



BANKING ON YOUR WIFE

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- Quiz - 'How well do you know your wife?'
- List of 100 'Deposits' to your wife's self-esteem.
- List of 100 'Withdrawals'.
- Bibliography - references

Homework Assignment:

Wives - correct husbands' quiz.

HUSBANDS AND WIVES:

1. Separately identify the top 'withdrawals' and 'deposits' your husband makes to the wife's self-esteem.
2. Compare your lists and discuss the relative importance of each (whose opinion do you think counts?)
3. Agree on a plan to eliminate or reduce 'withdrawals' and increase 'deposits' over the next four weeks.
4. Pray together each day for the first week that a more positive pattern will be established and at least once per week for the first month.

BANKING ON YOUR MATE

Take this short quiz to rate how stable your marriage is at this moment. When you have pinpointed your weak and strong points, take steps necessary to strengthen your relationship. Good relationships don't just happen, they evolve and are sustained only when people know what they want and how to get it.

Answer Yes or No to each question, then check your score below:

1. Do you make your wife feel good about herself?
Yes No
2. Do you value the same things in your wife that you value in yourself?
Yes No
3. Does your face spontaneously break into a smile when you see your wife?
Yes No
4. When you leave the house, does your wife have a sense of wellbeing, having been nourished by your company?
Yes No
5. Can you and your wife tell each other honestly what you really want without using manipulation or games?
Yes No
6. Can your wife get angry at you without your thinking less of her? Yes
 No
7. Can you accept your wife as she is instead of having several plans to redo her?
Yes No
8. Is your behavior consistent with your words?
Yes No
9. Do your actions show you really care for your wife?
Yes No
10. Can you feel comfortable with your wife when she's wearing old clothes?
Yes No
11. Do you enjoy introducing your wife to your friends or acquaintances?

Yes No

12. Are you able to share with your wife your moments of weakness, failure, disappointment?
Yes No
13. Would your wife say you are a good listener?
Yes No
14. Do you trust your wife to solve her own problems?
Yes No
15. Do you admit to your wife you have problems and need her comfort?
Yes No
16. Do you believe you could live a full and happy life without your wife?
Yes No
17. Do you encourage your wife to develop her full potential as a woman?
Yes No
18. Are you able to learn from your wife and value what she says?
Yes No
19. If your wife were to die tomorrow, would you be very happy that you had the chance to meet her and to marry her?
Yes No
20. Does your wife feel she is more important than anyone or anything else in your life other than God?
Yes No
21. Do you believe you know at least five of your wife's major needs and how to meet those needs in a skillful way?
Yes No
22. Do you know what your wife needs when she's under stress or when she's discouraged?
Yes No

23. When you offend your wife, do you usually admit you were wrong and seek her forgiveness?
Yes No
24. Would your wife say you praise her at least once a day?
Yes No
25. Would your wife say you are open to her correction?
Yes No
26. Would your wife say you are a protector, that you know what her limitations are as a woman?
Yes No
27. Would your wife say you usually consider her feelings and ideas whenever making a decision that affects her or the family?
Yes No
28. Would your wife say you enjoy being with her and sharing many of life's experiences with her?
Yes No
29. Would your wife say you are a good example of what you would like her to be?
Yes No
30. Would you say you create interest in her when you share things you consider important?
Yes No

If you answered 'Yes' to 10 or less questions, then your relationship is in major need of overhaul.

BANKING ON YOUR MATE
99 WAYS TO 'MAKE A DEPOSIT'

As you go through the list, take note of the following:

- How much is each worth?
 - Which are more important to you?
 - Which are more important to your wife?
-

1. Communicate with her and never close her out.
2. Regard her as important.
3. Do everything you can to understand her feelings.
4. Be interested in her friends.
5. Ask her opinion frequently.
6. Value what she says.
7. Let her feel your approval and affection.
8. Protect her daily.
9. Be gentle and tender with her.
10. Develop a sense of humor.
11. Avoid sudden major changes without discussion and without giving her time to adjust.
12. Learn to respond openly and verbally when she wants to communicate.
13. Comfort her when she is down emotionally. For instance, put your arms around her and silently hold her for a few seconds without lectures or put-downs.
14. Be interested in what she feels is important in life.
15. Correct her gently and tenderly.
16. Allow her to teach you without putting up your defenses.
17. Make special time available to her and your children.

18. Be trustworthy.
19. Compliment her often.
20. Be creative when you express your love, either in words or actions.
21. Have specific family goals for each year.
22. Let her buy things she considers necessary.
23. Be forgiving when she offends you.
24. Show her you need her.
25. Accept her the way she is; discover her uniqueness as special.
26. Admit your mistakes, don't be afraid to be humble.
27. Lead your family in their spiritual relationship with God.
28. Allow your wife to fail, discuss what went wrong after you have comforted her.
29. Rub her feet or neck after a hard day.
30. Take time for the two of you to sit and talk calmly.
31. Go on romantic outings.
32. Write her a letter occasionally, telling her how much you love her.
33. Surprise her with a card or flowers.
34. Express how much you appreciate her.
35. Tell her how proud of her you are.
36. Give advice in a loving way when she asks for it.
37. Defend her to others.
38. Prefer her over others.
39. Do not expect her to do activities above her emotional or physical capabilities.
40. Pray for her to enjoy God's best in her life.
41. Take time to notice what she has done for you and the family.
42. Brag about her to other people behind her back.
43. Share your thoughts and feelings with her.
44. Tell her about your job if she is interested.
45. Take time to see how she spends her day, at work or at home.
46. Learn to enjoy what she enjoys.

47. Take care of the kids before dinner.
48. Help straighten up the house before mealtime.
49. Let her take a bath while you do the dishes.
50. Understand her physical limitations if you have several children.
51. Discipline the children in love, not anger.
52. Help her finish her goals – hobbies or education.
53. Treat her as if God had stamped on her forehead '*Handle with care*'.
54. Get rid of habits that annoy her.
55. Be gentle and thoughtful to her relatives.
56. Do not compare her relatives with yours in a negative way.
57. Thank her for things she has done without expecting anything in return.
58. Do not expect a band to play whenever you help with house cleaning or cooking.
59. Make sure she understands everything you are planning to do.
60. Do unexpected things for her – an unexpected kiss, coffee in bed, etc.
61. Treat her as an intellectual equal.
62. Find out if she wants to be treated as physically weaker.
63. Discover her fears in life.
64. See what you can do to eliminate her fears.
65. Discover her sexual needs.
66. Ask if she wants to discuss how you can meet her sexual needs.
67. Find out what makes her insecure.
68. Plan your future together.
69. Do not quarrel over words but try to find hidden meanings.
70. Practice common courtesies like holding the door for her, pouring her coffee.
71. Ask if you offend her sexually in any way.
72. Ask if she is jealous of anyone.
73. See if she is uncomfortable about the way money is spent.
74. Take her on dates regularly.
75. Hold her hand in public.

76. Put your arm around her in front of friends.
77. Tell her you love her – often.
78. Remember anniversaries, birthdays and other special occasions.
79. Learn to enjoy shopping.
80. Teach her to hunt or fish or whatever you enjoy doing.
81. Give her a special gift from time to time.
82. Share the responsibilities around the house.
83. Do not belittle her feminine characteristics.
84. Let her express herself freely, without fear of being called stupid or illogical.
85. Carefully choose your words, especially when angry.
86. Do not criticize her in front of others.
87. Do not let her see you become excited about the physical features of another woman if that bothers her.
88. Be sensitive to other people.
89. Let your family know you want to spend special time with them.
90. Fix dinner for her from time to time.
91. Be sympathetic when she is sick.
92. Call her when you are going to be late.
93. Do not disagree with her in front of the children.
94. Take her out to dinner and for weekend getaways.
95. Do the ‘little things’ she needs from time to time.
96. Give her time to be alone or with her friends.
97. Read a book she recommends to you.
98. Give her an engraved plaque assuring her of your lasting love.
99. Write her a poem about how special she is.

If your wife persistently reacts negatively to you, it may be because she perceives a threat to one or both of two important areas:

- 1) her security**
- 2) her established relationships.**

BANKING ON YOUR MATE

122 WAYS TO 'MAKE A 'WITHDRAWAL'

As you go through the list, take note of the following:

- How much is each worth?
 - Which are more important to you?
 - Which are more important to your wife?
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1. Ignoring her.
2. Not valuing her opinions.
3. Showing more attention to other people than her.
4. Not listening to her or not understanding what she feels is important.
5. Closing her out by not talking or listening to her (the silent treatment).
6. Being easily distracted when she is trying to talk to you.
7. Not scheduling special time to be with her.
8. Not being open to talk about things that you do not understand.
9. Not being open to talk about things that she does not understand.
10. Not giving her a chance to voice her opinion on decisions that affect the whole family.
11. Disciplining her by being angry or silent.
12. Making jokes about areas of her life.
13. Making sarcastic statements about her.
14. Insulting her in front of others.
15. Coming back with quick retorts.
16. Giving harsh admonitions.
17. Using careless words before you think through how they will affect her.
18. Nagging her in harshness.
19. Rebuking her before giving her a chance to explain a situation.
20. Raising your voice at her.
21. Making critical comments with no logical basis.
22. Swearing or using foul language in her presence.

23. Correcting her in public.
24. Being tactless when pointing out her weakness or blind spots.
25. Reminding her angrily that you warned her not to do something.
26. Having disgusted or judgmental attitudes.
27. Pressuring her when she is already feeling low or offended.
28. Lecturing her when she needs to be comforted, encouraged or treated gently.
29. Breaking promises without any explanation or without being asked to be released from the promise.
30. Telling her how wonderful other women are and comparing her to other women.
31. Holding resentment about something she did and tried to make it right.
32. Being disrespectful to her family and relatives.
33. Coercing her into an argument.
34. Correcting or punishing her in anger for something for which she's not guilty.
35. Not praising her for something she did well, even if she did it for you.
36. Treating her like a little child.
37. Being rude to her or to other people in public, like restaurant personnel or clerks.
38. Being unaware of her needs.
39. Being ungrateful.
40. Not trusting her.
41. Not approving of what she does or how she does it.
42. Not being interested in her own personal growth.
43. Being inconsistent or having double standards (doing things you won't allow her to do).
44. Not giving her advice when she really needs it and asks for it.
45. Not telling her that you love her.
46. Having prideful and arrogant attitudes in general.
47. Not giving daily encouragement.

48. Failing to include her in a conversation when you are with other people.
49. Failing to spend quantity or quality time with her when you're at a party.
50. 'Talking her down' - continuing to discuss or argue a point just to prove you're right.
51. Ignoring her around the house as if she weren't a member of the family.
52. Not taking time to listen to what she believes is important as soon as you come home from work.
53. Ignoring her at social gatherings.
54. Not attending church as a family.
55. Failure to express honestly what you think her innermost feelings are.
56. Showing more excitement for work and other activities than for her.
57. Being impolite at mealtimes.
58. Having sloppy manners around the house and in front of others.
59. Not inviting her out on special romantic dates from time to time (just the two of you).
60. Not helping her with the children just before mealtimes or during times of extra stress.
61. Not volunteering to help her with the dishes, cooking or cleaning the house.
62. Making her feel stupid when she shares an idea about your work or decisions that need to be made.
63. Making her feel unworthy for desiring certain furniture or insurance or other material needs for herself and the family.
64. Not being consistent with the children, not taking an interest in playing with them and spending quality and quantity time with them.
65. Not showing public affection for her, like holding her hand or putting your arm around her (you seem to be embarrassed to be with her).
66. Not sharing your life with her, like your ideas or your feelings (e.g. what's going on at work.)
67. Not being the spiritual leader of the home.
68. Demanding that she submit to you.

69. Demanding that she be involved with you sexually when you are not in harmony.
70. Being unwilling to admit you were wrong.
71. Resisting whenever she shares one of your blind spots.
72. Being too busy with work and activities.
73. Not showing compassion and understanding for her and the children when there is a real need.
74. Not planning for the future, making her very insecure.
75. Being stingy with money, making her feel like she's being paid a salary - and not much at all.
76. Wanting to do things that embarrass her sexually.
77. Reading sexual magazines in front of her or the children.
78. Forcing her to make many of the decisions regarding the checkbook and bills.
79. Forcing her to handle bill collectors and overdue bills.
80. Not letting her lean on your gentleness and strength from time to time.
81. Not allowing her to fail - always feeling like you have to lecture her.
82. Refusing to let her be a woman.
83. Criticizing her womanly characteristics or sensitivity as being weak.
84. Spending too much money and getting the family into too much debt.
85. Not having a sense of humor and not joking about things together.
86. Not telling her how important she is to you.
87. Not sending her special love letters from time to time.
88. Forgetting special dates like anniversaries and birthdays.
89. Not defending her when someone else is complaining about her or tearing her down (especially if it's one of your relatives or friends).
90. Not hugging or comforting her when she's in need of it.
91. Not bragging to other people about her.
92. Being dishonest.
93. Discouraging her from trying to better herself, either through education, hobbies or physical fitness.

94. Continuing distasteful or harmful habits like coming home drunk.
95. Not treating her as if '*Handle with Care*' was stamped on her forehead.
96. Ignoring her relatives and the people who are important to her.
97. Taking her for granted, assuming 'a woman's work is never done' around the house.
98. Not including her in future plans until the last minute.
99. Never doing little unexpected things for her.
100. Not treating her like an intellectual equal.
101. Looking at her as a weaker individual in general.
102. Being preoccupied with your own goals and needs, making her feel like she and the children do not count.
103. Threatening never to let her do something again because she made some mistake in the past.
104. Criticizing her behind her back (this is extremely painful if she hears about it from someone else).
105. Blaming her for things in your relationship that are clearly your failure.
106. Not being aware of her physical limitations, treating her like a man by roughhousing with her or making her carry heavy objects.
107. Losing patience of getting angry with her when she can't keep up with your schedule or physical stamina.
108. Acting like you're a martyr if you go along with her opinions.
109. Sulking when she challenges your comments.
110. Joining too many organizations which exclude her and the children.
111. Failing to repair items around the house.
112. Watching too much TV and therefore neglecting her and the children.
113. Demanding that she sit and listen to your point of view when she needs to be taking care of the children's needs.
114. Insisting on lecturing her in order to convey what you believe are important points.
115. Humiliating her with words and actions, saying things like 'I can't stand living in a pigpen'.

116. Not taking the time to prepare her to enjoy sexual intimacy.
117. Spending money extravagantly without helping those less fortunate.
118. Avoiding family activities that the children enjoy.
119. Taking vacations that are primarily for your pleasure, like fishing or hunting, while preventing her from shopping and doing the things she enjoys.
120. Not letting her get away from the children just to be with friends, go shopping for special items or have a weekend away with her friends.
121. Being unwilling to join her in the things she enjoys like shopping, going out for coffee, going dancing, dessert at a restaurant, etc.
122. Not understanding the boring chores a housewife does: like picking up clothes and toys all day long, wiping runny noses, changing muddy boots and jackets, doing laundry, ironing, putting away dishes, etc.