when we got up, we would go and sit against their bed in our pajamas and listen to them read scriptures. We just went in and joined them. There was no pressure to do that; we just did it" (*Church News*, 16 April 1994, 12).

As a result, young Robert D. Hales not only developed a love for the scriptures, but perhaps more importantly, he learned to hear the voice of the Lord, and then respond to it. That gift has served him well.

Elder Hales also related that while growing up in Long Island, New York, when he turned 16, he wanted to get his drivers license. "One of the conditions of getting my drivers license was that I would drive Mother, who was Relief Society president, to distribute welfare to the poor and the needy." What great training this must have been for the future presiding Bishop of the Church.

Elder Robert D. Hales was born of goodly parents. His parents sewed seeds early in his youth that bore tremendous fruit when he reached adulthood. Likewise, as parents in Zion, we can plant similar seeds. Seeds of faith, seeds of testimony, seeds of dedication, seeds of commitment, seeds of sacrifice, seeds of gospel scholarship, seeds of spiritual strength, and seeds of humility.

Years ago, Mark McConkie, the son of the late Bruce and Amelia McConkie was asked, "How did you develop a love for the scriptures?" He said, "I first developed a love for the scriptures from my mother. I remember she would teach me while she did her ironing. I felt how she loved the scriptures by the way she would speak about the prophets" (as cited in J. Richard Clark, *Ensign*, November 1982, 13). As a result of his mothers love for the scriptures and the seeds that were planted, Mark McConkie learned to love the scriptures on his own. He became a scholar in his own right. He reaped the seeds of a harvest his mother had planted in his heart years earlier, and his own family has benefited! May we as parents plant seeds that will be nurtured in the hearts of our youth, and that ultimately, the harvest will be bounteous.