

MAKE YOURS A STOCK MARKET MARRIAGE

Like the stock market, marriages their ups and downs.
Knowing that and staying the course increases your chance of success in either.

By Dr. Robert C. Baden

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I was at a wedding recently when the thought that suggested the title of this piece crept into my mind. My first inclination was to expel it, wondering where such an idiotic notion might have come from and chiding myself for not listening more closely to the pastor's message.

But that thought insisted on staying, and the more I pondered it, the more I realized it was worth pondering.

I am convinced that the comparison between the stock market and marriage is not nearly so idiotic as it may seem. Understanding and using that comparison may even help us improve our own marriages and the marriages of our friends and loved ones. Even marriages between two Christians who love each other deeply can benefit from it.

Those who consider the stock market a gamble and conclude that I am calling marriage a similar gamble will not agree with this comparison. While I might point out that a 50-percent chance that a marriage begun today will end in divorce does not exactly suggest that marriage is a sure thing, I am not thinking of either the stock market or marriage as a gamble. I am viewing the stock market the way a financial advisor typically views it.

Recently, my wife and I were presented with such a person's point of view. As we discussed how best to invest our modest savings, our advisor showed us a chart of the performance of the market over the past 75 years. What that chart depicted was a line beginning down at the lower-left corner of the chart and ending at the top of the upper-right corner. Superimposed on the straight line connecting the two corners was a jagged line that regularly ventured above and below the straight line but which ended up at the same point at the upper right.

As our advisor discussed this market history, he pointed out that investing in carefully selected stocks, such as those constituting certain high-quality mutual funds, is an ideal vehicle for those not wishing to "play the market." Rather, such stocks are designed for those committed to "staying the course," ignoring both the temptation to sell in panic when the market dips or to sell euphorically when it hits a high point.

Our advisor said that market history, including the years of the Great Depression, shows that allowing the market to make its periodic adjustments without taking action results in a safe and steady, if sometimes erratic, gain beyond most other kinds of investment, averaging about 10.5 percent a year. Safe, steady, secure.

Too often, young married couples expect their marriage will be either a smooth progression through life from good to better to great, or that, conversely, it will encounter problems too big for the marriage to survive. Both of these expectations are major hindrances to the success of a marriage.

Few marriages will show a consistently smooth development. Like the stock market, a marriage will have its ups and downs, depressions and elevations, bull and bear markets, perhaps even a major crash and Great Depression. If viewed only as isolated moments, these events can create a false picture of the steady growth that is most likely taking place.

If a serious low-point is viewed as the failure of a marriage, a couple can easily decide to “sell,” assuming that this is the best way to cut their losses. Or if they view a wonderful romantic weekend as the standard by which every weekend must be measured, the elevated line of development they have imagined is likely to cause them to “buy” some distorted expectations for marriage and conclude that “normal times” are depressions.

The sainted Rev. Leonard Heidemann said something in his message at our wedding 40 years ago that we have never forgotten: “The storms of life will not pass you by.” And they have not, nor will the certainty of periodic storms end during our lifetime.

But the certainty of periodic romantic weekends and marriage moments that shine like glorious sunsets will not end either. And through both, so long as the marriage partners view both storms and romantic weekends as periodic events along the steady path of marriage growth, love and Joy and mutual understanding and satisfaction will continue upward toward the greatest fulfillment possible.

Over time, the stock market has not been a gamble for those who endorse its long-term workings. Even those who kept their deflated stock during the Depression saw it eventually return to and exceed its original value. Likewise, marriage is not a gamble if you do not overreact to every good or bad “sign”—if you aren’t constantly declaring, “Well, I guess it’s still worth our investment,” or “Well, I guess it’s time to throw in the cards.”

When young married couples answer a question about how their marriage is going with a “so far, so good” attitude, they reveal a marriage focused on short-term gains and losses, instead of one viewed as a lifelong investment. Exaggerated focus on either the high points or low is a sign of danger.

Granted, no “sure things” exist either in the market or in marriage, even Christian marriages. But knowing that both have ups and downs during a steady rise increases the chance for success in either.

God does not promise daily rose gardens or constant fireworks or unending bliss to those who join their lives in marriage, not even to those who exchange their vows in a Christian church under its blessing. But Christ, to whom all power in heaven and earth has been given, does promise to be with them always, His ears wide open both to prayers of thanks and cries of desperation, His heart filled with forgiveness for those who ask for and accept it, His hands overflowing with rich blessings He is eager to bestow.

If couples understand that marriage will have many moments that drop below the line and many that rise above it; if they accept God's promises that He is with them always, during good, bad and normal times; if they use the avenues of praise and penitence; if they ask for and accept His forgiveness won by Christ through His death and forgive each other the many times that forgiveness will be necessary, their marriages will grow steadily, if not always smoothly.

Increasing blessings will be theirs—both short- and long-term—until that day when they celebrate the final blessing of salvation at the marriage feast of the Lamb.

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