

***A MARINE'S GUIDE TO MARRIAGE
SUCCESS.***



***YOU HAVE TRAINED TO DEFEND YOUR COUNTRY,
BUT CAN YOU DEFEND YOUR HOME?***

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SECTION 1: INTRO

FOLLOW THE STEPS TO MARRIAGE

What an exciting time this must be for you and your spouse or spouse to be. The purpose of this packet is to be a resource to both of you as you embark on this great adventure. This resource is not mandated, you will not be held accountable by your command, or humiliated in front of your fellow marines if you do not complete this marriage guide. However, statistics show that the first enlistment marriage failure rate is 85%. The degree to which you invest in your marriage will be the degree to which it succeeds or fails. If you choose to put no effort into making your marriage a success then you are preparing to join the 85%. If you follow the steps outlined in this packet then you will be prepared to handle the majority of dangers and road blocks that are contributing to that disheartening statistic. As a marine you have a whole host of resources at your disposal and it's all free to you! All you have to do is do the work. The choice is yours. If your desire is to join the 15% then proceed to step 1.

STEP 1: The first recommendation for marriage preparation is to seek premarital counseling. There are many options aboard Marine Corps Base Camp Pendleton. My recommendation is that you pick two resources from **section 3: marriage counseling resources** from this packet, and not just any 2. Of the first 3 resources (Joining the 15%, PREP, and CREDO) pick one. These resources will help you work through common overarching struggles in marriage. They are designed to give you basic skills in maintaining a healthy relationship. Also, I would recommend that you pick one of the last two options (counseling in town, or with your chaplain). This aspect of premarital counseling will get more in depth, and help you deal with your specific issues (everyone has some psychosis so don't be too self conscious about dealing with yours). Maybe you struggle with trusting your future spouse, or you handle relational conflict in an unhealthy way. These sessions will give you an opportunity to address these issues, and keep them from tearing up your relationship. Again, these resources are free so take advantage. Civilians pay a lot of money for these types of services.

STEP 2: Get Financial counseling. Money is one of the biggest contributors to divorce. If you do not have a united plan for how to spend your money then your marriage will suffer. There are plenty of options for financial planning and budgeting on base so proceed to **section 4: Financial Counseling** and pick out a class or two that appeals to you. Again, these services are free so take advantage of them.

STEP 3: Follow the requirements for your religious tradition to prepare for marriage. **Section 5: Religious Preparation** has some resources that are available on base for specific religious traditions. This is a critical step if you and your spouse are religious. Especially if you are

Catholic, marriage preparation can be a sticky spot. I have heard of Marines and spouses being denied communion at Catholic Mass because they got married out in town and not through the church. Make sure you know what your tradition requires. If you do not know, then ask your chaplain. If you and your spouse are not religious you can skip this step.

STEP 4: Go to **section 6: Recommended Readings** and pick out a book that both you and your spouse (to be) might enjoy and read it together. You can find these books online. If you don't want to spend a lot of money you can find them used at Amazon.com.

STEP 5: go to **section 7: Know Your Partner** and review how to make a military marriage work and discuss the questions before you say "I do" with your spouse (to be).

STEP 6: If you and your spouse (to be) are still on talking terms after steps 1-5 then proceed to **section 2: Administrative** in the marriage user's guide to reserve a base chapel, reserve your chaplain, and get your marriage license. You and your spouse are stubborn enough that you just might make marriage work.

SECTION 2: ADMINISTRATIVE

RESERVE A CHAPEL

Make the day memorable by hosting your event in a chapel on Camp Pendleton.

There are many different occasions to reserve a chapel:

- * Weddings
 - * Marriage Vow Renewals
 - * Memorial Services
 - * Baptisms
-

HOW DO YOU MAKE A REQUEST?:

Call the Religious Development Center at (760) 725-4700. Due to limited availability, make your wedding reservation for a chapel at least 60 days prior to the event.

RESERVE A CHAPLAIN

To reserve a base Chaplain for your wedding call your MCAS or MAG Chaplain to reserve your wedding date. If neither chaplain is available you can submit a chaplain request form to the RDC (Religious Development Center) and they will submit your request to all of the base chaplains. As a fair warning, most chaplains require that you have engaged in some form of premarital counseling before they will agree to officiate your wedding. Some may even require that you be counseled by them. It never hurts to ask.

MCAS Chaplain:	(760) 763-8987
MAG Chaplain	(760) 725-8180
RDC	(760) 725-4700

CALIFORNIA MARRIAGE LICENSE, REGISTRATION AND CEREMONY INFORMATION

Welcome to the State of California, Department of Public Health's web page. This web page will give you general information regarding the requirements for the issuance and registration of public and confidential marriage licenses in California, as well as answer many frequently asked questions regarding the laws pertaining to marriage licenses and ceremonies in California. For further information, please contact the County Clerk/Recorder's Office in the county where you will be applying for the marriage license, or performing the marriage ceremony. Information regarding contacting the County Clerk/Recorder may be obtained by clicking the following link:

<http://www.cdph.ca.gov/certlic/birthdeathmar/Pages/CountyRecorderOffice.aspx>

The registration of public and confidential marriages in California is a local and state function. The California Family Code provides for a continuous and permanent marriage registration system. The system depends upon the conscientious efforts of local officials, clergymen, and other officiants in preparing the original records and in certifying the information on these records.

“Laws are mutually accepted rules by which, together, we maintain a free society. Liberty itself is built on a foundation of law. That foundation provides an orderly process for changing laws. It also depends on our obeying laws once they have been freely adopted.”¹

COUNTY CLERK

The County Clerk issues public and confidential marriage licenses. The County Clerk is the local registrar of confidential marriages (Family Code, Section 511). The County Clerk maintains a permanent index of all confidential marriages registered.

MARRIAGE OFFICIANT

The marriage officiant, e.g., clergyperson or authorized individual, who performs the marriage ceremony, is required by law to complete the marriage license and return it to the County Recorder's office within 10 days of the event for registration. For confidential marriages, the marriage license is returned to the County Clerk's office for registration.

¹ 1985 by Freedoms Foundations at Valley Forge.

COUNTY RECORDER

The County Recorder is the local registrar of public marriages (which includes declared and non-clergy marriages) under the direction of the State Registrar (Health and Safety Code, Sections 102285 and 102295).

The local official is required to see that a complete and acceptable certificate is filed for each marriage, and that each entry on the certificate is clear and unambiguous. Once reviewed for proper completion, the local official collects the certificates of marriage filed and transmits them to the state office on a monthly basis (Health and Safety Code, Section 102355).

An important function of the local registrar of marriages is to produce an index of marriages registered in his/her jurisdiction (Government Code, Section 27252).

GENERAL INFORMATION:

- ◆ You do not need to be a California resident to marry in California.
- ◆ To marry in California, the two parties to the marriage may not be already married.
- ◆ Marriage by proxy is **NOT** allowed in California. Family Code, Section 420(a) requires the two parties, marriage officiant, and witness if applicable, be physically present together in the same location for the marriage to be performed.
- ◆ Blood tests are **NOT** required to obtain a marriage license in California.
- ◆ Both parties must appear in person and bring valid picture identification to the County Clerk's Office to apply for a marriage license in California. Valid picture identification is one that contains a photograph, date of birth, and an issue and expiration date, such as a state issued identification card, driver's license, passport, military identification, etc. Some counties may also require a copy of your birth certificate.

If you have been married or in a State Registered Domestic Partnership (SRDP), you will need to know the specific date your last marriage or SRDP ended, and how it ended (Death, Dissolution, Divorce or Nullity). Some counties may require a copy of the final judgment if your previous marriage or SRDP ended by dissolution or nullity. An RDP need not be dissolved prior to the

issuance of a marriage license if the parties to the RDP and the parties to the marriage are identical

- ◆ Marriage licenses are valid for 90 days from the date of issuance. If you do not get married within 90 days, the license will no longer be valid. **You must purchase a new license.**
- ◆ Many County Clerks in California perform civil marriage ceremonies in their offices. For further information regarding civil marriage ceremonies, please contact the County Clerk's Office directly to see if they provide this service.
- ◆ California Family Code, Section 400 states the persons authorized to solemnize marriage ceremonies in California are as follows:
 - ⊖ A priest, minister, or rabbi of any religious denomination.
 - ⊖ A judge or retired judge, commissioner of civil marriages or retired commissioner of civil marriages, commissioner or retired commissioner, or assistant commissioner of a court of record in this state.
 - ⊖ A judge or magistrate who has resigned from office.
 - ⊖ Any of the following judges or magistrates of the United States:
 - ⊖ A justice or retired justice of the United States Supreme Court.
 - ⊖ A judge or retired judge of a court of appeals, a district court, or a court created by an act of Congress the judges of which are entitled to hold office during good behavior.
 - ⊖ A judge or retired judge of a bankruptcy court or a tax court.
 - ⊖ A United States magistrate or retired magistrate.
 - ⊖ A legislator or constitutional officer of this state or a member of Congress who represents a district within this state, while that person holds office.
- ◆ All fees and hours of issuance for a marriage license may vary by county. Please contact the County Clerk/Recorder's Office directly to find out this information. Information regarding contacting the County Clerk/Recorder may be obtained by clicking the following link: <http://www.cdph.ca.gov/certlic/birthdeathmar/Pages/CountyRecorderOffice.aspx>
- ◆ The person solemnizing the marriage must return the original marriage license to the **County Clerk or County Recorder as applicable** within **10** days of the date of the ceremony. Addresses should be on the county site.
- ◆ You will **NOT** receive a copy of your marriage license after you have been married unless you request and pay for a certified copy from the **County Clerk or County Recorder as applicable**. You may access an application to request a certified copy of a marriage

certificate at the following link:

<http://www.cdph.ca.gov/certlic/birthdeathmar/Pages/CertifiedCopiesofMarriageandDivorceRecords.aspx>

- ◆ **ALL** information on the marriage license **MUST** be legible, unambiguous and reproducible. **DO NOT** change any information on the license, cross out information, use white out, etc., as that will require the payment for and issuance of a duplicate marriage license. Contact the County Clerk's Office if you have questions about completing the marriage license and/or incorrect information contained on the marriage license.

TYPES OF MARRIAGE LICENSES IN CALIFORNIA

There are two types of marriage licenses commonly issued in California. The public marriage license and confidential marriage license. In addition to the general requirements listed above, there are additional requirements for each of the licenses listed below.

PUBLIC MARRIAGE LICENSE:

- ◆ You must be at least 18 years old. Persons under 18 with written consent from at least one parent (or legal guardian) **AND** permission from a California Superior Court Judge may marry. Emancipated minors are **NOT** exempt from this process. Contact the County Clerk's Office in your county for further information regarding these requirements.
- ◆ The marriage license may be obtained from any county in California. You are not required to get married in the county where you purchase the public marriage license; however, you must be married in California. You must file the license in the county where it was purchased.
- ◆ You must have at least one witness present at your ceremony. The license contains a place for two witnesses if you prefer. You may **NOT** have more than two witnesses sign the official marriage license. Licenses received with more than two witnesses' signatures will be returned to the officiant and a duplicate marriage license will need to be purchased.
- ◆ There is no age requirement in California for witnesses; however, they must be old enough to know that they are witnessing a marriage ceremony **AND** be able to sign their name on the official marriage license.
- ◆ The marriage license is registered at the County Recorder's Office in the county where the license was purchased, and is a public record. Anyone may request copies of the marriage certificate by submitting the required fee to the County Recorder. You may access an application to request a certified copy of a marriage certificate at the following link:

<http://www.cdph.ca.gov/certlic/birthdeathmar/Pages/CertifiedCopiesofMarriageandDivorceRecords.aspx>

- ◆ Only one officiant may sign the marriage license as the person who solemnized the marriage.

CONFIDENTIAL MARRIAGE LICENSE:

- ◆ The two parties to the marriage must be at least 18 years old to apply for a confidential marriage license. Minors may **NOT** purchase a confidential marriage license.
- ◆ The couple must be living together as spouses at the time they apply for the marriage license, and must sign an affidavit on the license attesting to that fact.
- ◆ The couple **MUST** be married in the county where the license is issued.
- ◆ No witnesses are required to be at the ceremony, **AND** no witnesses sign on the marriage license.
- ◆ The marriage license is a confidential record and is registered at the County Clerk's Office in the county where it was purchased. Only the couple may purchase copies of the marriage certificate and must present valid picture identification together with the required fee to the County Clerk in order to do so. Persons other than the parties to the marriage requesting copies of a confidential marriage certificate may only do so by presenting a court order to the County Clerk in the county where the license is registered.
- ◆ Copies of confidential marriages are not available from the state office.

FREQUENTLY ASKED QUESTIONS BY MARRIAGE OFFICIANTS:

1. If I am deputized to perform marriages for a day, do I have to perform the marriage in the county I was deputized in?
 - ◆ No. The authority of a commissioner or deputy commissioner of civil marriages to solemnize marriages extends throughout the state. However, the deputy for a day program varies and may not be available in all counties.
2. Does a deputized commissioner of civil marriages have to be a California resident?
 - ◆ No. Family Code, Section 401 contains no requirement that a deputized commissioner of civil marriages be a California resident. Out-of-state or out-of-country priests, ministers, or clergy persons may also perform marriages in California if they are ordained or invested by a denomination.
3. Where do I register to perform marriages in California?

- ◆ The laws of the State of California make it unnecessary for persons performing marriages to file credentials with the clerk of the court or with anyone else. The county and state are removed from any responsibility for verification of credentials. The State does not maintain a central registry of members of the clergy. Any such concern for verification is totally at the discretion of the parties to the marriage.
4. What authorization do I need to perform a marriage in California?
 - ◆ In California, it is the ordination or investment by the denomination that gives each clergy member the authority to perform the marriage rite. Family Code, Sections 400-402 are the statutes pertaining to who can solemnize a marriage in California.
 5. What statutes do I need to know to perform a marriage in California?
 - ◆ The marriage officiant who performs the marriage ceremony must know the California laws regarding the performance of a marriage and the requirements for officiants. Family Code, Sections 420-425 are the statutes pertaining to the performance of a marriage in California. Please visit www.leginfo.ca.gov for the full Family Code sections.
 6. Can Captains of the Salvation Army perform marriages in California?
 - ◆ Yes. Captains of the Salvation Army are permitted to perform marriages in California.
 7. Can the captain of a ship solemnize a California marriage?
 - ◆ It depends. Ships' captains have no authority to solemnize California marriages unless they fall into one of the categories listed under Family Code Section 400-401.
 8. Can a Medicine Man perform marriages?
 - ◆ Yes. Native American religions are recognized as "denominations." A religious leader or a Shaman is authorized to perform marriages. If the title of the religious leader is Medicine Man, then he is eligible to perform marriages.
 9. How soon after the wedding ceremony do I need to return the marriage license?

- ◆ Ten (10) days. Family Code Section 359(e) states, “The certificate of registry shall be returned by the person solemnizing the marriage to the county recorder of the county in which the license was issued within 10 days after the ceremony.”
10. When is a duplicate marriage license issued?
- ◆ According to Family Code Section 360, “(a) If a certificate of registry of marriage is lost or destroyed after the marriage ceremony but before it is returned to the county recorder, the person solemnizing the marriage, in order to comply with Section 359, shall obtain a duplicate certificate of registry by filing an affidavit setting forth the facts with the county clerk of the county in which the license was issued. (b) The duplicate certificate of registry may not be issued later than one year after issuance of the original license and shall be returned by the person solemnizing the marriage to the county recorder within 10 days after issuance.” Contact the County Clerk in the county where the license was issued to find out the cost and process for issuing duplicate marriage licenses.
11. Do I have to review the marriage license prior to solemnizing the marriage?
- ◆ Yes. The marriage license must be reviewed by the marriage officiant prior to solemnizing the marriage. Any person who solemnizes a marriage without first reviewing the license is guilty of a misdemeanor (Penal Code, Section 360).
12. What statutes pertain to confidential marriages?
- ◆ Please visit www.leginfo.ca.gov for the pertinent Family Code, Sections 500-511.
13. A couple comes into the Recorder’s Office and presents their marriage certificate issued in a foreign country. They want the Recorder’s Office to record their foreign marriage certificate in California. Can their marriage be recorded in California?
- ◆ No. A foreign marriage certificate cannot be recorded in California. If the couple needs to establish a record of the marriage in California, they can file a petition in Superior Court to establish a Court Order Delayed Certificate of Marriage.
14. Will I automatically receive an official copy of my marriage license?

- ◆ No. You must request and pay an additional fee to receive an official (certified) copy of your marriage certificate. You may access an application to request a certified copy of your marriage certificate at the following link:
<http://www.cdph.ca.gov/certlic/birthdeathmar/Pages/CertifiedCopiesofMarriageandDivorceRecords.aspx>

- 15. Can I have more than two witnesses sign on my public marriage license?
 - ◆ No. The public marriage license requires the signature of one witness, and if desired, has a place for an additional witness. No more than **TWO** witnesses may sign on the public marriage license. Only one signature per line is allowed. No witnesses may sign on the confidential marriage license.

- 16. Can an ordained minister from another state perform a marriage ceremony in California?
 - ◆ Yes. If they are authorized under Family Code Section 400, out-of-state ministers may perform marriages.

- 17. Can an ordained minister perform a marriage ceremony for multiple couples at the same time?
 - ◆ Yes. There is nothing that prohibits multiple couples from being married at the same time.

SECTION 3: MARRIAGE COUNSELING RESOURCES

JOINING THE 15%: MARRIAGE ENRICHMENT FOR STRENGTHENING YOUR RELATIONSHIP

The statistics for first enlistment marriages are very disheartening. Of those Marines who marry during their first enlistment 85% will get a divorce. What makes you think you are a part of the 15%? What are you doing to prepare yourself for the challenges Military marriages bring? Come join the Air Station chaplains as we discuss key marital struggles, and how you can overcome them. We meet every first Thursday of the month in the Air Station classroom. Topics that will be covered include:

Positive Communication

Negative Communication

Meeting Your Spouses Relational Needs

The Importance of Commitment, Trust, and Forgiveness

To reserve your spot call the MAG Chaplain's office at 725-8180 or the MCAS Chaplain at 763-8987.

PREVENTION & RELATIONSHIP ENHANCEMENT PROGRAM

The Marine Corps Family Team Building staff and your chaplains have teamed up to offer you a truly out-standing program known as "PREP" (Prevention and Relationship Enhancement Program). This program has proven so effective in recent years that it has been featured on 20/20, 48 Hours, Oprah, and in many articles of the printed media.

PREP IS FOR YOU IF

- You're involved in a close relationship such as seriously dating, an engagement, or a marriage;
- You want romance and passion in your marriage;
- You'd like to be able to talk together as friends;
- You'd sometimes like to shut out all of life's hassles and just be together;
- You're determined to knock down those communication walls that creep up with time and stress.

PREP offers a fresh approach. It is basic and straightforward. The workshop and the materials teach couples the skills they need to nurture a lasting love. Couples spend most of their time in special discussions or practicing skills. Key topics include expectations, commitment, fun, forgiveness, friendship, feeling understood and sensuality.

PREP is NOT therapy, and is unlike anything to which you have been exposed. No encounter group or sharing of personal concerns, no dry psychobabble . . . simply thrilling insights into a more loving, growth filled relationship!

PREP begins with teaching effective communication skills, then address problem resolution strategies that work, how to discover the hidden issues in every relationship, and then move into forgiveness, fun, friendship, and sensuality.

Questions Couples Ask About This Enrichment Workshop:

- **We're doing pretty well; why should we attend a Marriage Enrichment Workshop?**

All of us can improve our skills when it comes to loving the most important people in our lives. Every couple starts off their relationship committed to make it work. Unfortunately, many of us simply do not know HOW to accomplish a healthy and fulfilling marriage. The difficulty is not knowing what to do to make that happen! PREP can provide concrete strategies and tools to build a rewarding marriage.

- **Will we be expected to tell a bunch of strangers what our problems are?**

No. This is not group therapy; it is an educational and practical application opportunity to learn what works in marriage (and what makes marriage work). It's not necessary that we

share those short-falls with the group. Your confidentiality is important to us and will be protected

- **Why would commands give people time off to attend a Marriage Enrichment Workshop?**
 - They really do care about your family relationships;
 - If you become more effective at open communication while knowing how to keep discussions from escalating into arguments, it will benefit the workspace as well as at home; and
 - Participating in this Workshop is a huge boost to family readiness and tranquility.

- **Is this a religious program?**

Not at all, although the Bible is a tremendous source of wisdom about how relationships can thrive. No religious nor denominational teachings are included in "Marriage Enrichment: the PREP Approach."

- **Enjoying the good times:** More than "Don't Worry, Be Happy," learn the secrets of keeping busyness from crowding-out the fun in your relationship.
- **Viva La Difference!** Gain fresh insights into why men and women see life so differently. You'll leave with a whole new appreciation for who you are -and whom you love.
- **Danger Signs:** Learn the danger signs that can lead to marital discord and eventually breakdown of the relationship. Discover how to express your concerns constructively and how to examine hidden issues or expectations that can build so quickly in a marriage.

**Everyone benefits when you take advantage
of this opportunity!**

To Register:	Contact your Marine Corps Family Team Building or Chaplain's Office.
The Cost:	FREE.
Uniform:	Civilian attire is preferred.

MCAS Chaplain	(760) 763-8987
MAG Chaplain	(760) 725-8180
Marine Corps Family Team Building	(760) 725-9052

CREDO



CHAPLAINS RELIGIOUS ENRICHMENT DEVELOPMENT OPERATION

CAMP PENDLETON, CALIFORNIA
(760)725-4954

To attend a Marriage Enrichment Retreat call your chaplain or the contact number above for an application and retreat dates.

Programs and Retreats:

Personal Growth Retreats (PGR): provides insights for personal growth, acceptance of responsibility and builds self esteem

Teen Retreats (TR): provides a nurturing community for self-reflection, enhancement of self-esteem, trust and interpersonal relationships.

Marriage Enrichment Workshop (MER): provides tools for enhancing human understanding, intimacy and communication.

Spiritual Growth Retreat (SGR): provides insights to understanding your relationship with God.

Unit Team Building (UTB): provides appreciation of individual differences and develops shared visions, communication and cooperation in units.

COUNSELING IN TOWN

For those couples who would like to utilize a couples counselor out in town see the contact info below. You can call one of these counselors and they will walk you through the steps to make your appointment. These counselors are covered by TriCare so once again there is no cost to you. They are Military OneSource providers.

DEBORAH BERMAN, LCSW

Individual, Couples, and Family Therapy

760-822-6826

2424 vista Way, Suite 210, Oceanside, CA 92054

A TriCare and Military One Source Provider. License #19979

Fax: 760-721-1700

KATIE BARR, LCSW

Individual and Family Psychotherapy

2495 Harding Street, Suite 110

Carlsbad, CA 92008

Phone: 760-519-2555

Fax: 760-730-0021

Email: surfbarr@adelphia.net

www.wellspringtherapycenter.com

LOUIS HEIT MFT, LCSW

Counseling and Psychotherapy

Clinical Supervision

Program Development and Consulting

PO Box 2351131, Encinitas, CA, 92024

Phone: 760-613-9136

Fax: 760-730-3933

Email: lheitlcsw@sbcglobal.net

CHAPLAIN'S PREMARITAL COUNSELING PLAN:

7 counseling sessions

1. expectations: get to know you get to know me
2. God and Love (let's get biblical)
3. Roles and Expectations session (with Chaplain)
4. Communication session (PREP, Five Love Languages, Love and Respect DVDs)
5. Personality mapping (4 lenses)
6. Finance class (Marriage and Money)
7. Planning the wedding

GRACE BRETHREN "MUST HAVES" FOR CHAPLAIN HAYES TO OFFICIATE A WEDDING:

1. Both participants must be confessing Christians.
2. Both participants must be willing to abstain from sexual contact until the wedding day. This eliminates the potential of the relationship solely being based on physical attraction, and it provides a good Godly foundation for your marriage.
3. Both participants must be willing to participate in the counseling sessions, and in the take home assignments (reading, discussions, videos, etc.).
4. If at any point during the counseling session information comes up that should cause pause for the relationship (i.e. abuse, illegal activity, etc), I reserve the right to be able to excuse myself from officiating the wedding.

SECTION 4: FINANCIAL COUNSELING

We Offer Classes Every Friday!

FINANCIAL MANAGEMENT CLASSES:

BASIC BUDGETING

1st & 3rd Fridays 0900 - 1200 Building 13150

LEARN HOW TO DEVELOP A SPENDING PLAN - CREDIT/DEBT MANAGEMENT - COMPLETE THE BUDGETARY PROCESS

BASIC INVESTING

2nd Friday 0900 - 1200 Building 13150

LEARN HOW TO INVEST YOUR MONEY FROM BASIC SAVINGS TO STOCKS - MUTUAL FUNDS - IRAs - THRIFT SAVINGS PLAN

CREDIT MANAGEMENT

4th Friday 0900 - 1200 Building 13150

**CREDIT REPORTS - BUILDING CREDIT - REPAIRING CREDIT – FICO SCORE
SECURITY CLEARANCE ISSUES**

Classes 2nd Thursday of the Month 1330 - 1500

CAR BUYING - HOME BUYING - ADVANCED INVESTING

CALL FOR SCHEDULE 760 725-6098

Go To www.mccscp.com For Class Listings and Enrollment

***IN ADDITION WE CAN ASSIST WITH:* BASIC BUDGETING - DEBT COUNSELING - REPAIRING CREDIT - BUILDING CREDIT – HOME/CAR BUYING - INVESTING MANAGEMENT - THRIFT SAVINGS PLAN - MUTUAL FUNDS - STOCKS**

CONTACT INFORMATION:

Beth Middleton, BA

Gerald A. Williams, MBA

Financial Counselors

Marine & Family Programs

Building #13150

beth.middleton@usmc.mil

gerald.williams@usmc.mil

Any Concerns With Your Personal Finances Please Contact Our Office!

We Are Available To Teach Classes and/or Conduct Individual/Couples Counseling Sessions



SECTION 5: RELIGIOUS PREPARATION

CATHOLIC SACRAMENT OF MARRIAGE:

MARRIAGE PREPARATION IN THE CATHOLIC CHURCH CONSISTS OF THREE PHASES:

1) ***Pre-marriage counseling.*** Couples meet with the priest or deacon performing the ceremony. The purpose of these sessions is to assess the moral and spiritual readiness of the couple to make a marriage covenant. Couples should come prepared with a current copy of their baptismal certificate (i.e., issued within 6-9 months of the wedding).

2) ***Catholic Pre-Cana and Engaged Encounter Weekend.*** This is a combined information and skills training program. It consists of a one-day conference and weekend (Fri. – Sun.) For cost and reservations go to www.engagedencounter.org or call 858-490-8296/97.

3) ***Liturgy planning.*** Planning the wedding ceremony consists of Selecting Scripture, readings, music and participants. This is done in conjunction with the priest or deacon.

If you desire to have a Catholic wedding, make sure to contact the RDC (Religious Development Center) to meet with their Deacon or Priest. (760)725-4700

PROTESTANT WEDDING

If you are a part of a Protestant tradition, make sure to contact your Pastor, Reverend, or Priest to discuss your tradition's religious requirements for marriage. If you do not know, call your unit Chaplain and he/she can assist you.

OTHER

Make sure to contact your chaplain or religious organization to follow the tenants of your faith.

SECTION 6: RECOMMENDED READING

If He Only Knew: Understanding Your Wife

- Gary Smalley explains a woman's deepest needs, shows a man how to meet those needs, and gives ten simple steps to strengthen any marriage. He helps men to understand not only how to respond to a woman's feelings, but also how to make her feel important. Using humorous and touching illustrations from his own life, as well as case histories and biblical examples, Gary Smalley maps a blueprint to a better marriage.

For Better or for best: Understanding your Husband

- Gary Smalley explains what motivates men and how women can use their natural attractive qualities to build a better marriage. He helps women to understand not only the way men think, but also how to move a man's heart. Using case histories and biblical illustrations, he solves with empathy, humor, and wisdom every practical and emotional problem a woman can face in her marriage. Do you want your husband to: -- Meet your romantic needs? Comfort you when you're down? Listen to what you have to say? Appreciate you? Do more around the house? Spend time with the kids? Be your most intimate friend?

Things I wish I'd have known before we got married

-Gary Chapman writes, "Most people spend far more time in preparation for their vocation than they do in preparation for marriage." No wonder the divorce rate hovers around fifty percent. Bestselling author and marriage counselor Gary Chapman hopes to change that with his newest book. Gary, with more than 35 years of counseling couples, believes that divorce is the lack of preparation for marriage and the failure to learn the skills of working together as intimate teammates

The 5 Love Languages

-Gary Chapman, What if you could say or do just the right thing guaranteed to make that special someone feel loved? The secret is learning the right love language! Millions of couples have learned the simple way to express their feelings and bring joy back into marriage: The 5 Love Languages by Dr. Gary Chapman's is a New York Times bestseller! EASY QUICK READ THAT CAN CHANGE THE WAY YOU COMMUNICATE WITH YOUR SPOUSE.

Love and Respect

-Emerson Eggerich is cracking the communication code between husband and wife which involves understanding one thing: Unconditional respect is as powerful for him as unconditional love is for her. You and your mate can truly start afresh with the groundbreaking guidance provided in this interactive guide. To be used as a companion with the book, Love & Respect. Although this is a Christian based series my husband and I took this seminar and after 17 years of marriage completely changed the way we communicate with each other. I HIGHLY RECOMMEND THIS SERIES...

SECTION 7: KNOW YOUR PARTNER

TOP 10 WAYS TO MAKE A MILITARY MARRIAGE WORK

Military marriages are very stressful because the couples have to deal with the prospect of deployment and long periods of time spent away from each other.

DO NOT ENTER BLINDLY

[Marriage](#) is stressful in even the most ideal situations, so it isn't hard to imagine that a military marriage is doubly stressful. You have to worry about last-minute deployments that could last months or longer. You have to face the reality that if you marry someone who is in the military, your life is going to revolve around the military. Your partner who is in the military is willing to risk their life for the country, even if that means that they will leave you a widow or widower. You have to be prepared to move around a lot, which can make it hard to raise a family and maintain [friendships](#). Many military marriages end in [divorce](#) because couples are not taking the future into careful consideration before they exchange wedding vows. It is critical that both of you are committed to putting in the work necessary to make your military marriage work, despite all the challenges that you may encounter along the way.

DEALING WITH DEPLOYMENT

Deployments are certainly one of the toughest hurdles that a military couple will have to jump together. It is understandably very challenging to be separated for long periods of time, especially if the person being deployed is going into combat. Letter writing is one viable way to stay in touch with your deployed spouse. Although you may be having an emotionally hard time at home, your deployed spouse is surely suffering ten-fold, so you want your letters to provide comfort and love to get them through their deployment. You don't want to make your spouse feel guilty for being away fighting for the country. Write letters every day to keep you partner abreast to what is happening in your life, what's going on with [your children](#) (if you are parents), what is going on in town, etc. It will keep the bond strong through your separation. You should also invest in a digital camera so that you can take pictures of yourself and [your family](#) everyday. Print them out on your personal computer, and send them to your spouse along with the letters. If you have [children](#), have them write letters too, or draw pictures, that you can send to your spouse. These mementos from home will be a source of happiness and strength for your deployed spouse.

SUPPORT GROUPS

Support groups are great way for you to share your struggles with other people who are living the same lifestyle as you are. It helps to talk to people who can understand the way you are feeling, and who have gone through similar experiences in their own marriages.

TRUST YOUR PARTNER

Trust is the most important component to any relationship, and when married couples are forced to live apart from each other for long periods of time, trust is absolutely critical. You have to believe in your partner and in your marriage so that you do not spend your time worrying that your spouse is off with some [new lover](#) during deployment.

BE SUPPORTIVE

Give your support to the military so that you have a better sense of pride in your military life. If you are active in supporting the military, you will feel more motivated to make your military marriage work. You also have to remember to be supportive of your partner, whether your partner is in the military, or you are in the military. Neither role is easier than the other. Being in the military is very stressful, and so it is easy to see why that partner would need support. However, it is equally stressful to be the partner who is at home worrying about their spouse who is in the military.

LIVE WITHIN YOUR MEANS

Being in the military is not going to make you rich. Married couples fight about money a lot, but in a military marriage, the last thing you need to do is add more stress to your life by living beyond your financial means. Make a budget and stick to it so that you don't have to add any more stress to your already heaping full plate.

MAKE A PLAN

It isn't easy to talk about the worst case scenarios in life, but it is critical that you do so, especially in a military marriage. The two of you need to have a game plan in the tragic case that someone dies. Both of you should be privy to financial responsibilities, investments, insurance, and any other major debts or bills. The last thing that you would want to do if your spouse died would be to have to frantically try to figure out your finances.

MAKE FRIENDS

Make friends with other couples who are in military marriages. Just like with support groups, it is important to have friends who know what you are going through. Also, in the case of deployment, you want to have a network of friends to reach out to.

ACCEPTANCE

If you are going to have a successful military marriage, then you have to accept that. You cannot try to convince your partner to leave the military. That will lead to constant fights, and it

could potentially end your marriage. You have to accept the lifestyle that you are entering into when you marry someone in the military.

LEARN HOW TO COPE WITH STRESS

There is no shame in asking for professional help if you are having a very difficult time coping with the stresses of a military marriage. Other ways to alleviate stress include exercising, deep breathing, or talking to a friend.

QUESTIONS BEFORE YOU SAY “I DO”

1. How important is faith in God to our marriage?
2. What are exclusively husband/wife duties in marriage?
3. Who decides about spending money, repaying debt?
4. Will decisions be made by traditional roles, gifts and abilities, interest, etc.?
5. How much correction and advice can you give and receive from one another?
6. What priority will friends, in-laws have in your relationship?
7. How much time alone or out with friends should we expect?
8. Should I always feel like doing my part?
9. How will you treat each other physically/sexually (with respect/objectify)?
10. What priority will our jobs have in marriage?
11. How will hobbies fit into our priorities with each other?
12. How will we handle disagreements (simply can't see eye to eye)?
13. How many children should we have?
14. How much should we direct/control/correct our children at each age?
15. What effect will children have on our marriage at each age?
16. What is the ultimate goal of raising children?
17. How often will we discuss things heart to heart?
18. Am I allowed to disagree? Will you rub it in when I am wrong?
19. What is the ultimate goal of marriage?
20. How active in church and ministry will we be?
21. Should marriage get better as years go by?
22. How long should we wait before we have children?
23. How much money should we spend on sports or malls or theater or computers?
24. How much TV will we watch; how will we limit it?
25. Who goes for help should a stalemate happen in the marriage?
26. How will we decide if the wife should work?

Important note from the Chaplain: It is important to be self aware. What I mean by that is that you can label and identify your strengths and weaknesses. This ability represents a character building skill. It is better to be able to determine that you are deficient in an area than to pretend that everything is okay. By identifying deficiency you can then establish vision to correct your deficiency or at least compensate. For instance, if you cannot have money in your possession without spending it you probably should not hold on to the checkbook, or you should at least enroll in budgeting classes to compensate for your weakness. Take an honest look at yourself. Don't use jaded glasses.

SECTION 8: ADDITIONAL RESOURCES