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**BEN and NAOMI:**  
**WHAT *They***  
**DIDN'T KNOW**

**B**en and Naomi were both from middle-income families. They grew up in the suburban area of Chicago and did their share of chores around the house.

Naomi's father was a practical person who kept the household records and distributed the money. He budgeted an amount for Naomi's mother to manage the household. He paid all the other bills and gave Naomi a modest allowance. Naomi was required to work for a portion of her clothing and entertainment money.

In Ben's family the distribution of tasks was different. His mother handled the checkbook and paid the bills. His father never got involved with family finances, except when he wanted to buy something. Then he simply wrote a check for the amount he needed. That habit caused some terrible fights, since he never bothered to record his check amounts. Ben could almost always go to his dad and get money when he needed it. When he did this, Ben's father usually told him not to tell his mother, because she would have a fit. Ben's father worked hard on his job, even picking up overtime

whenever he could, and believed that the money he earned was his to spend as he wished.

Ben held several part-time jobs while he was growing up but rarely stayed at any for longer than a few weeks. Like his father, he believed that the money he made was his to spend as he desired. When he was in the twelfth grade, his father bought him a nice car, and his mother blew up about it because she hadn't been consulted.

When Ben started college, he was encouraged to apply for student aid and government loans. He completed two years of college while living at home but never really decided on a field of study. He took a summer job as an equipment operator with a local power district and received an offer to stay on permanently, which he accepted, rather than finishing his college degree.

He and Naomi dated for nearly a year after they met in college. When Ben took his permanent job, he asked Naomi to marry him, with the understanding that she would finish college and go into advertising and marketing.

Neither Ben nor Naomi received any detailed instructions from their parents about marriage. It was assumed that the pastor of Naomi's church would provide the counseling they needed. Indeed, the pastor did require several sessions in which they discussed sex, communication, and spiritual values. Once he asked Ben if he would be able to support a family, to which Ben replied, "Yes, sir, I make a good living at the Evanston Power District. We'll be all right."

The pastor never pursued the subject further. So having completed what they thought were the requirements for marriage, Ben and Naomi were married.



The seeds of financial collapse were planted early in Ben and Naomi Wister's marriage. When they were married, she was twenty-one and he was twenty-two, and neither one knew much about financial matters. Their plans were simple—they would delay having children for five years. Naomi would

use that time to finish college and get established in her career. After that, they would begin a family. There was some thought that Ben might go back to college someday to finish up his degree, but that was only a vague idea.

But after living in an apartment for five months, Ben decided that it didn't make any sense to keep throwing money away on rent. Some of the guys at work had told him he was losing all the tax breaks the government allowed homeowners. "Get yourself a house and start building some equity," was their advice.

Ben and Naomi began to look for a house they could buy. They found one that was near their price range, but the bank wouldn't finance it on the basis of his income alone. So during the summer college break Naomi took a job with a local product design company, part-time so she could return to college. Based on their combined incomes, they signed to buy the home. With their credit card and store credit, they were able to furnish it and buy the appliances they needed. There was enough available credit on their card to enjoy nice dinners, evenings at the movies, and sporting events.

They didn't have the down payment, so Ben's dad cosigned for a loan through his credit union. The couple did not include this amount as a loan on their mortgage application. The monthly house payments required more than half of Ben's take-home pay at the time. Almost immediately they were in financial trouble from the payments alone. With the insurance, taxes, and utilities added, Ben and Naomi were on the road to debt without realizing it.

After the first month, Ben was unable to make the payment on the credit union loan. When it was sixty days delinquent, the credit union had the payments deducted automatically, according to their written agreement. Ben's father, the cosigner, was sent a written notice of collection proceedings against him for the two months in arrears. When he received the notice, he hit the roof and stormed over to Ben and Naomi's to confront the issue.

By that point, Naomi had gone back to school. Since Ben took care of paying the bills, she hadn't realized they were behind. When she found out, she was devastated. Ben's dad demanded that they pay the past-due bill.

When Ben told him they couldn't, his dad suggested that Naomi get a full-time job.

"Ben, I can't see any way that we can keep this house," Naomi said. "Maybe we should try to sell it. I really don't want to have to drop out of school now."

"We won't have to sell the house," Ben replied emphatically. "I can get a loan on the car to catch up the payments. I'm due for a raise pretty soon; then we'll have enough to make it."

"What if the raise doesn't come through?" Naomi asked.

"You don't need to worry. Trust me; everything's going to work out."

So Naomi put the subject of finances out of her mind. But she couldn't shake the nagging feeling of impending disaster.

Ben negotiated a loan on his car for enough to catch up the credit union payment with some left over. He used that to buy a Blu-Ray disc player, reasoning they could have home entertainment instead of going out.

When Ben received his next check with the loan payment taken out, he was shocked. His net pay for the first pay period of the month was far less than he was counting on. He had already mailed the house payment, anticipating his pay, and he realized that the check probably wouldn't clear. Sure enough, the bank alerted him by e-mail and also mailed a statement that the check to the mortgage company had been paid, but their checking account was being charged for insufficient funds. Ben and Naomi were appalled at the daily fee for being in the red.

Not knowing what else to do, Ben called a local loan company that advertised immediate second mortgage loans for homeowners.

"Ben, I absolutely will not sign to get a second mortgage on this house," Naomi stated. "We can't pay the bills we have now!"

"There's nothing else we can do," Ben said, raising his voice. "We have to pay the mortgage. We don't want to foreclose."

"I don't care if we do," Naomi said, beginning to cry. "I don't think I can take much more of this." Then she added, "I'm going out for a while. I just need to get away and think."

With that, Naomi went walking and wound up at her parents' house. When Naomi's dad came home that evening, he said, "Hi—I didn't expect to see you. You don't look happy. What's the problem?"

"Oh, Daddy, we're in such a financial mess, and I can't get Ben to be honest with me. We seem to get into more trouble every month."

Naomi's father was wise enough to call Ben and ask him to come over and talk. Ben explained the problem of the credit union payment being taken out of the first of the month's paycheck, when he thought it would be taken out of the second check. Ben assured Naomi's father it was all a misunderstanding and that he would be able to make the adjustment the next month.

Rather than allow them to take out a second mortgage, Naomi's dad decided to lend them the money himself. He just asked that Ben pay back the loan as soon as he could. Ben assured him that he would do so and that it would be no longer than two months.

Even a casual observer could see at this point that giving Ben and Naomi more money was not the answer. But it's often much easier to see the truth in someone else's life than it is in your own. Certainly Ben wasn't trying to deceive anyone. He just didn't have enough information about the way finances worked to make an intelligent decision.

The loan from Naomi's father didn't solve any problems. It merely delayed the inevitable. Within a couple of months, bills were backing up again. Creditors were calling day and night. It was almost impossible for Naomi to concentrate on her schoolwork. For the first time in her life she began to let her grades slip. That put additional pressure on her, especially when her father called her cell to chide her about her midterm grades. "Naomi, we're glad to help out and pay your college tuition and buy your books, but we expect you to do your part," her father said. "If you don't keep your grades up, we'll stop helping. What's the matter? You're capable of doing better work."

Naomi was shattered. She had always had the approval of her parents, and now they were putting pressure on her too. An event that very evening became the final straw. She came home at about 6:00 p.m. from classes,

almost on the verge of tears because of the earlier discussion with her father. She opened the door, flipped on the light switch and—nothing happened. She made her way to the dining room and tried that switch. Still nothing. Finally she realized that their power had been turned off.

She found a flashlight and began to look through the desk in their bedroom, where she found two delinquent notices that warned that their electricity would be turned off if the bill wasn't paid immediately. She also found similar notices from the gas and water companies. She sat there in the dark, shaking, until Ben came home.

When Ben came in she heard, "Naomi, what's the matter with the lights?"

"I'll tell you what's the matter! You haven't paid the bill, and they've turned our power off. That's what's the matter! And . . . I found notices from the other utilities too. Ben, what's going on? Can't we even keep up with the utility bills?"

"I'm sorry. I meant to pay them, but there wasn't enough money in the last paycheck. I'll try to get caught up next paycheck."

"It's always the next paycheck with you. But we never seem to have enough money to catch up. I'm going to quit school and get a full-time job. I just can't live like this anymore."

"I'm really sorry . . . but I think you're right. If you could just work for a while until we get caught up, it really would help. You should be able to go back next fall. I've got another raise coming that will help a lot then."

Naomi quit school and was able to move up to full-time hours with Wagner Design. She had been accustomed to tithing her income, as she had done before she got married, but Ben said they couldn't afford to do it. He was supported in that decision by both sets of parents, who felt it would be better to pay off some of the debts first.

For several months things seemed to get better financially, and her relationship with Ben even improved. They had some extra money to go out periodically, and Naomi was able to buy a used car so she would not be de-

pendent on Ben to get back and forth to work.

Then Naomi began to feel nauseated in the mornings. When she missed her period, she wondered if she could be pregnant. She hadn't been disciplined about taking the birth control pills her doctor had prescribed. A home pregnancy test confirmed her suspicion: she was pregnant.

She thought about Ben's reaction and the fact that not only would a baby curtail her education, but would also greatly reduce her ability to work. She felt like she was in a box with no way out. The thought of an abortion briefly flitted through her mind, but she discarded it. Her strong Christian background would not allow her to do such a thing. But now she understood the terrible temptation that money pressures created for others who found themselves in the same situation.

"Pregnant? No!" Ben exclaimed when Naomi told him. "How could you be so stupid, Naomi? All you had to do was take your pills and you wouldn't have gotten pregnant."

"Do you think I got pregnant on purpose?" Naomi yelled back. "I don't like this any more than you do, but there is nothing I can do about it now."

Ben stormed out of their bedroom. Naomi collapsed on the bed in tears. She had always thought she'd be excited to become a mother, but this wasn't the right time. She felt guilty about getting pregnant and anxious about the future.

*How will we ever be able to pay for a baby? she wondered. If I stop working, we won't even be able to pay the bills we have now.*

The rest of that evening Naomi stayed in the bedroom and Ben stayed downstairs. He began to feel guilty about his reaction to Naomi and decided to apologize. But by the time he went upstairs she was asleep.

Naomi tried to continue to work, but morning sickness forced her to miss more and more days. Finally, her supervisor called her in to confront the issue.

"Naomi, I know you've had a tough time with this pregnancy, but you've missed six days in the last two weeks. We need someone who can do the work. Why don't you take a month's leave of absence and stay home? I'd like

to keep you, but maybe I can hire a temp for a few weeks. If you're doing better, then come back and see me, and we'll try to bring you back."

"Oh, Melanie, that's thoughtful, but I can't afford to stay home," Naomi replied. "We're—I can't really talk about it, but things are pretty tight financially. I have to work, or we can't keep up with our bills. Sometimes I don't see how we'll ever get caught up."

Melanie Moore grew thoughtful, then said, "If you're that strapped, maybe you and Ben ought to see about filing for bankruptcy. You're not going to be able to work while you're so sick. And if you continue the way you're going, you will ruin your health and the baby's too."

"Bankruptcy?" Naomi said. "I never envisioned us having to do anything like that."

"My husband's an attorney," Melanie replied. "I can assure you, it's no stigma to file for bankruptcy. Here's his card. At least talk it over with Ben and give my husband, Joe, a call if you'd like to look into it."

That evening Naomi was quiet through dinner. Ben sensed something new was on her mind, but he dreaded asking what it was. Their relationship had been so tense since Naomi told him she was pregnant that they rarely spoke to each other without getting into some kind of argument. Finally, he spoke up. "What's wrong now, Naomi? You have barely said two words since I got home."

"I lost my job today," she replied matter-of-factly. "Well, I was put on leave for a month. Unpaid."

"Why? What happened?"

"Melanie Moore said I was taking too much time off, and they needed someone who is more consistent."

"They can't do that. It's illegal, isn't it?" Ben's reaction was from fear, as much as anger.

"Well, they did it," Naomi replied. "They're willing to try to bring me back when I can work again. But Melanie is right: if I keep up this pace, it may hurt the baby."

“But what are we going to do?” Ben said in despair. “We just bought your car, and we can barely make ends meet even when you work.”

“Melanie suggested that we file for bankruptcy protection,” Naomi replied. “She said her husband is an attorney who handles bankruptcies for couples like us all the time. But I’m not sure I want that kind of thing on my record.”

“It’s my record, too,” Ben asserted. “We’ve got a lot of credit card debt along with the house and cars. We can’t keep going like we are. Something’s got to give.”

“My mom and dad never would have had to do anything like this,” Naomi answered, handing Ben the business card her supervisor had given her. “It’s embarrassing.”

“In a situation like ours, you do what you have to do, Naomi. It boils down to one thing: survival.”

Under provisions of the 2005 bankruptcy law, Ben and Naomi were required to meet for ninety minutes with a credit counselor in their judicial district. They also had to attend classes on managing money — at their expense. In addition, the law required them to take a two-part means test, which evaluated their ability to repay their unsecured debt and compared their income to their state’s median income.

In a meeting with Melanie’s husband, Joe Moore, they learned that the amount of debt they hoped to eliminate through bankruptcy would not be as great as they initially thought. “Based on the results of your means test, you don’t qualify for a Chapter 7 bankruptcy, which eliminates the greatest level of debt,” Joe said as he looked at Ben and Naomi’s paperwork. “It looks like you’ll have to apply for Chapter 13.”

“What does that mean?” Ben asked.

“Chapter 13 involves a repayment plan that can last up to five years,” Joe replied. “Debts that the court includes in the plan will have to be repaid. The good news is, you don’t have to repay the debts that aren’t included.”

Naomi considered the attorney’s words. She didn’t want bankruptcy but

saw no other way out of her situation. Her chair felt hard to the point of being unbearable. She shifted right, then left, trying to find a more comfortable position. Thoughts of friends asking questions about her situation raced through her mind. She wondered if there was a way to keep it secret. Probably not. In a matter of months, everyone would know. She wondered how life might have been different if she and Ben had never bought the house, if they had waited another year to get married, if she hadn't gotten pregnant . . . At that point, Ben said something that completely blew her away.

"Well, in our case, I think bankruptcy's an answer to prayer. I don't know what Naomi and I would do without it, especially with her losing her job and a baby on the way. I see no reason not to go ahead with the Chapter 13."

"There's still the matter of the fees," Joe said, looking over the paperwork. "You seemed to indicate in an earlier discussion that they might be a problem."

"It's a lot of money, for sure."

"I know it's tough," the attorney replied as he closed the couple's file. "The 2005 law created more liability, and more work, for law firms. Of course, this required us to increase our costs."

Naomi picked up her purse off the floor in anticipation of leaving. She and Ben hadn't discussed the cost of bankruptcy or much of anything else. The financial pressure on their marriage was killing their communication. She slid to the front of her seat, ready to get up and leave, certain that Ben would do the same. She knew her parents wouldn't loan them the money for bankruptcy, and chances were that his parents wouldn't, either. She held out her hand to the attorney. "Joe, thanks so much for trying to help us. Looks like we're out of options."

"Well . . . not exactly," Ben said. "My parents have agreed to cover the cost."

Naomi shot an angry look at her husband. Once again, he had failed to communicate. "Ben, if you're talking about another loan, I'm not for it."

"Not this time." He reached out and put his hand on hers. "We don't

have to pay them back. Dad and Mom want us to have a fresh start. I've assured them that we're going to get a grip on our spending."

"How long have you known this?"

"Dad called me on my cell phone last week when I was at work. I was going to tell you, but then I got busy and forgot. You know how it goes."

*No, I don't know how it goes!* Naomi thought as Ben gave her another reminder of his carelessness. She wanted to give him a piece of her mind, but not in front of the attorney. "I wish you'd told me," she said. "When you do things like this, I feel completely left out."

"I'm sorry, honey," Ben replied. "Right now, I'm stressed . . . we both are. But after this bankruptcy goes through, things are going to get better."

"You're going to see a big difference," Joe interjected. "And I think it was a wise decision for your parents to help, Ben. With your commitment to get control of your spending and pay what the court requires, you're going to get back on your feet and get a new start on life. In the meantime, consider this a blessing. We all need a little help sometimes, in one form or another."

"Right now, we can use all the help we can get."

"By the way, why don't you and Naomi visit our church sometime? In fact, I'd be glad to have you in my Sunday school class for young couples."

"Maybe we'll do that," Ben replied as they got up to leave. "Thanks for your help."



"Mr. and Mrs. Wister, your petition for bankruptcy protection in accordance with Chapter 13 of the Federal Bankruptcy Code is approved," Judge Martinez said. "There are conditions associated with this action, and one of them is that you must remain current on the repayment plan established by this court. Do you understand this clearly?"

"Yes, ma'am, we do," replied Ben.

"The bankruptcy court is provided to give people who have had personal financial setbacks beyond their control the chance to start over again.

“I hope you have learned from your bad experiences with the overuse of credit and that you will not repeat the same mistakes. You’re young and can reestablish your lives and your credit if you discipline yourselves.”

Naomi sat in stunned silence as she came to grips with the reality of her situation. She felt horrible that the judge was chastening them in public for their overuse of credit. She was nearly in tears with shame as the courtroom cleared and just wanted to go home where she could weep in privacy.

“What’s the matter?” Ben asked as he and the attorney approached her.

“I’m so embarrassed by this. We never should have charged so much. Our creditors must think we’re awful people.”

“Everyone makes mistakes,” Joe said. “It’s good that you recognize your past faults, but you can’t afford to dwell on them. The past is history, and starting today you need to concentrate on building a better future. Your debt payments are going to be manageable, and you’ll be on solid ground within five years.”

“The problem is, this never would have happened to my mom and dad,” Naomi said. “They never got in over their heads, and they always paid their bills on time. I should have known better. We borrowed all that money in good faith, and now we’re not going to pay it all back.”

“That may be true, but remember—you’ll have a child to raise, and that child’s future will be much more secure as a result of what happened here today.”

“Yes,” Naomi replied. “But . . .”

Ben broke in. “I agree with Joe. And I’ll say it again: I think this bankruptcy is an answer from God.”

“Of course,” responded Joe. “Even God provided a way to set aside debts so that His people wouldn’t be caught up in debts they couldn’t repay.”

“What do you mean?” Naomi asked.

“In the Old Testament God had a plan: every seven years all debts would be set aside. That’s where our bankruptcy laws originated.”

“I never heard anybody explain that before,” Ben said. “So God allows

for bankruptcy too?”

“Absolutely,” replied Joe. “Otherwise I wouldn’t be in this business.”

As Ben and Naomi headed home she commented, “Ben, I’m still embarrassed about this bankruptcy, and I feel like we’re cheating our creditors.”

“I don’t,” Ben replied. “It feels like a burden has been lifted off our shoulders. We have a chance to start fresh and get our lives back in order, and pay back in a way that’s doable. Wait and see; things are going to work out from now on.”

Months later, Naomi began to believe that Ben was right. The pressures on their marriage eased as a result of the bankruptcy, which lessened the financial strain from their delinquent bills. In addition, Ben was able to work extra overtime as his company increased its productivity. They were thrilled with their baby son, Timmy, and they used the extra income from Ben’s overtime to buy baby supplies and the other items they needed.

Naomi’s mind was so occupied with caring for Timmy that she rarely thought of the bankruptcy. Her mother stayed and helped her until the baby was nearly a month old before returning to her own home.

On her own without her mom’s help, Naomi’s stress level was higher, but it was still manageable. Unfortunately, Ben pushed Naomi’s stress level over the limit when he again became lax in taking care of the household bills. In addition, he began to pick up food in the evenings rather than eat at home.

“There just doesn’t seem to be enough money each month,” Ben complained. “There was for a while, but it seems to evaporate. We just can’t make it on my salary, Naomi. Most couples we know have to have two incomes. That’s reality.”

“But who would take care of Timmy if I went back to work?” Naomi asked as the tears began to flow. She felt like she was in a dark pit with the sides beginning to cave in.

“Maybe we can get your mom to, at least for a while, until we can get some of the bills caught up,” Ben said.

“I hate doing that,” Naomi replied. “We’re always having to ask for someone’s help.”

Naomi did go back to work and found that she actually enjoyed it. Although she missed Timmy, being away from him during the day helped her to cope with being up with him at night.

But after a few weeks, her mother told her that, much as she loved and enjoyed her grandson, she could no longer take care of him every day. Naomi fretted over the decision, but in the end she knew her mother was right, so she started looking for someone else. She was shocked at the cost of childcare. She finally selected what she thought would be the best childcare center, but it would cost them a good chunk of money each week.

As the weeks passed, she and Ben continued to argue about money. Naomi believed she was a slave to Ben’s impulses. He often bought things he wanted, such as a new television or a better CD player, but then there was no money for needed clothes or to treat themselves to eating out. And he often took money from the ATM but failed to deduct the amount from the checkbook. Finally, she decided that she would keep a portion of her paycheck for herself. Instead of bringing the check home as she had in the past, she would stop at the bank and deposit it, taking out the money she needed.

Ben was furious when she told him about it. “Naomi, you can’t do that,” he argued. “There won’t be enough money to pay all the bills.”

“Then they will have to go unpaid,” Naomi retorted. “I’m not going to worry about it anymore. You never paid my dad back for his loan, and I’m going to start paying him back something every month. Ben, you act like an irresponsible child. I’m sick and tired of working all day and never being able to spend any of my own money.”

“Well, if it’s your money, why don’t you just keep it yourself, and I’ll keep my money!” Ben shouted as he stormed out of the room.

“Fine!” Naomi shouted back as he slammed the door.

Naomi spent the next two hours drawing up a budget, dividing their respective expenses. She decided that she should pay for the baby’s childcare,

her transportation, and a fourth of the utilities.

The next day she left work a little early so that she could go to the bank and open a checking account in her name. That evening she informed Ben that she had decided to keep her money and pay her own bills. She handed him a copy of the division of expenses that she had drawn up.

Ben had a sinking feeling inside, as if something was dying. And in truth he knew that something was: their marriage.

“Look, Naomi, I’m sorry for what I said last night. I didn’t mean it. I don’t want us to have separate checking accounts and split the expenses.”

“No, you just want to be able to spend what you want, when you want,” Naomi fired back. “Well, no more. You pay your part, and I’ll pay my part from now on. And if you don’t like it, I’ll take Timmy and leave.”

“Do you really mean that?” Ben asked, hurt.

“I really do,” she replied defiantly. “I don’t even know if I love you anymore, but I do know that I don’t respect you. I’ve been on the giving end of our marriage from the first day. From now on I’m going to do what’s best for me.”

Ben felt as if someone had just hit him in the stomach with a sledgehammer. *How did everything go wrong?* he thought as Naomi flounced out of the dining room. *How could I have been stupid enough to let our relationship disintegrate? I don’t know what to do now.* For the first time in a long time Ben fell to his knees and asked God to forgive him and help him to heal his marriage.



Ben and Naomi represent many couples today, Christian and non-Christian alike. They enter marriage with little or no understanding of finances and quickly find themselves overwhelmed by the opportunities they encounter to spend more than they make. Since opposites do attract, usually one partner is an optimist, who generally looks toward the future to straighten out any errors in the present. The other, a worrier, needs stability and security.

Optimists don't purposely lie to their spouses. They convince themselves that things will change for the better. Ben was an optimist. Naomi, the worrier, became suspicious of Ben because of what appeared to be deceptions and financial irresponsibility. She was forced to drop out of school and give up her career plans, for which she blamed Ben. Then the additional pressure of an unexpected infant added to their financial problems.

After coaching a multitude of couples of all ages in circumstances nearly identical to Ben and Naomi's, I think I can say with some degree of certainty that the financial situation in which they found themselves was indicative of their lack of training and knowledge. They were not stupid—just ignorant. “A prudent man sees danger and takes refuge, but the simple keep going and suffer for it” (Proverbs 22:3).

Ben was living in a dream world and angering his wife as he did so. He refused to take responsibility for his decisions and tried to blame their problems on Naomi. If she went to work, he reasoned, their problems would be solved. If she had taken her birth control pills, she wouldn't have gotten pregnant. God directed the husband to protect and comfort his wife, but Ben tried to shift the blame to her and sneak around behind her back with his personal indulgences.