

# NEW MEXICO MARRIAGES FIRST PROJECT PRESENTS: MARRIAGE LIFE LINE!

New Mexico Marriages First Project is a newly funded Healthy Marriage Demonstration Grant through the Federal Department of Health and Human Services.

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Contact the Holland's if  
you would like to schedule  
a marriage event in your  
community!!

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## WHAT IS THE NEW MEXICO MARRIAGES FIRST PROJECT (NMMFP)?

(Written by Michael Holland)

**Is divorce the answer to your problems?**

**Why do healthy marriages benefit local businesses?**

**What is marriage insurance and how can I get it?**

**What can the NMMFP do for me?**

**I feel like there is no hope for my marriage - can the NMMFP help me?**

**Yes!! Relationship Skills CAN be learned!!**

The impact of divorce to our society is enormous and costly. Sadly, the reported divorce rate in New Mexico is nearly double the national rate. Only four states have higher divorce rates than NM. The good news is that research shows that relationship skills can be learned. Once learned, these skills can help a couple to have improved communication, solve conflict more effectively, and even reduce domestic violence, child abuse, divorce, and its impacts. The NMMFP can help you learn these skills through programs or referrals to other service agencies.

**What if I have a good marriage? Why should I be interested in the NMMFP?**

Just as a car needs periodic "tune ups" marriages need to be "tuned up" from time to time as we deal with the changes and stresses that life brings. The NMMFP provides Marriage Enrichment events to help good relationships become even better!! Look for NMMFP sponsored events to occur each quarter of the year throughout Bernalillo and Sandoval Counties. Start with our Valentine's Banquet, Saturday, February 10th, 2007. (See the article on page 4)

**The New Mexico Marriages First Project is here to help you and other organizations that support marriage!** We are here to serve the communities in Sandoval and Bernalillo counties with pre-marital and marital education programs and skills training. We work with individuals, couples, community service agencies, and churches. The NMMFP'S services are readily available and in most cases, *at no cost or very little cost to you!!* Please call us to see if we can answer any questions that you might have! WE ARE HERE TO SERVE YOU!!

## MONEY MATTERS FOR MARRIED COUPLES

*(Written by Rebecca Holland)*



### Money Quote

*“Never  
spend your  
money before  
you have it!”*

**Thomas  
Jefferson**



This time of year brings with it a tremendous amount of financial stress for married couples. Many times, couples will talk about what they can spend for the holidays but as Christmas approaches, they throw caution to the wind and spend frivolously to make sure that everyone on their list has a special gift. Unfortunately, they look only at the moment and do not think of the long term implications of their undisciplined spending. Then, January hits and the bills begin to show up in the mail and the financial crunch is felt. Many marriages don't withstand the impact as well as expected and the stress can cause a number of unhealthy arguments and lead to even more unwise choices. In some of the cases, one of the spouses is a saver and the other is a spender, causing even more pressure on the marriage.

Some 84% of husbands and wives say money is a source of tension in their relationship, according to a recent *MONEY Magazine* survey, and the most common reasons stem from clashes over spending and saving. Contrary to stereotype, it's not just women doing the buying. In about a third of couples, the husband admits he's more likely to be the spender. If you and your spouse are among the many couples fighting over differing spending and saving styles, these tips should help you find a way to compromise.

Rather than spending your time in your marriage relationship harping on your financial differences, redirect your attention and energy to your common financial goals. One way of doing this is to participate in the following activity: Break out some index cards and separately write down your short and long term goals, one per card. Then, put them in order from most important to least. Get back together, compare goals and choose the top three that you're going to aim for as a couple. Each month the first money you shell out should be toward those three goals. The no-fights way to accomplish this is to set up regular withdrawals from your paychecks or bank accounts that goes toward your goals. The spender, with concrete, mutually agreed upon goals as his/her motivation, automatically spends fewer dollars. The saver, his/her mind more at ease with the knowledge that money is actually going toward their goals, lets up on the harping at his/her spouse.

Here are some additional tips for couples with differences in their spending habits.

- 1. Give Each Other Financial Space.** Designate a certain amount of money each month to each spouse that is entirely nag-free - each spouse can do with the money whatever he/she wants and the other spouse isn't allowed to hassle him/her about it.
- 2. Swap Roles.** If the spender has never balanced the checkbook, have him/her sit down and try to make ends meet. If the saver has never bought groceries for the family or shopped for the household basics, give him/her the list and point him/her toward the supermarket. Sometimes quarrels occur because of a lack of understanding. This exercise can help with that process.
- 3. Schedule Money Dates.** Talking about finances is important and frequently, spouses get into arguments because they don't set a date and time to sit down and discuss what is happening with the finances. The discussions will probably be tense at first, but will become more comfortable over time. If you address problems early, you have a better chance of heading off more serious money arguments down the road.
- 4. Get Help If You Need It.** Sometimes the issues underlying financial clashes are too serious to be resolved with weekly meetings or discussions. Consider talking to a third party - a financial planner, a marriage counselor or both - to help you work through your problems.

Whether you choose to work it out yourselves or seek the help of a professional, be patient about your progress. It takes time to learn new money habits!

# FIRST NMMFP MARRIAGE ENRICHMENT EVENT A SUCCESS!

*(Written by Michael Holland)*



The first NMMFP marriage enrichment event was held on November 10 and 11, 2006 at Church Alive in Albuquerque, New Mexico. The event was called the "I Do! I Did? I Will . . . For Life" Marriage Encounter and began on a Friday afternoon and continued through Saturday. Twenty-six couples attended the event and the results were tremendously positive. A range of topics were discussed at the Encounter and couples found themselves laughing and sharing in a way that some of them had never experienced. The theme of the weekend was "Remember When" and the NMMFP

endeavored to help couples remember when and why they first met and fell in love. On Friday evening, couples learned about the differences between men and women. They played a game called "The Marriage Game," based on the old TV show, "The Newlywed Game."

The evening ended with couples learning new ways of communicating about daily issues, and handling difficult issues. Saturday began with a session entitled "Healing Marital Hurts" and a time for couples to spend discussing how to mend the brokenness between them. The Encounter continued with teachings on how to communicate better, and also on developing a better sexual relationship. To build cooperation skills, couples were sent out into the community on a scavenger hunt. They enjoyed that and the weekend ended with a session on reconciliation and recommitment to the marriage. Some couples approached the presenters after the Encounter was over, and made the following statements:



**"I had given up hope that our marriage could be healed. This encounter has restored my hope, and my wife was able to breakthrough in talking about some issues that we haven't been able to discuss."** **"We thought we had a good marriage, and we do. We realized that there are issues that we still need to work through, and this marriage encounter has given us the ability to do that."** **"This was our last chance. We were going to the divorce court if we didn't get anything from this encounter. We learned a lot, but most of all we rediscovered our love for each other."**



It was indeed an honor to be able to have such a positive impact on marriages and see so many couples touched in an encouraging way.

## DOES YOUR MARRIAGE NEED A LAUGH?

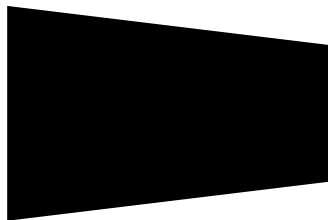


**New Mexico Marriages First Project (NMMFP) exists to: Provide culturally appropriate marriage education, marriage enrichment projects, and programs that explore positive relationship models to married couples, engaged couples, couples interested in marriage and teenagers thus strengthening marriage and reducing the incidence of divorce.**

*The NMMFP Motto:  
"I Do! I Did?  
I Will . . .  
For LIFE!"*

## Upcoming Events to Plan for:

- “*Laugh Your Way To A Better Marriage*” Group to begin January 23, 2007 (Material by Mark Gungor)
- Romance your spouse by planning to take him/her to the “*I Do? I Did? I Will . . . for Life*” Valentine’s Banquet, Saturday, February 10, 2007
- Family Life presents: “Weekend to Remember” Conference, February 23-25, 2007



### Vision Quote

“Change is the law of life. Those who look only to the past or present are certain to miss the future.”

**John F. Kennedy**



## FINANCIAL ATTITUDE - ARE YOU AN OPTIMIST OR A PESSIMIST?

(Written by Rebecca Holland)

Have you heard this story? What does the optimist say about the glass and the water? (*It's half full!*) And what does the pessimist say? (*It's half empty!*) Finally, what does the process re-engineer say about it? (“*It looks like you've got twice as much glass as you need there!*”)

All of us have the freedom to make choices in life regarding our finances. No one tells us which choice to make; we have complete freedom to make our choices. Financial attitude is a choice. Don't choose negativity. Choose to be an optimist - to believe in an answer to your financial dilemmas. Associate with positive leaders. Seek advice from those who are firmly in control of their finances. Get advice from those who have become debt free. If they have become successful in this area of their personal lives, then you can too! Watch your financial attitude. Are you seeking a solution or just looking for more problems? Do you tend to see the dark side of things or the bright side of things? Are you trying to be an optimist or a pessimist? There is always an answer for how we can gain control of our financial situation.

Attitude isn't simply a state of mind; it is also a reflection of what we value. Attitude is more than just saying we can; it is believing we can. Attitude requires believing before seeing, because seeing is based on circumstances and believing is based on faith. Attitude is contagious, especially when we ready ourselves for our tomorrows. Attitude also gives us the wisdom to know that we can't change events of the past but we can affect our present and future. Life is 10% what happens to us and 90% how we respond to it. With this state of mind, we can remain in charge of our financial attitude.

Break free from financial bondage. Get the right financial attitude! Discover what you need to do to change your financial attitude and you can change your financial situation!

## VALENTINE'S BANQUET: A WONDERFUL WAY TO ROMANCE YOUR SPOUSE

(Written by Michael Holland)

### Good Food! Good Times! Good Romance! Good Grief - It's only \$10??

That's right! Here are the details: Plan to bring your spouse out for an evening of fun, great food, and a night of romance at the “*I Do, I Did, I Will . . . for Life*” Valentine's Banquet to be held on Saturday, February 10th, 2007 from 7 pm to 11 pm at the Best Western Rio Rancho Inn's main ballroom. *The cost is only \$10 per couple for the evening!* This includes a meal, marriage “goodie” bag, entertainment, music, dancing, and even childcare, if needed!! (The exact menu choices have not been finalized yet, but will be something like roast beef, ham or turkey, a salad, vegetable, roll, and desert.) If you are interested in attending, please call the NMMFP or e-mail us soon to reserve your spot, as reservations are going fast. The banquet is limited to the first 125 couples who sign up!! This event is open to the entire community. Surprise your spouse or get a group of couples together and plan an evening out for a good time, good food, and GREAT ROMANCE!! Remember to call or e-mail the NMMFP soon!! Don't miss this **GREAT** opportunity! Contact us at: 891-1846, or e-mail: [nmmarriagesfirst@yahoo.com](mailto:nmmarriagesfirst@yahoo.com)

**(This is a non-alcoholic event!)**

# CALENDAR OF MARRIAGE EVENTS

## January 2007

“*Laugh Your Way To A Better Marriage*” Group to Begin January 23rd at Church Alive!  
4601 Avocet Rd. NW, Albuquerque, New Mexico (Material by Mark Gungor)  
(It’s Free!) (505-896-2800)

## February 2007

“*I Do! I Did? I Will*” Valentine’s Banquet, Saturday, February 10th at the Rio Rancho  
Best Western Hotel (505-891-1846)  
(\$10.00 per couple for the first 125 couples who sign up!)

Family Life presents: “*Weekend to Remember*” Conference, February 23rd - 25th at the  
Tamaya Hyatt Spa and Resort (505-604-5688) (Price varies)

## March 2007

Legacy Church presents: “*Laugh Your Way to a Better Marriage*” Encounter with Mark  
Gungor, March 16th - 17th at Legacy Church, 7201 Central Avenue NW,  
Albuquerque, New Mexico (505-831-0961)  
(\$35.00 per person, \$25.00 for groups of 4 or more, \$40.00 at the door)



**I Do!**



**I Did?**



**I Will . . .**

*For Life!*

## PUT YOUR DREAMS INTO ACTION

(From Dr. Gary Smalley, Smalley Relationship Center, October 3, 2005)

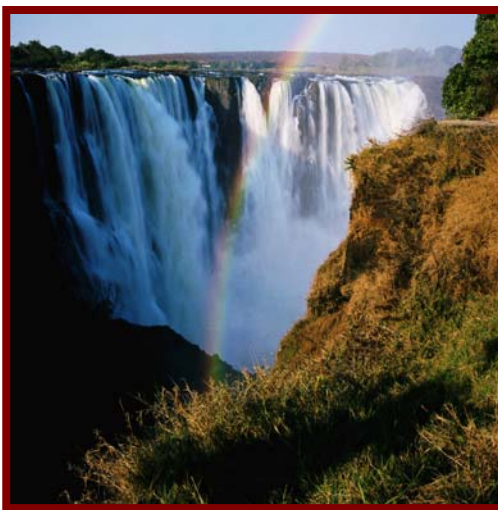
Remember when you were young and talked about some of your ideas to an older person? You possibly either received interested attention, amused tolerance, or a “you’re-just-a-kid look.”

Nothing destroys people's self-confidence more than having their dreams and ideas met with discouragement. Even well meaning parents who love their children fall into the trap of trying to save their children from disappointment by making them be too realistic, too soon. So what if four-year-old Jenny probably won't become a world-famous ballerina, as she firmly states she will? It's important for people of all ages to have dreams and goals.

There's nothing wrong with a response such as, "It takes a lot of work to achieve your goal and there are many exciting careers and choices ahead. Just stay open and when the time's right, you'll know what you want to do with your life."

Did you have a special dream stamped out of you years ago or maybe even recently? The good news is: it's still not too late. Think about it. Maybe even pray about it. Then do something about it.

Take courage and believe you can still achieve many wonderful things. The most important thing to keep in mind is that dreams really do come true but to realize your dreams, you **MUST** put them into action! *Let's make 2007 the year of "anything is possible!"*



## WHY I LOVE YOU!

(Written by Rebecca Holland)

I have learned that love is like a diamond, hard and durable, yet if handled carelessly, can deteriorate into worthless fragments. A relationship must be cared for and nourished if it is to remain whole. Care and nourishment may take many forms, like sending love letters, bringing home flowers, or planning romantic evenings together. Care and nourishment can also be simple, like speaking from one's heart and telling the other of the love that you feel for him/her. I have learned that love involves risk and it is only after taking risk and finding that no harm will come that a deeper love can grow. I have learned that love involves work. It brings with it challenges and compromises and it sometimes brings tears, but with the desire to carry out one's commitment with passion and persistence, it is work worth doing and **MORE** love is the reward. Above all, I think the most valuable lesson I have learned is that love cannot go unexpressed. Signs of love must be demonstrated and words of love must be spoken if love is to continuously flow.

### The New Mexico Marriages First Project Staff:

**Tony Oliva,  
Executive Director**

**Rebecca Holland,  
Project Director**

**Michael Holland,  
Assistant Project  
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**Mike Gibson,  
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Relations Manager**

**Leonie Oliva,  
Project and Events  
Coordinator**

**Anita Bruce,  
Accountant**

**Brad Biggers,  
IT Support**

**Lois Coleman,  
Receptionist/  
Librarian**

**(505-891-1846)**



# HAVE A MARRIAGE GOAL FOR 2007!

(Written by Leonie Oliva)



## Goal Quote

*“To accomplish great things, we must not only act, but also dream; not only plan, but also believe!”*

**Anatole France**



After the excitement and celebration of Christmas, comes the prospect of a brand new year stretching ahead of us – maybe as a blank canvas ready to be molded in to the shape we want; or maybe as an already “jam packed” agenda of events and appointments. Either way, the start of the year can be a little daunting as we consider what may be ahead and often take time to make a few New Year’s Resolutions. Common resolutions relate to health and fitness – “I will give up smoking”, or “I will go to the gym once a week and get in shape” (FYI - gym memberships and usage peak in January each year and then usually decline as our New Year’s resolve weakens!). They may relate to work – “this year I will get a new job” and they may relate to money – “we will save up for a new car”. But don’t forget that January also brings a wonderful opportunity to work together with your spouse to make a “New Year’s Resolution for your Marriage” and to set some goals that you would like to achieve as a couple or as a family in 2007. We suggest that couples put aside some quality time to do this because the communication, discussion and agreement of goals will help you establish an exciting and inspiring “relationship plan” for 2007 - and what better way to start the year! A good place to begin is by considering “do we want another year of the same - or are there areas we would like to improve or change? And are there particular things we would like to achieve?”

In order to set really useful and meaningful goals the following are required:

- Honest responses to the above questions - and that means being honest with yourself as well as your spouse. Often people will not “dare to dream” as we are frightened of failure and of being disappointed, or we have become just plain cynical and do not believe that that anything good will happen to us!
- The ability to truly listen to your spouse and to hear what he/she is saying about what is important to him/her – don’t belittle, ridicule or put down his/her dreams. Everyone should have a dream - and it just might be the first step towards something wonderful for you both!

**Things to think about.....**

- Some of your relationship goals may be practical and need not be too demanding to achieve – such as, we will take time to go for a walk together every Sunday (and maybe set an agreed list of target locations to explore), or some other means of ensuring that you have some regular, quality “couple time” to relax together;
- Some may be behavioral – such as, we will work together to reduce conflict about a certain “hot” issue that has flared up in the previous year. Consider whether some form of counseling and marriage guidance could help you work through this issue? (Hey, NMMFP can help with that!!)
- Budgeting and financial matters can dramatically affect relationships, so you may want to set some goals here (see article on page 2 for ideas in this area);
- But don’t forget to add in some inspiring goals or dreams that you can work together towards – take heed from our quote – and don’t be afraid to “go for it.” Remember - nothing ventured is nothing gained!
- Finally, together think of the four words that describe the qualities of the relationship you aspire to have – don’t be shy here and reach out for the words that really excite you about the upcoming year with your spouse. This will be very different for each couple and where they are in life but, for example, my husband and I would wish for a year of “loving, romance, adventure and fun” (we have been married for two years and just moved from the UK to the US). Then set some specific goals that will contribute to “living” this quality of relationship over the coming year.

As with all goal setting, it is helpful for relationship goals to be specific (i.e. not vaguely worded), measurable (i.e. the achievement of the goal can be measured by a specific occurrence happening), and time - specific (i.e. the goal will happen by a certain time in the year). It is also helpful to schedule review sessions during the year – maybe each quarter – so you can continuously monitor how you are doing with your goals and don’t forget about any of them!

Setting relationship goals is fun and can help you to intentionally live the life you want – not just the one that “turns up”. So, good luck if you and your spouse are going to take this route and have a wonderful 2007!



**From:**  
New Mexico Marriages First Project  
1207 Golf Course Road, Suite E  
Rio Rancho, NM 87124

**Your Quarterly Marriage  
Life Line Newsletter Is  
Inside!**

**To:**

**Mark Your Calendar and Plan to Attend the  
NMMFP Valentine's Banquet on February 10, 2007!**