

# LOVE BUSTERS

# LOVE BUSTERS

Overcoming Habits  
That Destroy Romantic Love

REVISED EDITION

WILLARD F. HARLEY, JR.



Fleming H. Revell

A Division of Baker Book House Co  
Grand Rapids, Michigan 49516

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Published by Fleming H. Revell  
a division of Baker Book House Company  
P.O. Box 6287, Grand Rapids, MI 49516-6287

Third printing, February 2003

Printed in the United States of America

Some of the material in this book and its basic principles previously appeared in *Marriage Insurance* and *Give and Take* by Willard F. Harley, Jr.

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**Library of Congress Cataloging-in-Publication Data**

Harley, Willard F.

Love busters : overcoming the habits that destroy romantic love / Willard F. Harley  
Jr.—rev. ed.

p. cm.

ISBN 0-8007-1807-0

1. Marriage. 2. Communication in marriage. 3. Man-woman relationships. I. Title.  
HQ734.H284 2002

646.7'8—dc21

2001048933

ISBN 0-8007-5890-0 (intl. pbk.)

For information about all releases from Baker Book House, visit our web site:  
<http://www.bakerbooks.com>

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**Just about everything  
you and your spouse  
do affects the feeling  
of love you have for  
each other.**

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# INTRODUCTION

Has a friend ever asked for your advice about his (or her) marriage? Where do you begin? How would you help him so that his marriage could be fulfilling instead of disappointing?

In describing the problem, your friend would probably tell you what his wife was **doing** that made him so unhappy. And then he would tell you what his wife was **not doing** that caused him to feel particularly unfulfilled in his marriage.

But if you talked to your friend long enough, you would probably discover that his problems go beyond what his wife was or was not doing. You would discover what I have discovered in the majority of couples I've counseled—your friend has fallen out of love with his wife. Whatever feeling of love he once felt for her is now gone.

How would you help your friend?

When it comes to solving marital problems sometimes it's easier to see the solution when it turns out to be somebody else's problem. In your friend's case it might be clear to you that if his wife would stop doing the things that upset him and start doing things that would make him feel more fulfilled, his feeling of love for her might return. So you might begin by going to his wife with his complaints, and by trying to encourage her to make a few changes in her behavior.

But if his wife were like most of the wives (and husbands) I've counseled, you wouldn't get very far in describing those complaints. Assuming that she would even hear you out, after you had uttered your last word you'd be hearing her litany of complaints about your friend—how he's been doing all sorts of outrageous things to upset her and how he's failed miserably in making her feel fulfilled in their marriage. And if she were honest with you about her deepest feelings, you might

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**When a husband and wife are in love with each other, they are happier, healthier, wiser, and more productive than ever.**

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also discover that she doesn't feel any more love for him than he does for her.

It wouldn't take long for you to discover that each of them understood the other person's problems, but not their own. And you would also discover that they did not understand how their mistakes contributed to their loss of love for each other.

When a couple first comes to my office, I do not talk to them together. That's because they are likely to spend the first session criticizing each other the whole time. If I would let them talk to me together, they would leave my office in worse shape than when they arrived. Instead, I talk to them one at a time to gain insight into how they affect each other—how they make each other miserable and how they have failed to make each other happy. I also try to estimate how much love they have lost for each other.

During their very first counseling session, I make a very important point. It's a point I want you to fully understand: Just about

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**Place great value on the passion you share for each other.**

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everything that you and your spouse do affects the feeling of love you have for each other. What you do either builds your love for each other, or it destroys that love.

How spouses affect each other has a tremendous bearing on the success and failure of marriage. If your friend's wife would simply stop doing the things that upset him and start doing the things that make him feel terrific, your friend's complaining would be over, and something else would happen, too. Your friend would once again be in love.

Of course, your friend would also have to make some changes. He would need to take his wife's complaints to heart and accommodate her feelings. Then she would be in love with him, too. But whatever it would take to restore their love would be worth doing because it would create something that they both want very badly—a fulfilling marriage.

## A Fulfilling Marriage Requires Passion

Marriage is like an aircraft with exceptional performance—when it flies fast. But when it flies slowly, it cannot stay aloft—it stalls and crashes. When a husband and wife are in love with each other, they

part one

SETTING THE  
STAGE



are happier, healthier, wiser, and more productive than ever. But when love fades, they lose everything that made them better people. What once seemed almost effortless becomes awkward and very difficult. Instincts that work *for* a couple who are in love work *against* them when they lose their love for each other. And in most cases, the relationship eventually becomes so bad that couples try to escape each other through divorce or permanent separation.

Take my word for it because it's based on years of experience: If you want a marriage that satisfies both you and your spouse, you must have a passionate marriage. (I will be using the phrase, *feeling of love*, and the word, *passion*, interchangeably.)

That's because a mediocre marriage lacking passion will not remain mediocre very long. Once you lose the feeling of love in your marriage, it's a slippery slope all the way down to disliking, or even hating, each other. Instead of bringing out the best in each other, you will find yourselves bringing out the worst.

When a man and woman get married, they think their feelings of love will last a lifetime. The vows and commitments they make depend on that assumption.

But their passion for each other is usually short-lived. Some couples sustain it for just a few months or years after the wedding. For others, it's only days. And when passion goes, the commitments of marriage usually go with it.

Some marriage counselors advise couples to accept the inevitable: Enjoy it while it lasts but don't expect it to continue forever. Some recommend rising to a higher form of passionless love, while others suggest divorce.

But I believe that couples don't have to accept the loss of love as inevitable. Instead, they can *restore* the love they once had for each other. And once it's back, all thoughts of divorce or passionless love vanish.

*Impossible*, you may say. And it may certainly seem that way. When you're in love, it seems impossible that you will ever lose that feeling; and when you're "out of love," it seems impossible to get it back.

Most couples I counsel don't believe they will ever feel that love for each other again. But my methods for restoring passion do not require faith—they require action! When a couple follows my instructions, their love usually returns, ending the threat of divorce.

This book and its companion, *His Needs, Her Needs*, work together in helping couples build and sustain the feeling of love. While *His Needs, Her Needs* will help you *build* love by teaching you how to meet each other's most important emotional needs, *Love Busters* will help you avoid *losing* love.

During courtship, a man and woman create the feeling of love for each other by meeting each other's most important emotional needs. But after they get married, they usually develop habits that destroy their love for each other. I call those destructive habits Love Busters. And as long as Love Busters are tolerated, love doesn't have a chance.

The lessons of this book will teach you how to throw those rascals out. I'll identify the six most common Love Busters and explain how couples have learned to overcome them. Once they're gone, romantic love has free rein in marriage.

The assignments suggested in this book require the use of questionnaires, inventories, worksheets, and other forms. But due to space and size limitations, I've had many requests to print them in a larger and more convenient form. In response to these requests, they're now available in *Five Steps to Romantic Love: A Workbook for Readers of Love Busters and His Needs, Her Needs*. I recommend it to you as a supplement to this book.

I encourage you and your spouse to place great value on the passion you share for each other. The strength of your marriage depends on it. If you have lost it, don't despair. It can be restored to your marriage if you follow my advice. And once it is restored, you'll agree that it is too valuable to ever lose again.

# HOW LOVE BUSTERS CAN WRECK A MARRIAGE

Karen couldn't even remember what it was like being in love with Jim. Whenever he was home, her stomach knotted up and she often felt sick. When they talked, which wasn't very often, she was usually defensive. Vacationing together was unthinkable—if she wanted to relax, he had to be far away. Could she survive this marriage long enough for her children to grow up? It was looking increasingly hopeless to her.

When I talked with Karen for the first time, she wanted a separation from Jim, one that would help her survive a few more years of their marriage. Their youngest daughter, Lisa, was thirteen. For Lisa's sake, Karen wanted to wait five or six years before divorcing Jim.

You may not be feeling as desperate as Karen felt that day but perhaps you know what she was going through—the fighting, the sarcasm, the disrespect, and . . . the loneliness. But marriage is supposed to be different, isn't it? It should be a caring relationship, where a husband and wife treat each other with kindness and consideration, not with rudeness and anger.

Karen had expected her marriage to be that way—caring and thoughtful. And while she was dating Jim, she had no reason to expect anything else. He talked to her almost every day, focusing his attention on what he could do to help her, and he eagerly helped her whenever she had a problem; he changed his plans

whenever they conflicted with hers; and he was rarely argumentative, usually willing to see things from her perspective. Again and again Jim proved to Karen that caring for her was his highest priority—and that made her feel very secure.

Jim had never known a woman as attractive to him as Karen, and—miracle of miracles—she *liked* him! She was not only beautiful, but she also showered him with affection and admiration. This was the woman he wanted for life; she seemed perfect in every way. Within a year they were married.

## Jim's Neglect

It wasn't long after the wedding that Jim felt the financial pressure of becoming a family man. Karen was pregnant and wanted to work fewer hours after their child arrived. Jim figured his income had to increase to make up the difference, so he decided to work longer hours.

With more of his time and energy spent at work, Jim's ability to meet Karen's emotional needs eroded. During her pregnancy, when she needed his emotional support more than ever, he now expected her to work things out on her own. Instead of factoring her needs into his plans, he seemed to cut her adrift. At least that's how Karen felt about the way he neglected her.

But from Jim's perspective, his thoughtlessness made sense. *After all, he thought, we're both intelligent adults. She can take the car to the garage just as easily as I can. Why should she expect me to drop everything at work to do something she can do for herself? Am I her slave? Is she a princess?*

At first, Karen was deeply troubled by his change of attitude, though she tried not to show it. She made a valiant effort to accommodate his new approach to their relationship, troubleshooting around the home, rearranging her schedule to fit his, but when she was alone, she cried. *Why had he changed so much? Is it because I'm pregnant? Does he find me unattractive?*

By the time little Andrea arrived, Karen's conviction that Jim cared for her had been seriously damaged. He had not only failed to support her during pregnancy, but he made matters worse by

having little to do with Andrea after her birth. He was so focused on becoming a success at work that he had become a failure at home. Karen felt utterly abandoned. *Maybe, she thought, he no longer loves me.*

As the chemistry of their relationship deteriorated, her care for him deteriorated with it. In response to Jim's neglect of her, Karen began to neglect him. She no longer asked him how his day went. She did not show him much affection or admiration anymore. And she wasn't very enthusiastic about making love either.

## Karen's Loss of Sexual Interest

Jim didn't pay much attention to the fact that Karen had stopped being affectionate or that she wasn't as admiring. But he sure noticed her loss of sexual interest. When they were first married, she had looked forward to making love to Jim, but now it was something she tried to avoid. Whenever they made love, she felt used.

One day Jim got up the courage to ask her what was going on. "Karen, what's happening to you? Why aren't you interested in making love anymore?"

"I'm sorry, Jim," she replied. "I just haven't been in the mood lately. I don't know why."

There were a host of common excuses that she could have used. After a child's birth the mother is usually exhausted much of the time, and sex requires energy. She could have used that as an excuse. Or, she could have focused attention on the fact that Andrea took away their privacy. But deep down, she knew that her loss of sexual interest had something to do with her feeling of being neglected by Jim. But she didn't think there would be any point in discussing it. He was excited about his career, they needed his financial support, and he kept telling her that he was giving her as much of his time as he could afford. What was there to discuss? Why even mention his neglect?

"What do you think it would take to get you in the mood?" It was difficult for Jim to raise the subject. He felt like he was begging.

But Karen wasn't making it easy for him, either. "I don't know," she answered. "I've never given it much thought."

The truth was that Jim had stopped doing the things that made Karen fall in love with him. He was not as supportive, not as accommodating, and worst of all, he spent very little time alone with her. Her emotional needs were not being met anymore. Consequently, she was not as motivated to meet any of his needs. Sex, it turned out, was something she felt like doing only when she knew that Jim loved and cared for her. Now she was feeling emotionally neglected, so what had formerly been effortless became very difficult.

While Jim and Karen were dating, they often expressed their feeling of love for each other. That's because those feelings were so strong, they could hardly avoid mentioning it. But when Karen's passion for Jim began to erode, she did not warn him. In fact, she kept telling him she loved him, when deep down she knew her feelings were changing. Her married friends told her that loss of passion in marriage was something she had to expect. After all, they said, passion was for newlyweds, not for couples who become parents. So Karen focused her attention away from Jim and toward Andrea. Her daughter became her highest priority in life.

From the beginning of their marriage, Jim and Karen had rarely discussed problems with their relationship. When one offended the other, it was usually shrugged off. But now they had a problem they could not shrug off so easily—or at least Jim could not shrug off. He didn't want to go through life with a sexually reluctant wife and he didn't know how to fix the problem.

If Jim had understood what was bothering Karen, he could have solved their problem rather easily. He had simply failed to meet her emotional needs and that had taken its toll on his sexual attractiveness. His career had become his highest priority instead of Karen. If he had gone back to doing what had drawn her to him in the beginning, cheerfully helping her whenever she had a problem, accommodating her in his schedule, and now that Andrea had joined them, taking an active role in the care of their new daughter, *presto*, the sexual problem would be solved! (See chapters 16 and 17 for that solution to Jim's problem.)

But Jim didn't understand how important it was to make Karen his highest priority. And his frustration introduced a new and destructive chapter in their marriage. He had a choice. He could solve his sexual problem with care and understanding or he could try to force the issue. Regretfully, he chose the latter.

## The Road to Marital Disaster

One night, after Jim and Karen had gone to bed, he reached over to kiss her goodnight. Thinking he was trying to initiate love making, she pushed him away. Jim's feelings of resentment had been building for some time and her rejection pushed him over the edge. He was furious. Throwing her out of bed, he called her names and lectured her for half an hour about her bad attitude. All his resentment poured out in a moment of unrestrained rage.

Karen huddled in a corner, afraid he would hit her. She didn't dare say a word. Eventually he settled down.

When it was over, Jim felt much better. He had finally said what he had felt for such a long time. But Karen was a basket case. He started to apologize for losing his temper but then stopped himself. *I'm glad I had the courage to say what I felt*, he thought. *Now we're getting somewhere!*

They were getting somewhere all right but not where Jim thought. They were now on the road to marital disaster.

Jim put his arm around Karen, telling her how much he loved her. Still in the corner, she didn't dare push him away now. All she could do was cry. As he became more amorous, she let him do anything he wanted—eventually they made love. Jim felt it was one of their best sexual experiences ever. Karen felt raped.

Many women would have gone straight to an attorney the next day to end the marriage, but Karen believed she had married Jim for life. So after she had time to reflect on the nightmare she had experienced, she made some decisions that she thought would help her survive.

First, she would never be found cowering in a corner again. Next time he lost his temper, she would fight fire with fire—let him know what a creep she thought he had become.

Second, because Jim got what he wanted by forcing his will on her, she would get what she wanted by forcing her will on him. In the past, when she needed something from him and he refused, she would do it herself. Now she would not accept no for an answer. She would *demand* what she wanted.

Third, she would learn to emotionally distance herself from Jim. He did not hit her that fateful night but he hurt her deeply—emotionally. She would remain married to him but never again become so emotionally vulnerable. She had already been doing almost everything without him, but she had remained emotionally bonded to him in the hope that some day they would return to the passion they once had for each other. But now she was convinced that her only hope for survival was to create a life of her own that was completely separate from his, physically and emotionally.

Karen made one huge concession, however. What made him so angry was his unmet need for sex, so anytime he wanted sex, she would oblige him. She felt it was her duty as long as they were married. She would even try to enjoy it but she knew she would never again feel sexually attracted to Jim. So she would pretend he was a fantasy lover.

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**What starts out as a caring and thoughtful relationship often disintegrates into thoughtlessness.**

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At first, Jim thought his prayers had been answered. Whenever he wanted sex, he got it. And Karen seemed more passionate. For the first week they made love every night.

But the rest of their relationship was going downhill fast. Whenever Karen demanded help from Jim, even when he did what she wanted, it didn't really meet her emotional needs because she gave him no credit. He didn't help her because he cared for her, she reasoned. He helped her because she made him do it. Besides, she didn't even want him to do anything that would meet her most important emotional needs, because that would make her too emotionally vulnerable.

Instead, Karen began to demand that Jim give her more freedom to do whatever she pleased. She demanded more money to spend on herself and she spent almost all of her leisure time with

her friends. Andrea was still Karen's highest priority, but she began to think that she had forgotten to care for herself all these years. So her own personal interests came in a very close second to those of Andrea. Jim's interests, of course, were near the bottom of the list.

Karen developed a weekly schedule that did not include Jim. She encouraged him to leave for work early and come home late. If he planned to be home for the weekend, she would plan to do something with her friends. She did not even deposit her own check into their joint account. The money she earned went into her own separate account and she made Jim pay as many of the bills as she could.

Despite all this distancing behavior, she stayed true to her decision to give Jim the sex he wanted—at least at first.

Though Jim now had no sexual complaints, he was still frustrated much of the time. He was particularly upset with Karen's failure to let him know where she was going or what she had been doing. Whenever he asked, she told him it was none of his business. When he argued with her about her secrecy, she would scream at him to leave her alone. Then she would threaten to leave him. That was usually effective in backing him off.

Jim might have been willing to suffer through the bad marriage for the rest of his life if Karen had made love to him every night, but, as it turns out, her commitment didn't last very long. At first, she allowed herself to say no once in a while, but within a few months she was saying no almost all the time.

Actually, her commitment was poorly conceived. None of us can force ourselves to do something that's unpleasant indefinitely. Sooner or later we all find excuses to avoid it. There's hardly a woman anywhere who can consistently make love to a husband she dislikes. And Karen was getting to hate hers. Eventually, Karen couldn't force herself to make love to Jim at all. Her stomach knotted up at the very thought of it.

The brief reprieve that had been brought on by frequent love-making came to an end. Jim and Karen were left with their inde-

**Love Bank**

The way our emotions keep track of the way people treat us.

pendent lifestyles, demands, anger, disrespect, and dishonesty. No marriage can last very long with those weights dragging it down.

By the time they made their first appointment with me, they were not meeting any of each other's emotional needs. But what's worse, they were deliberately hurting each other. They could hardly remember what it was like being in love.

## Stop the Train! Let Me Off!

**Romantic Love Threshold**  
The Love Bank balance needed to trigger romantic love.

Jim and Karen's experience is all too common in today's marriages. What starts out as a caring and thoughtful relationship often

disintegrates into thoughtlessness. As a husband and wife stop meeting each other's needs and start hurting each other, their love turns into hate.

Some couples try to suffer through it for the sake of their children or their religious convictions. But most often, they decide that they are on the wrong train and they must get off—they file for divorce. Unfortunately, the train of their marriage doesn't stop to let them off. It's rushing forward at a high speed, and all exits lead to disaster for the couple and their family.

Since so much personal and familial happiness depends on the success of marriage, you'd think that couples would approach it with a careful plan to insure success. But sadly, most don't give their marriages much thought until it's almost too late. About half of all marriages end in divorce, and most of the others are a bitter disappointment. Very few marriages turn out to be as fulfilling as they could have been.

I'd like your marriage to be one of the exceptions. I've written this book to help you avoid the tragedy of Jim and Karen's marriage and, instead, build a happy marriage that *stays* happy. If you follow my advice, you're likely to enjoy a lifetime of love. My recommendations have helped thousands of people replace marital pain with marital pleasure, and you can be one of them.

But before I show you how to make your marriage a happy exception, I must first explain why Jim and Karen reacted to each other the way they did. At first they loved each other, but even-

tually they hated each other. How did that happen? It's something you must fully understand if you want to avoid Jim and Karen's tragic experience.

## The Love Bank

My years of counseling experience have taught me that when you learn to behave in ways that make your spouse feel great and you learn to avoid behaving in ways that make your spouse unhappy, your spouse will be in love with you. That's how Jim and Karen first fell in love with each other—they made each other happy when they were together, and they did whatever they could to avoid upsetting each other.

To help couples understand this very important fact, I created the concept of the Love Bank. It helps me explain the rise and fall of **romantic love**—the feeling of passion that people should always have in their marriage.

All of us have within us a Love Bank that contains accounts in the names of all of the people we know. It's the way our emotions keep track of the way people treat us. When someone does something that makes us feel good, love units are deposited into their account. And when he or she does something that makes us feel bad, love units are withdrawn. If a person consistently does things that make us feel good they build a large Love Bank balance. If on the other hand they do things that make us feel bad and do very little to make us feel good, they end up with a negative Love Bank balance.

Our emotions check our Love Bank regularly to determine who is taking good care of us and who isn't. With that evidence, they encourage us to spend more time with those who make us happy and avoid those who make us unhappy. If someone has a large positive balance, our emotions encourage us to spend time with that person by making him or her feel attractive to us. On the other hand, if someone has a large negative balance, our emo-

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**A couple who started out thinking they would love each other forever may conclude that their marriage was the biggest mistake of their lives—all due to Love Bank balances.**

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tions encourage us to avoid that person by making him or her feel repulsive to us. We have very little intellectual control over these feelings, and they are based almost entirely on Love Bank balances. Those we like have accumulated positive balances and those we dislike have accumulated negative balances.

Once in a while, someone of the opposite sex comes along who makes us feel absolutely sensational. That's because they meet one or more of our most important emotional needs. When that

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**The person  
in the best position  
to withdraw  
unprecedented  
numbers of love units  
is your spouse.**

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happens, so many love units are deposited that his or her account hits what I call the **romantic love threshold**. Our emotions are so impressed with that high balance that it gives us added incentive to spend more time with that person—it gives us the feeling of romantic love. We don't merely find that person attractive—we find that person **irresistible**. And along with that feeling goes a desire to spend our lives with whoever has

that high Love Bank balance. Marriage is an easy choice when Love Bank balances are above the romantic love threshold

## What Goes Up, Can Go Down

Before marriage, while a couple is dating, they usually deposit a tremendous number of love units because they're doing things that make each other very happy—they're meeting each other's important emotional needs. They also try to avoid doing whatever might make each other unhappy. They consciously and deliberately want to please each other and avoid anything that would be thoughtless. This mutual effort deposits so many love units that their Love Bank balances rise above the romantic love threshold, and they're ready to marry—they find each other absolutely irresistible and they want to be together for the rest of their lives.

Unfortunately, after marriage most couples, like Jim and Karen, fail to keep their Love Bank balances above the romantic love threshold. They don't do as good a job meeting each other's emotional needs. And sometimes they begin doing things that are irri-

tating and annoying. They don't try as hard to avoid thoughtlessness as they did before marriage. When that happens they lose their feeling of passion for each other.

But it gets worse. As their Love Bank balances drop below zero, what used to be a feeling of attraction turns into a feeling of repulsion. It's not uncommon for a couple that started out feeling that they would love each other for eternity to come to the conclusion that their marriage was the biggest mistake of their lives.

And it's all due to Love Bank balances. If Jim and Karen had simply been able to keep their Love Bank balances above the romantic love threshold, they would have had a marriage full of passion for the rest of their lives. But because they allowed the Love Bank balances to drop below that threshold, they lost their feeling of passion for each other. And by allowing their Love Bank balances to keep falling until they entered negative territory, they eventually came to regret the day they met each other.

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**All the  
best intentions,  
sincere vows, and  
honest efforts  
cannot substitute  
for a substantial  
Love Bank account.**

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## Marriage Can Make Us Hate the One We Once Loved

Of all the people you know, you are more likely to hate your spouse than anyone else. And your spouse is more likely to hate you than anyone else. What I am telling you is true, and because of it, I want you to take extraordinary measures to avoid this very real danger. Since you may not believe me or think I am exaggerating, I will explain why this is the experience of most married couples.

Many of our relationships are voluntary. That is, we choose which people we'll spend our time with. Our emotions encourage us to choose to be with those who have deposited love units in our Love Bank since they are the ones most likely to keep depositing them. When we surround ourselves with those who treat us well, they keep depositing love units, so we come to like them more and more.

On the other hand, our emotions encourage us to avoid those whose Love Bank accounts are in the red. By avoiding these peo-

ple, we prevent them from making even more withdrawals. So most people who make us unhappy don't have an opportunity to withdraw as many love units as they might, because once their account is negative, we try to avoid them. That's why we usually don't dislike very many people—we "close their account" before things get that bad.

But there are some people who are not easy to avoid. At work, at home, in our churches, clubs, or community activities, we have to deal with certain people whether we like them or not. And these are the ones we can grow to hate, because they have an opportunity to keep withdrawing

**Love Busters**  
Habits that drain the Love Bank.

love units until their account reaches the hate threshold. That's the negative balance that our emotions use to trigger an intense feeling of repulsion toward someone who has consistently and repeatedly made us unhappy. Just as our emotions give us added incentive (the feeling of love) to be with those with accounts over the romantic love threshold, our emotions give us added incentive (the feeling of hate) to avoid those with accounts under the hate threshold.

You might find another job or switch churches to avoid someone who treats you badly enough. Uncles, aunts, cousins, and other members of your extended family can be avoided, at least for most of the year. With greater effort it is possible to avoid brothers and sisters, and even parents.

But a spouse is almost impossible to avoid unless you divorce, especially if you have children. So it should come as no surprise that the person in the best position to withdraw unprecedented numbers of love units is your spouse. And for that reason, you are more likely to hate your spouse than anyone else. Your spouse is the one hardest to avoid—no matter how miserable he or she makes you feel.

Day after day, month after month, year after year, your spouse can withdraw love units by making demands of you, criticizing you, lying to you, annoying you with disgusting habits and thoughtless activities, calling you disrespectful names, and even

being physically or verbally abusive to you. And what can you do about it? What can you do to get him or her to stop?

You do what most people do: Dish it back as fast as it comes. If you're miserable, then, by golly, you'll *both* be miserable. Your instinct is to destroy the one who is upsetting you and almost all couples respond that way when Love Bank accounts fall into the red.

When a married couple's relationship starts on a downward slide, the loss of love units usually gains momentum. Instead of caring for each other, spouses devise increasingly painful strategies to pay each other back for the last thoughtless act. As negative Love Bank balances increase, the feeling of anger and disrespect increases. Because they live together, a couple cannot avoid each other, and withdrawals continue unabated. The end result is often the violence that comes from a deep and pervasive hatred.

The secret to avoiding this tragedy, of course, is to keep Love Bank balances above the romantic love threshold. And if they happen to drift below that threshold, couples should make a special effort to redeposit them and avoid losing any more. All the best intentions, sincere vows, and honest efforts cannot substitute for a substantial Love Bank account. The Love Bank determines whom we marry, and it usually determines whether or not we'll be divorced. Therefore it is tremendously important to understand how to build Love Bank accounts and how to avoid withdrawals once deposits have been made.

## What Are Love Busters?

Whenever you do something that makes your spouse unhappy, you withdraw love units. But let's face it, it's impossible to avoid all the bumps and bruises of life, especially *marital* bumps and bruises. Even in the best marriages, spouses hurt each other now and then.

Occasional mistakes do not drain a Love Bank, as long as they're seen as mistakes. An apology quickly heals the wound and the deposits continue unabated.

But when a mistake turns into a habit, repeated again and again, Love Bank balances are at great risk. In these situations, apolo-

gies mean very little because nothing is done to keep the love units from flowing out of the Love Bank. I call these habits that drain the Love Bank **Love Busters**, because they do more to ruin romantic love than anything else.

Through years of marriage counseling, I've been made aware of a host of Love Busters. Most of them fall into six categories: selfish demands, disrespectful judgments, angry outbursts, dishonesty, annoying habits, and independent behavior. Because each of these categories is so important, I will discuss them one at a time in the following chapters and show you how to overcome each of them.

Then, in the second part of this book, I will show you how these Love Busters prevent couples from resolving common marital conflicts. You'll also see how easy it is to resolve these conflicts once Love Busters are overcome.

## The Parable of the Net

Marriage is like a fishing net. Each day fishermen use their nets to catch fish and sell them at the market.

One fisherman takes his fish from the net every day but lets debris from the ocean accumulate. Eventually so much debris is caught in the net that he can hardly cast the net out of the boat, and when he does, it's almost impossible to retrieve. Finally, in a fit of anger, he cuts the net loose and goes home without it. He's unable to catch and sell fish again until he buys another net.

Another fisherman removes debris every time he retrieves the net with the fish he caught. Each time he casts his net, it's clean and ready to catch more fish. As a result, he catches and sells enough fish to support himself and his family.

In this parable, the fish are emotional needs met in marriage and the debris are Love Busters, habits that cause unhappiness.

Bad marriages are like the first fisherman's net. Angry outbursts, disrespectful judgments, annoying behavior, selfish demands, and dishonesty accumulate over time. The burden of the unhappiness they cause ruins a couple's willingness and ability to meet each

other's emotional needs. Eventually the marriage supplies no benefits to either spouse and ends in divorce or emotional separation.

Good marriages are like the second fisherman's net. Love Busters are eliminated as soon as they appear, making it easy for the spouses to meet each other's emotional needs. Love grows because the Love Busters are tossed overboard.

## The Chapters of Jim and Karen's Marriage

Let's think once more about Jim and Karen's marriage. Their story consisted of five stages—chapters we'll call them. They progressed through the first three chapters even before I counseled with them. In the **first chapter** they met each other's emotional needs, deposited love units, and were in love with each other. In the **second chapter** they stopped meeting some of these important emotional needs and their deposits were fewer and farther between. Their frustrations with unmet needs opened the **third chapter**. Instead of solving their problems thoughtfully, they chose to hurt each other. This selfish strategy poked gaping holes in their love bank accounts, and love units poured out.

But there are very important fourth and fifth chapters to Jim and Karen's story. In the **fourth chapter** they learned to stop hurting each other. They no longer made demands, showed disrespect, or became angry when they didn't get their way. They also learned how to get what they needed from each other by making thoughtful decisions that took each other's feelings into account. And they learned to be honest with each other instead of creating secret and independent lives.

This book will teach you the lessons that Jim and Karen learned in the fourth chapter of their book of life—the lessons of avoiding Love Busters. Before you can ever hope to rebuild your Love Bank balances, you must first learn to stop making Love Bank withdrawals.

But to make their book of life complete, in the **fifth chapter** Jim and Karen relearned how to meet each other's important emotional needs. That helped them deposit so many love units that they both broke through the romantic love threshold once and for all. The lessons that they learned in their fifth chapter

of life are described in this book's companion, *His Needs, Her Needs*.

If you find yourselves in Jim and Karen's third chapter of life, with an unfulfilling marriage that has led you to respond with demands, disrespect, and anger, or if you have just given up on ever having the kind of marriage you need and have created an independent lifestyle that ignores each other's feelings, this book is for you. I will focus attention on the tragic mistakes that Jim and Karen made. When they chose to hurt each other in response to their frustration, they chose to withdraw love units from each other's Love Banks. That choice created hate where there was once love.

Once they were in the downward spiral of thoughtlessness that triggered hate that, in turn, triggered even more thoughtlessness, meeting each other's emotional needs was completely out of the question. They didn't feel like helping each other—they felt like hurting each other. Besides, even if they had made a heroic effort to meet each other's needs, it wouldn't have done much good. It would have been like pouring water into a sieve. All the love units they deposited would have drained right out of their Love Banks—their efforts to care for each other would have been wasted. Love Bank deposits make sense only after the avoidance of Love Busters can be guaranteed.

In marriage you have an unprecedented opportunity to make your spouse happy. You do that whenever you meet his or her most important emotional needs. But you are also in a position to make your spouse miserable, more miserable than anyone else can. In all too many marriages, people choose to make each other miserable. When they come to me with their marital problems, my ultimate goal is to teach them how to make each other happy. But before I can get to that goal, I must first teach them how to stop hurting each other.

By the time you finish this book, you will know how to protect your spouse from yourself and your Love Busters. You'll be able to plug up the leaks in your Love Bank so that deposits will accumulate until you are passionately in love with each other—essential for a happy and fulfilling marriage. Once you learn these lessons, your efforts to meet each other's needs will reap huge dividends. The love units you deposit in each other's Love Bank

will accumulate, and just like Jim and Karen, you'll be in love with each other again.

## Key Principles

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- All of us have within us a Love Bank that keeps track of the way people treat us. When someone does something that makes us feel good, love units are deposited into their account. And when he or she does something that makes us feel bad, love units are withdrawn.
- Our emotions check our Love Bank regularly and encourage us to spend more time with those who make us happy and to avoid those who make us unhappy.
- When someone of the opposite sex makes us feel absolutely sensational by meeting one or more of our most important emotional needs, his or her account hits the romantic love threshold. We don't merely find that person attractive—we find that person irresistible.
- Our emotions encourage us to avoid those whose Love Bank accounts are in the red. But it's not easy to avoid our spouse, so they may keep withdrawing love units until their account reaches the hate threshold.
- It's not uncommon for a couple that started out feeling that they would love each other for eternity to come to the conclusion that their marriage was the biggest mistake of their lives—all due to Love Bank balances.
- Love Busters are habits that drain the Love Bank. They fall into six categories: selfish demands, disrespectful judgments, angry outbursts, dishonesty, annoying habits, and destructive independent behavior.

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**Habits multiply  
the effect of a  
single mistake.**

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## Consider This ...

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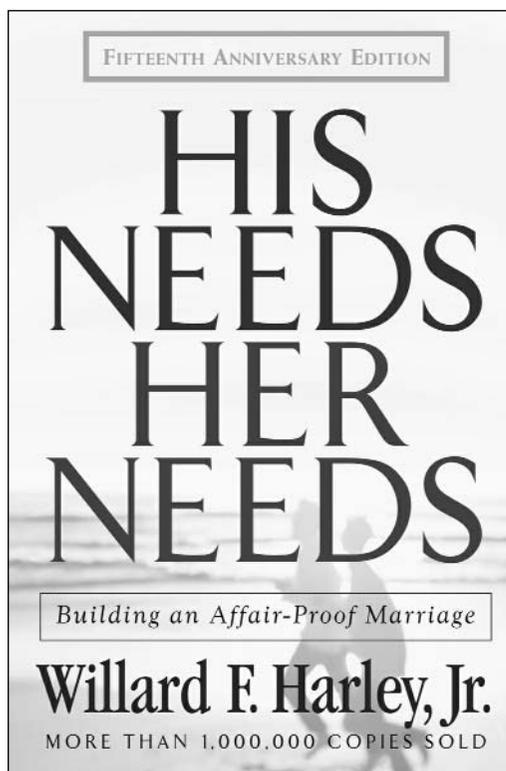
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**Abusive strategies  
will make getting  
what you need  
less likely.**

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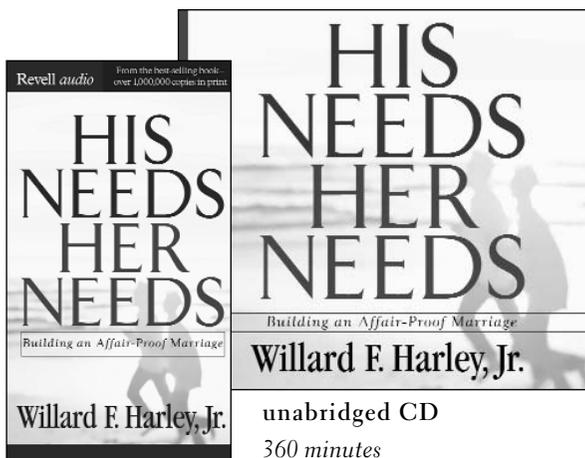
1. Discuss the tragic events of Jim and Karen's marriage. Are there any similarities between their marriage and yours? If you had been advising them during the first year of their marriage, what would you have suggested to them? Would that same advice have helped your marriage?
2. Try to explain the Love Bank to each other in your own words. Most couples have trouble discussing Love Bank withdrawals, because it often sounds like criticism. How could you let each other know about withdrawals that are taking place in a way that would be constructive?
3. There are many who believe that the feeling of love cannot be sustained in marriage. What do you think? If you believe that it can be sustained, is it important enough for both of you to do what it takes to keep your Love Bank balances above the romantic love threshold?
4. How do Love Bank balances affect your willingness to meet each other's emotional needs? How do they affect your temptation to hurt each other? When your Love Bank balances are low, what should you try to do that you don't feel like doing for each other? What should you try to avoid doing that you feel like doing to each other?
5. What are Love Busters? Why do I emphasize habits rather than isolated behavior?

What does it take to make  
your marriage *sizzle*?



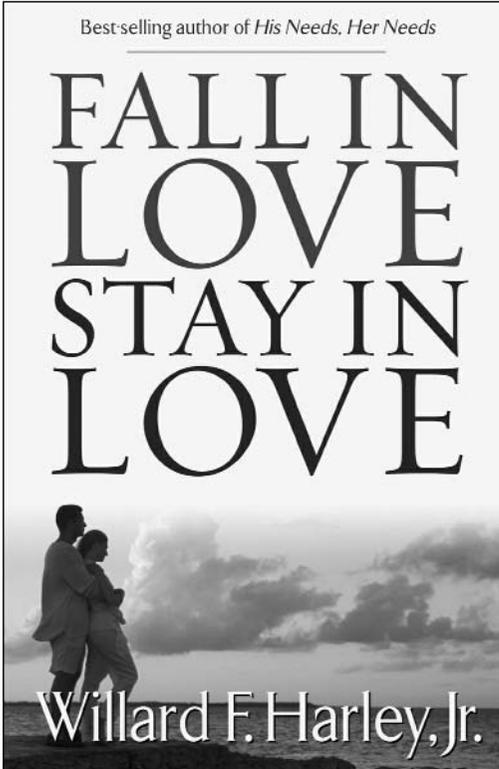
In this classic book, Dr. Willard F. Harley, Jr. identifies the ten most vital needs of men and women and shows husbands and wives how to satisfy those needs in their spouses. He provides guidance for becoming irresistible to your spouse and for loving more creatively and sensitively, thereby eliminating the problems that often lead to extramarital affairs.

unabridged audio  
360 minutes



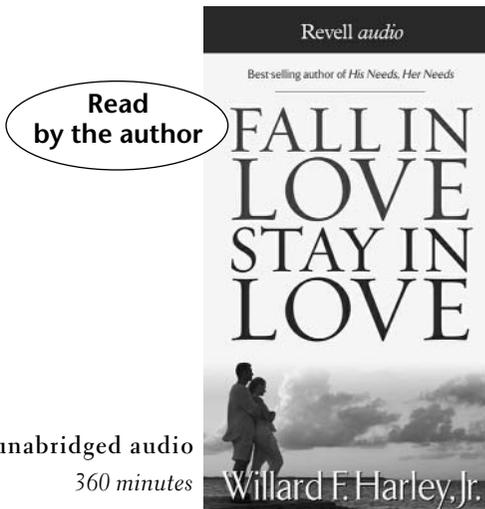
# Fall in Love, Stay in Love

*A comprehensive look at Dr. Harley's total program for building and sustaining a good marriage.*



Whether you know it or not, whether you believe it or not, your marriage depends on the love you and your spouse have for each other. Dr. Harley has spent more than thirty years helping couples create, re-create, and sustain romantic love. In this foundational book, he provides you with all the tools you'll need to fall in love and stay in love with your spouse.

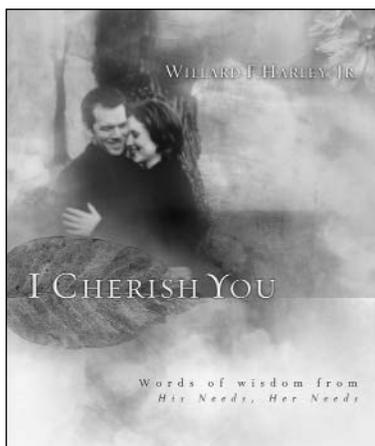
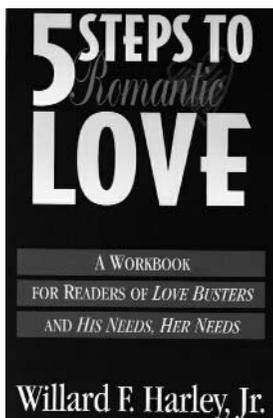
Step into Dr. Harley's office and let him guide you through his proven steps to building a marriage that lasts a lifetime.



## More books *by* Dr. Willard F. Harley Jr.

### Five Steps to Romantic Love *A Workbook for Readers of Love Busters and His Needs, Her Needs*

A helpful workbook containing all the contracts, questionnaires, inventories, and worksheets Dr. Harley recommends in *Love Busters* and *His Needs, Her Needs*.



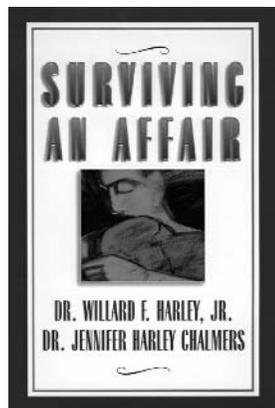
### I Cherish You

*Words of Wisdom from His Needs, Her Needs*

Give others the knowledge to build a lifelong, romantic love! *I Cherish You* highlights the concepts of *His Needs, Her Needs* in a beautiful gift format—perfect for celebrating a wedding or anniversary, or just to say “I love you.”

### Surviving an Affair

A guide to understanding and surviving every aspect of infidelity—from the beginning of an affair through the restoration of the marriage.



# Visit Dr. Harley's Web Site— <http://www.marriagebuilders.com>

“Building Marriages to Last a Lifetime”

Dr. Harley has saved thousands of marriages from the pain of unresolved conflict and the disaster of divorce. His successful approach to building marriages can help you too.

Why do people fall in love? Why do they fall out of love? What do they want most in marriage? What drives them out of marriage? How can a bad marriage become a great marriage? Dr. Harley's basic concepts address these and other important aspects of marriage building.

At [www.marriagebuilders.com](http://www.marriagebuilders.com) Dr. Harley introduces visitors to some of the best ways to overcome marital conflicts and some of the quickest ways to restore love. From the pages of “Basic Concepts” and articles by Dr. Harley to the archives for his weekly Q&A columns and information about upcoming seminars, this site is packed with useful material.

The screenshot shows the homepage of the Marriage Builders website. At the top, the logo features a stylized mountain range with the text "MARRIAGE BUILDERS® Est. 1976" and the tagline "Building Marriages To Last A Lifetime". A "Marriage Builders Weekend" banner is visible in the top right. The navigation menu includes links for Bookstore, Counseling Center, Seminars & Workshops, Questionnaires, Marriage Talk Radio, Home, Site Tour, Meet Dr. Harley, Basic Concepts, Q&A Columns, Articles, and Discussion Forum. A search bar is located on the right side.

On the left, there is a "Free Newsletter" sign-up form with fields for "your email here", "Subscribe", "Unsubscribe", and a "Join Now!" button with a "Privacy Policy" link. Below this is the Marriage Builders logo.

The main content area features a large introductory paragraph: "In this Marriage Builders site, you will be introduced to some of the best ways to overcome marital conflicts and some of the quickest ways to restore love." This is followed by a quote from Dr. Willard F. Harley, Jr. about his work in helping couples. Below the quote is a section titled "Are you new here?" which recommends a short tour for new visitors. At the bottom of the main area is a section titled "Questions about infidelity?" which states that the site is the #1 infidelity support site on the internet.

On the right side, there are two vertical lists of links. The "Active Topics" section includes "Discussion Forum" with sub-links for "Infidelity", "Emotional Needs", "Divorcing/Divorced", and "More...". The "Quick Clicks" section lists "Infidelity" with sub-links for "The Beginning", "The Ending", "Restoration", "Reconciliation", "Recovery", "Positive signs", and "More...". Below this are "Emotional Needs" (Sex, Conversation, Affection, Romance, More...), "Conflict" (The First Year, The Baby, Career Choices, Financial Decisions, Raising Children, Blended Families, More...), and "Preparing for Marriage" (Preparation, Choosing, Living Together, Intimate Marriage, More...).

*Let Marriage Builders help you build a marriage to last a lifetime!*

## *Prioritizing Needs*

To make this process more accurate and reliable, I suggest that you first select the need you think is the most important for you. Pretend that, in your marriage, it's the only need you'll have met. The other nine needs will *not* be met. What need would you select if you knew you would never get the rest? That's probably your most important emotional need. When it's met, the most love units are deposited.

Then do the same for need number two. If you will *not* get the other eight needs met, what two would you pick? Continue this process until you've picked five. Those are the needs you want your spouse to be particularly proficient in meeting.

Take a hard look at the needs you left behind. For example, if you did not include financial support, you should not expect your spouse to earn a dime! Are the needs you chose more important to you than that one? How about physical attractiveness? If your spouse neglects her appearance, gains weight, or dresses carelessly, what would your emotional reaction be?

Some of my clients tell me that all ten are of critical importance. They could not survive a marriage that neglected any of them. But my experience has shown me that if you can learn to do an outstanding job meeting only the *five* most important needs, you build more romantic love than if you do a mediocre job on all ten.

Most of us cannot be outstanding at everything; we must pick what is most important and concentrate on that. If you want to build romantic love with your spouse, be proficient at meeting only the *most important* emotional needs.

Once you and your spouse have communicated your five most important emotional needs to each other, you're ready for the second step in learning to care for each other.