

Marriage Builders Basic Concepts

- 1. Love Bank**
- 2. Instincts and Habits**
- 3. Giver and Taker**
- 4. Three States Of Mind In Marriage**
- 5. Joint Agreement**
- 6. Love Busters**
- 7. Four Guidelines For Successful Negotiation**
- 8. Most Important Emotional Needs**
- 9. Undivided Attention**
- 10. Radical Honesty**

1. The Love Bank

- Inside all of us is a Love Bank with accounts in the names of everyone we know. When these people are associated with our good feelings, "love units" are deposited into their accounts, and when they are associated with our bad feelings, love units are withdrawn. We are emotionally attracted to people with positive balances and repulsed by those with negative balances. This is the way our emotions encourage us to be with people who seem to treat us well, and avoid those who seem to hurt us.
- We like those with positive Love Bank balances and dislike those with negative balances. But if an account reaches a certain threshold, a very special emotional reaction is triggered — romantic love. We no longer simply like the person — we are in love. It's a feeling of incredible attraction to someone of the opposite sex.
- When a man and woman are both in love, their emotions encourage them to make each other happy for life. In fact, the thought of spending life apart is usually frightening. It seems to them that they were made to be together for eternity. In almost every case, a man and woman marry because they are in love, and they are in love because their love bank balances are above the romantic love threshold.
- But what goes up can usually come down, and love bank balances are no exception. As most married couples have discovered, the feeling of romantic love is much more fragile than originally thought. And if Love Bank balances drop below the romantic love threshold, a couple not only lose their feeling of passion for each other, but they lose their instinct to make each other happy. What was once effortless now becomes awkward, and even repulsive. Instead of the look of love, couples have the look of apathy. And without love, a husband and wife no longer want to spend their lives together. Instead, they start thinking of divorce, or at least living their lives apart from one another.

2. Instincts and Habits

- Instincts are behavioral patterns that we are born with, and habits are patterns that we learn. Both instincts and habits tend to be repeated again and again almost effortlessly. They are important in our discussion of what it takes to be filled with romantic love because it's our behavior that makes deposits in and withdrawals from Love Banks, and our instincts and habits make up most of our behavior.
- Instincts and habits can make Love Bank deposits, so it is imperative to learn those habits because once they are learned, deposits in your Love Bank are made repeatedly and almost effortlessly. Unfortunately, many of our instincts and 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 Love Bank withdrawals, we must somehow stop destructive instincts and habits in their tracks. Instincts are harder to stop than habits, but they can both be avoided. [Read more...](#)

3. Giver and Taker

- Have you ever suspected your spouse of having two personalities — one that is caring and considerate and one that seems impossible to get along with? I'm sure you've not only noticed, but you've probably been horrified by the impossible one. I call these two personalities the Giver and the Taker.
- The Giver is the part of you that follows the rule: do whatever you can to make the *other person* happy and avoid anything that makes the *other person* unhappy, even if it makes *you* unhappy. It's the part of you that wants to make a difference in the lives of others, and it grows out of a basic instinct that we all share, a deep reservoir of love and concern for those around us.
- When the Giver is in charge, we are loving and considerate. But we tend to make personal sacrifices to see to it that our spouses are happy and fulfilled, because our Takers are not there to defend our personal interests and our Givers do not care how we feel. But when the Taker is in charge, we are rude, demanding and inconsiderate. All we seem to think about is ourselves, and what our spouses can do to make us happy. We expect our spouses to make sacrifices for us, because our Takers don't care how our spouses feel.

MB's advice is short on blame and long on hope. Regarding our Giver and Taker, Harley reassures, "I want to emphasize to you that this is normal behavior in marriage. You might think you're married to a crazy person, or you may think you're crazy yourself, but

let me assure you, marriage is one of the very few conditions that bring out the pure Giver and Taker in each of us. And that usually makes us seem much crazier than we really are." [Read more...](#)

4. Three States Of Mind In Marriage

- Some of the brightest people I know become idiots when faced with marital conflict. I've seen this happen in case after case. An intelligent man listens to his wife talking about her needs, her desires, her interests — and it's as if she's speaking a foreign language. A brilliant woman hears her husband describe his perspective, and she doesn't get it. What makes marital communication so tough? Is it that men and women just can't communicate? Or is there something about marriage that blurs their thinking? [Read more...](#)
1. **Intimacy:** Conversation in the state of intimacy is respectful and non-judgmental. The partners also express their deepest love for each other and gratitude for the care they are receiving. By lowering their defenses and forming a close emotional bond, they feel even greater pleasure when they meet each other's needs. This is the way marriage was meant to be. Negotiation in this state of marriage is controlled by the Giver and the Giver's rule. When one spouse expresses a desire, the other rushes to fulfill it. There is no thought of repayment, because the Giver's care is unconditional. As long as both spouses are in the same state, there's actually nothing to negotiate--they give each other anything that's possible, and they do it unconditionally. [Read more...](#)
 2. **Conflict:** In the state of Conflict, conversation tends to be disrespectful, resentful and even hateful. Mutual care and concern have been replaced by mutual self-centeredness. Your Taker no longer trusts your spouse to look after your interests, but pulls out all the stops to see to it that you are treated fairly. The problem, of course, is that your Taker does not know how to treat your spouse with that same fairness. Fairness is viewed by the Taker as getting its way at all costs. In the state of Conflict, couples are still emotionally bonded and that makes the pain of thoughtlessness even worse. Love units are withdrawn at a very fast rate. They may still hope that the hurting will stop and there will be a return to the state of Intimacy, but they don't trust each other to stop the madness. Occasionally, one spouse may revert to the state of Intimacy, but if peace is to return, they must both do it simultaneously. The only way to calm down both spouse's Takers is for both of them to be protected at the same time. Couples can return to the state of Intimacy from Conflict, if, and only if, they stop hurting each other and return to meeting each other's emotional needs again. [Read more...](#)
 3. **Withdrawal:** In the state of Withdrawal, spouses no longer feel emotionally bonded or in love, and emotional defenses are raised. Neither one wants to try to meet the other's needs, and both have given up on attempts to get their own

needs met by the other. One becomes two. They are completely independent, united only in living arrangements, finances and childrearing, although they often have to keep up appearances for neighbors and friends. When one spouse enters the state of Withdrawal, the other usually follows. After all, what is the point? If she is meeting none of his needs and rebuffing every effort he makes to meet hers, he might as well give up, too. The thoughtless behavior by each spouse toward the other becomes too great to bear, so they stop caring. Trust is a faint memory. Couples in Withdrawal are really in a state of emotional divorce. When they've been in Withdrawal for any length of time, they will sleep in separate rooms, take separate vacations, and eat meals at different times. They will not communicate unless they must. If that doesn't work, they either separate or obtain a legal divorce. But the state of Withdrawal doesn't usually last very long. Sooner than most couples think, at least one spouse has the presence of mind to try to break the deadlock. When that happens, it's possible for that spouse to lead the other all the way back to the state of Intimacy. But it's possible only if the Giver and Taker are relegated to the back room. [Read more...](#)

5. Policy of Joint Agreement

- Marital instincts do not lead to fair negotiation. They lead to either giving away the store when you are feeling generous or robbing the bank when feeling selfish. And when in withdrawal, no one even feels like negotiating. Yet in order to meet each other's most important needs and avoid Love Busters consistently and effectively, fair negotiation is crucial in marriage.
- Almost everything you and your spouse do affects each other. So it's very important to know what that effect will be before you actually do it. The Policy of Joint Agreement will help you remember to consult with each other to be sure you avoid being the cause of each other's unhappiness. It also makes negotiation necessary, regardless of your state of mind. If you agree to this policy, you will not be able to do anything without the enthusiastic agreement of the other, so it forces you to discuss your plans and negotiate with each other's feelings in mind. Without sage and pleasant negotiation, you will simply not be able to reach an enthusiastic agreement. [Read more...](#)

6. Love Busters

1. **Selfish Demands:** Attempts by your spouse to force you to do something for him/her, usually with implied threat of punishment if you refuse. [Read more...](#)

2. **Disrespectful Judgments:** Attempts by your spouse to change your attitudes, beliefs, and behavior by trying to force you into his/her way of thinking. If (1) he/she

lectures you instead of respectfully discussing issues, (2) feels that his/her opinion is superior to yours, (3) talks over you or prevents you from having a chance to explain your position, or (4) ridicules your point of view, he/she is engaging in disrespectful judgments. [Read more...](#)

3. **Angry Outbursts**: Deliberate attempts by your spouse to hurt you because of anger toward you. They are usually in the form of verbal or physical attacks. [Read more...](#)

4. **Annoying Habits**: Behavior repeated by your spouse without much thought that bothers you. These habits include personal mannerisms such as the way your spouse eats, cleans up after himself/herself, and talks. [Read more...](#)

5. **Independent Behavior**: Behavior conceived and executed by your spouse without consideration of your feelings. These behaviors are usually scheduled and require thought to complete, such as attending sporting events or engaging in a personal exercise program. [Read more...](#)

6. **Dishonesty**: Failure of your spouse to reveal thoughts, feelings, habits, likes, dislikes, personal history, daily activities, and plans for the future. Dishonesty is not only providing false information about any of the above topics, but it is also leaving you with what he/she knows is a false impression. [Read more...](#)

7. Four Guidelines For Successful Negotiation

- Let's begin with the assumption that you and your spouse do not agree about something. It may be about how to meet an unmet need, or about overcoming a thoughtless habit that is bothering one of you. In fact, it may be about anything that has become a conflict.
- Chances are that you have been responding to this issue in one of three ways: 1) ignoring your own feelings and doing it your spouse's way, 2) ignoring your spouse's feelings and doing it your way, or 3) ignoring the problem entirely. Negotiation, however, requires something very different--taking your feelings and the feelings of your spouse into account simultaneously.

MB offers the following guidelines to help achieve that very important objective:

1. **Guideline 1**: Set ground rules to make negotiation pleasant and safe.
2. **Guideline 2**: Identify the problem from both perspectives.
3. **Guideline 3**: Brainstorm with abandon.
4. **Guideline 4**: Choose the solution that meets the conditions of the **Policy of Joint Agreement** — mutual and enthusiastic agreement.

- While these four guidelines seem obvious and simple, implementing them can be anything but. GB highly recommends visiting MarriageBuilders.com for more information. *Read more...*

8. Most Important Emotional Needs

Man's Five Most Important Needs:

- **Sexual fulfillment**. A craving for sexual experiences. Enjoyment when the need is met often enough, and frustration when it is not. His wife meets this need by becoming a terrific sexual partner. She studies her own sexual response to recognize and understand what brings out the best in her; then she shares this information with him, and together they learn to have a sexual relationship that both find repeatedly satisfying and enjoyable.
- **Recreational companionship**. A craving for recreational experiences with a companion. Enjoyment when the need is met often enough, and frustration when it is not. To meet his need, she develops an interest in the recreational activities he enjoys most and tries to become proficient at them. If she finds she cannot enjoy them, she encourages him to consider other activities that they can enjoy together. She becomes his favorite recreational companion, and he associates her with his most enjoyable moments of relaxation.
- **Physical attractiveness**. A craving to view attractive people of the opposite sex. Enjoyment when the need is met often enough, and frustration when it is not. She meets that need by keeping herself physically fit with diet and exercise, and she wears her hair, makeup, and clothes in a way that he finds attractive and tasteful. He is attracted to her in private and proud of her in public.
- **Domestic support**. A craving for a well-managed home. Enjoyment when the need is met often enough, and frustration when it is not. She meets his need by creating a home that offers him a refuge from the stresses of life. She manages household responsibilities in a way that encourages him to spend time at home enjoying his family.
- **Admiration**. A craving to be admired, valued, and appreciated. Enjoyment when the need is met, and frustration when it is not. To meet his need, she understands and appreciates him more than anyone else. She reminds him of his value and achievements and helps him maintain self-confidence. She avoids criticizing him. She is proud of him, not out of duty, but from a profound respect for the man she chose to marry.

Woman's Five Most Important Needs:

- **Affection**: A craving for affection. Enjoyment when the need is met often enough, and frustration when it is not. Her husband meets her need by telling her that he loves her with words, cards, flowers, gifts, and common courtesies. He hugs and kisses her many times each day, creating an environment of affection that clearly and repeatedly expresses his love for her.
- **Conversation**: A craving for conversation. Enjoyment when the need is met often enough, and frustration when it is not. He meets her need by setting aside time every day to talk to her. They may talk about events in their lives, their children, their feelings, or their plans. But whatever the topic, she enjoys the conversation because it is never judgmental and always informative and constructive. She talks to him as much as she would like, and he responds with interest. He is never too busy "to just talk."
- **Honesty and openness**: A craving for honesty and openness. Enjoyment when the need is met often enough, and frustration when it is not. Her need is met when he tells her everything about himself, "leaving nothing out that might later surprise her. He describes his positive and negative feelings, events of his past, his daily schedule, and his plans for the future. He never leaves her with a false impression and is truthful about his thoughts, feelings, intentions, and behavior.
- **Financial support**: A craving for financial support. Enjoyment when the need is met often enough, and frustration when it is not. He meets her need by assuming the responsibility to house, feed, and clothe his family. If his income is insufficient to provide essential support, he resolves the problem by upgrading his skills to increase his salary. He does not work long hours, keeping himself from his wife and family, but is able to provide necessary support by working a forty- to forty-five-hour week. While he encourages his wife to pursue a career, he does not depend on her salary for family living expenses.
- **Family commitment**: A craving for family commitment. Enjoyment when the need is met often enough, and frustration when it is not. He meets her need by committing sufficient time and energy to the moral and educational development of the children. He reads to them, "engages in sports with them, and takes them on frequent outings. He and his wife discuss training methods and objectives until they agree. He does not proceed with any plan of training or discipline without her approval. He recognizes that his care of the children is critically important to her.

9. Undivided Attention

- It is essential for you as a couple to spend time alone. When you have time alone, you have a much greater opportunity to make Love Bank deposits. Without privacy, undivided attention is almost impossible, and without undivided attention, you are not likely to meet some of each other's most important emotional needs.
- During the time you are together, create activities that will meet the emotional needs of affection, sexual fulfillment, conversation and recreational companionship.
- The reason I have so much difficulty getting couples to spend time alone together is that when I first see them for counseling, they are not in love. Their relationship does not do anything for them, and the time spent with each other seems like a total waste at first. But when they spend time together, they learn to re-create the romantic experiences that first nurtured their love relationship. Without that time, they have little hope of restoring the love they once had for each other. But fifteen hours a week is usually not nearly enough time for couples that are not yet in love. To help them jump-start their relationship, I usually suggest twenty-five or thirty hours a week of undivided attention until they are both in love with each other again. Your time together is too important to the security of your marriage to neglect. It's more important than time spent doing anything else during the week, including time with your children and your job. Remember that the time you should set aside is only equivalent to a part-time job. It isn't time you don't have; it's time you will use for something less important, if you don't use it for each other. [Read more...](#)

10. Radical Honesty

- Honesty and Openness is one of the ten most important emotional needs identified in marriage, which means that when it's met, it can trigger the feeling of love. But its counterpart, dishonesty, is one of the five most destructive Love Busters. When spouses are dishonest, they destroy the love they have for each other. But there is a third reason that honesty is crucial in marriage. Honesty is the only way that you and your spouse will ever come to understand each other. Without honesty, the adjustments that are crucial to the creation of compatibility in your marriage cannot be made. Without honesty, your best efforts to resolve conflicts will be wasted because you will not understand each other well enough to find mutually acceptable solutions.
- 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.

Four Part Honesty:

1. EMOTIONAL HONESTY: Reveal your emotional reactions, both positive and negative, to the events of your life, particularly to your spouse's behavior. [Read more...](#)
2. HISTORICAL HONESTY: Reveal information about your personal history, particularly events that demonstrate personal weakness or failure. [Read more...](#)
3. CURRENT HONESTY: Reveal information about the events of your day. Provide your spouse with a calendar of your activities, with special emphasis on those that may affect your spouse. [Read more...](#)
4. FUTURE HONESTY: Reveal your thoughts and plans regarding future activities and objectives. [Read more...](#)