Implications Of Oneness In Marriage

by Gbile Akanni

Gbile Akanni teaches that true oneness in marriage means forming a new unified entity where both partners share everything, including finances and decisions, to build a successful home.

Duration: 1:22:15
Scripture: Genesis 2:24, Mark 10:8
Topics: "Marriage", "Christian Living"

Description

In this teaching sermon, Gbile Akanni explores the practical implications of oneness in marriage, emphasizing the biblical foundation for couples to become one unified entity. Drawing from real-life examples and scriptural principles, he addresses common challenges such as financial disagreements and decision-making. The message encourages couples to trust God, practice mutual submission, and manage their lives jointly to build strong, successful homes.

Transcript

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Telephone numbers 0703 03636 59 0703 76811 98 Email address lsmedia.livingseed.org Or visit our website at www.livingseed.org Let us sit back and listen as the servant of God brings forth the Word of Life. Praise the Lord. We are continuing our discussion this evening to be our final session.

Looking at the implications of oneness and how oneness can become practically displayed in the home. I am going to invite two more couples, again and of course my wife, so that we will join in this discussion. The first couple is Dr. and Mrs. Abba.

Dr. Peter and Aisha Abba, they will be joining me. And Brother Chizoba and Blessing Okonkwo, wherever you are, please resort to us now. Sit, just sit.

Make sure you sit beside your boat. Alright, praise the Lord. You are welcome.

As usual, we deliberately picked an older couple and a younger one. But none of them is younger than six years. So they have had the chance to practice the issues we are talking about.

Even the younger one, I think they are six or seven years. Eight years. Eight years next month.

That's the wife. They normally know the date. Praise the Lord.

We pray quickly. Alright, let's pray together. Our Father, we thank you very much for this evening again.

We are not doing this just to talk. We are seeking help and encouragement for couples that may be having challenges with some of these areas. The reason we are able to sit today to talk is because you have helped us.

And we know that you who, the same God who is over all, the Bible says, is rich towards all. If you helped us, you can help anybody. Therefore, Father, we are asking you to send help to several homes as they listen to our discussion in the name of the Lord Jesus Christ.

We are begging you that tips, principles, little, little things that can make the difference in our homes, they will come out as we discuss in the name of the Lord Jesus Christ. Thank you, Eternal Rock of Ages. We ask that the Holy Spirit will walk amidst us freely.

Thank you for hearing us. We pray in Jesus' name. Amen.

Amen. Praise the Lord. Dr. Abba and his wife, they are 22 years old in marriage.

The wine is quite fermented. And God will help us. Yesterday, we started by doing a definition, a practical definition of oneness.

We spent time to look at it and so we are not going to go through it again today. Because we are looking at the practical implications, the practical areas of the home where our oneness is required, where our oneness is worked out, where our oneness is a need for us to make a success in our home. But just to, by way of a definition again, oneness of the home, it means that they are no longer two.

But how many? One. It means that everything the husband was is subsumed into a new unit into which the wife also is what? Subsumed, is poured into. It is not that the wife has come to join her husband.

It is that both of them come from wherever they are to form a new entity. And in my years of being a pastor, I normally like to give them a new name. And I try to mix the two names together.

But I try to mix the names in such a way that you can no longer separate the names. It is not just to say Larry Nyenka, in which case Larry is still standing, Nyenka is standing. I will not tell you our own.

I know your ears are waiting to hear it. Like this one's name, it will not be Peter Aisha. If I were joining them together, it would be Pisha.

So that if you remove P, it has no meaning. If you put Sha, it's not complete. It is only when they come together that they become one.

Oneness in the home means bringing both our assets and our liabilities together into one pot. What I have and what I don't have, I bring into the table. And the two are mixed together and they become a new one.

And yesterday we dealt much more with relationships with family members, with mothers, with parents, with siblings and all of that. And the truth of the matter is that if Peter had, how many were your siblings? There are eight. You are eight.

At least you are not 22. You, you are 21. This time now it's the sisters that are 21.

Now, so how many siblings do you have? How many siblings does Pisha have? 20 plus 7. That's how many? 27. It's not as if Peter has 7 and Aisha has 20. Pisha now has how many? 27.

So when they say my brother, you have to run through the 27 to know which brother you are dealing with. Because there are no more two. There are what? There are one.

Do you still have your parents alive? She has one. You, you have eaten both of them. It's alright.

So how many parents does Pisha have now? One. What about the, Chi, Chi, Chi-Sing? How many parents did you cheat? She has one. And you two, you have eaten your own.

How bad. Thank God. We should not be sitting close to them because I still have two.

And she has one. So we are disingenuous of all of you in this matter. All right, praise the Lord.

So we are going to be tilting a little bit to look at the practical implications of our oneness in some quick areas. The way our time has gone today, and I know they are coming to give me time ever before I start. Thanks to Brother Charles.

Wow. Okay. All right.

I wanted us to deal with the big issue of money, financial oneness in the home, material oneness, oneness in physical material things as a result of our matrimony. This is an area we know causes a lot of trouble, and we want to look at how God has helped these families in handling such issues. If we have time also, we'll look a little bit on how you handle decision making, we'll look at maybe children and all sorts of things, but I'm looking at our time now, we will have to run very fast.

Let me begin with Brother Peter. Both of you are on full time, but you did not start your life as full time. You worked before, after marriage, you were salary earners and all of that.

Can you give us an insight on to how God has helped you to be one such that money is not a problem in the family? Praise the Lord. I had started a practice in 96, so I was self-employed, and I got married in 97, but before then, I had come this way. So, I knew that, actually, before I came, when I was living this way, I had talked to Brother Dennis, so there was a counsel he gave to me that I held to.

He said that, because I had issues combining medical work with ministry, because I felt I was to go to the mission field. So, when I was going, he said that going to pick a job where I will be paid this salary is not really an issue. The issue would be if I decided to now start living on my salary, so that whenever God will come and say, okay, leave this one and go to the next place, and in the next place there is no salary, then I will be in trouble.

So I had lived that way, even when I was working and earning a salary, and then when I went into my own practice, I still put myself on the salary, and so I got married while I was doing that. We had only one account. She managed all our financial things, everything was in her hand.

The only thing that was not in her hand was managing relatives. We decided early when we got married that in order not to create problems for ourselves, she would handle any requests that come from my family, and I handled any requests that came from her family. So I managed her family requests, she managed my own, but otherwise we shared a single pulse, decided together what to do, and that's how it has been all our married years.

So we didn't really have much challenges in terms of monetary issues, although I must also say that when we got married newly, one of the first challenges we had as a couple was we went out to buy cottons for our house, we got a new house, so we went to buy cottons, and we couldn't agree as to what to do, and we didn't pick a cotton, we came back, and we had such issues, it began to bother me, what is this, this is not how it's supposed to be, why can we not see eye to eye, you are going here, okay. So I said the first challenge we had as a couple, the first thing I noticed was that we were not apparently agreeing together, she wanted this color, I want this color, she wanted that, I wanted that, and it reached a point that we went to Makoti to buy cottons, and we couldn't agree as to what cotton to buy, so we came back, okay, let's go and think about it, and when that piled up, I remember one morning, I got up and I went to our dining, I sat, I said God, what is this, is this how marriage is supposed to be, it bothered me, and God came with one example that solved my problems, He came and said when two rivers, you know I had traveled by boat across river Niger at Shintaku, so I saw where the Niger and the Benue met, so God took me there, He said when two rivers meet, there is turbulence at the point of their confluence, but if they agree to go together, the turbulence, it ebbs out, and that the way to reduce turbulence is to reduce the angle of inclination, so the angle of inclination, that if I can angle myself as close to her point of view as possible, those turbulence will ebb out, and I began to do that, I am still doing that, I have not succeeded completely, but it has helped us significantly. Praise the Lord, put that off, all right, maybe the first thing I am picking out from there is that no marriage should think that if they have disagreements on viewpoints, we should not think that it is strange, especially when it comes to financial matters.

Maybe that's the first thing that we need to grind in, is that one of the ways that will be a continuous index, what can I do, I have a simpler English, a pointer as to how far you are going in your oneness, will be in your agreement on spending, is usually a turbulent area. Before you married, you didn't consult anybody, you didn't think with anybody, you just stood up and spent. Now, brother Chizoba, when, how did you call this, turbulence, in terms of deciding how to spend our money, when it comes up between you and Sister Blessing, can you tell us some of the ways in which you have used to resolve it, because one of the ways in which you have used to to become one in spending, how did you handle it, or is this Sister Blessing as you ask first, as you ask her first, you are very quick to say as you ask Sister Blessing first, say your own, then she will say her own.

Well, the first thing that I want to say, I said, I owe my marriage to discipleship, I said, I owe my marriage to discipleship, I entered the discipleship early, once I gave my life to Christ, it was, it didn't take long, and then I entered the, yes, okay, so the, that's the first place I got to see the issue of oneness in the area of finance, I got close to discipleship in such a way that they trusted me with their going to bank, so I saw that their bank account is Mr. and Mrs., and any of them can sign, and sign the cheque, and I can withdraw, so with that, I already know that this is a pattern to follow, so when I, we got married, even in Koshy, we were already planning on how we must have a joint account, so when we married, her own account closed, the one I have, we have to, I brought her into it to become a signatory, and you can sign, but the issue of spending, especially on ourselves, each both of us, we have already learned how to trust God for our needs, where we had a little trouble was in the issue of giving, I used to think I know how to give until I got married, before I know that I'm just doing, I was doing a child play, my mother-in-law actually told me that in case I came back one day, and I didn't see our bed, just know that my wife must have given it to somebody that needed it, so, so, but thank God, the way God arranged it, and I, she naturally doesn't like going to bank, so I became the person that runs the account, so anytime she has a need to give, we discuss it, we discuss it, and we know what is, what is, what is adequate to give, and it has helped us, that's helped us quite, quite, quite well, we are, God is helping us with that at this point, and she, even though she has, she has the, she's one that if I'm going traveling, I go with the ATM, but she has the booklet, but she has always been a good, a good wife that refers to me, so with that, there has no, there has not been a problem, there's no problem at all, she refers, and we take decisions on how to spend together, we take it together. Just like my sister said yesterday, that we were taught, I must confess that we were taught not just the Bible, also by lifestyle, one of the first principles I learned was that the husband is the head, and the wife is the body, and that the head is the person that gives direction, so I had had issues with my mother on giving, one day I gave something out, and she insisted, because I gave out without her consent, so it was a serious lesson for me, so when we got married, if I will give an example, where we had an issue, I wanted to give out something, and before I gave out, I mistakenly mentioned to the lady that I will give her some palm oil that my sister-in-law sent to me, then we were in Yola, so she sent the palm oil, and actually it was much, so unknown to me, I did not know that my mom discussed with my husband that I give without caution, so and I did not know that he was watching to manage that, so I had already mentioned to the lady that I will give her some palm oil, when I mentioned to my husband, he said I should wait first, I didn't know he was watching my submission, and he was firm, I tried to convince him, so that I can give out the palm oil, he said no, that when he's ready, in fact he did not give me hope of giving it, and each time I come out, our flat was opposite this lady's flat, a week passed, the second week, and the lady, you know, palm oil, a good one is not likely common like that around there, so we waited, I waited, and until I came to, my heart was struggling as if I should give, but I remember that the husband is the head, if it's truly God's way for me to give out this palm oil, he will speak to my husband, and sincerely I rested on that, so it was about two or three weeks after that he asked me, have I given the lady the palm oil, I said no, you said I shouldn't, so later on he said I can give her, and that was how I went about it, and today I have always referred that an instance where we had money, and I'm the only daughter of my mom, and we are just two, I'm the first child, I was so burdened about her needs, but before I got married, I learned the principle of living and cleaving, and because it was so difficult for my mom to quickly accept my husband, there was a trouble that came in, a deception on her part, and she was not willing, with all my attempts it was very difficult, but finally God intervened, in fact now she talks to my husband for any of her needs, they discuss on their own, but I was so worried about my mother, and I prayed because I released my, anybody that look up to me for financial imputes, I released it to my husband to to be the one, so it was so helpful that as I prayed that day, my husband called me that he felt led, because we were not in the same town for that period, that he was led to send some money to my mother, and it encouraged me that I can always depend on God to give direction to my husband for whatever we are to do, so to that extent God has been. Praise the Lord.

If you were observant like I will have, I wanted to mention yesterday, you will see that the younger couples, I brought an older couple and a younger couple, the younger couple today have made reference very seriously to the fact that they were instructed, did you notice this that, that they have gone through teachings that helped, they have gone through a discipling process, and our brother for example said, one of his own point of victory was how he watched his own discipler and his wife handle their money. Now where am I identifying this? It is possible for you to come and we are sitting down with all the Bible studies, with all the instructions, with all the messages, and you sit down, you say hmm, this thing, these people, do they think it's easy like that? Now the issue is that if somebody has made up his mind that is going to work a principle, we are seeing evidence that it does what? It works. And I want to encourage you, whatever God is bringing to you, that's the reason why you are coming to couples retreats.

That's why we are going through the messages, through the seminars, through the Bible studies, is because we are hoping that instructions will come to you and they will be helpful. I want my wife to quickly talk to us about the various reasons why you will notice that these two people talk about what we will call a joint purse, isn't it? All the money that comes to them comes together into the same pot. I want to outline it so that we know what we are dealing with.

It is not that Peter is spending his money, Aisha is spending her money, and when they have a joint project, they say how much will you put? How much will I put? Like I've met some couples, they say they are doing joint purse, and I say how? You say yes, she has her account, I have my account, and there's one joint purse to which both of us contribute. But we are seeing that that's not the Bible. The biblical instruction is that there are no more two.

The account is no more two. It's just that this is not a time for Bible study. We will be opening the scriptures to see.

The Bible says they are partners together inheriting God's blessings. So if they have a partnership account in heaven, if they are going to run well, they ought to have a partnership, a joint account here on the earth. I'm still going to come for you to tell us the practical way in which you run your accounts, because these are the days of many accounts.

I'm sure you don't have one account. So how do you run it? But before we go there, I want my wife to help us to point out what are the reasons why people don't like to do this oneness when it comes to finance. Well, one reason why most people, particularly women, don't want to run a joint account with their husband is because of the experiences we have had in the past, because of what they have seen in the past.

I remember that when I was going to get married, my mother, just like a normal mother, called me and started teaching me how to behave in your husband's house. And one of the things she said to me and warned me about and against is that don't run a joint account with a man. And she told me the reason, even though she was not born again when she got married, but she told me she had a joint account with my father, with her husband at the beginning of her marriage.

But her husband, my father was the one that was the only signature to the account. He was the one that ran the account. And when she needed anything, she had to go and ask him, and sometimes even need to beg.

Even though her own money is part of this money, she told me that when she collected her salary, she would just carry 200% and give to my father. And when it's time to buy something for her, she has to be begging. And when it's time to give my father's parents or family something or do something in their own family, there will always be money to do it.

But when it's time for her own family, my father will say there's no money. So she said she did that for some years. But after some time, she made up her mind, this thing does not pay me.

So she told him, I'm sorry, I don't want to do joint posts again. So she warned me. Unfortunately for her, me, I have been doing joint posts even since I got engaged, even before I got married.

I just thanked her. So one of the reasons why a lot of people, particularly women don't like joint posts is because in most cases, we don't really know the very practical way of running a joint post. It is the men that single-handedly run the accounts and make decisions on how to spend the money.

And most of the time, the wives are disadvantaged. That's one. The second thing is that I've been in women meetings.

I've been in women meetings before. I've been in pastors' wives meetings and I say, no, let's not do it like that. How can a woman, you just lose all your dignity.

You want to buy ordinary sanitary towel, you have to go and be begging to say, hey, my husband, that thing has come, I need to buy sanitary towel. That doesn't make any sense. All of that, as far as I'm concerned, is still a display of the fact that we have not learned the practical way of running a joint account.

We should remember that these accounts we are talking about, just like my husband said earlier, is a big pot where I have brought my assets and I have brought my liabilities. He has brought his assets. He has brought the liability.

So everything inside that single pot belongs to the two of us, not just to one person. So I think that's the major reasons why. And like I said yesterday, it's still the same thing.

So supposing something suddenly happens to the man and everything is in his name. The car that we paid for together is in his name. The house we built together with our income is in his name.

Everything is in his name. And then the family comes. Of course, nobody prays for her husband to die early, but it happens anyway.

So supposing the man dies and everything is in his name. So at the end of the day, the woman loses everything. Her children, in most cases, loses everything.

So that's why women say there's no problem. We agree together. You pay school fees, let me pay for food, or you do this, but let's keep our different accounts.

I think, majorly, those are reasons why particularly women don't want joint accounts. Do you have other... Okay, add to it. Praise the Lord.

My father died way... My father died a few years before I got married, but I remember having this discussion with him one day. We were talking and he said that women should not normally... That when women know that you have money, children tend to fall sick. He said, when women know that you have money, children tend to fall sick.

That was what he told me. That's the way he said it in my language. And I think what he was trying to say is that when a woman knows that you have money, the demands will increase.

Praise the Lord. Well, I think that's what people also say, but we are taught that women are actually the most, the great managers when it comes to money. But we discover that if they are asking you, we are told that if they are asking you and you just bring it, that you are not bringing everything and give them, they will know that they are still there.

But if they get to know that this is all that we have, they know that this is all that we have, they know how to manage it. And that is what has helped us. Of course, my phone, I'm the one that all the money that come into the account, I'm the one that put my number is the alert, with the alert.

But anytime I come back, she carries my phone. So she knows if there's money that I entered, she knows. If there's money that is removed, she knows.

And we tell ourselves, whatever that come in, having done that, we discover that, sincerely speaking, what they have said about women, it is not correct. It's not right. I'm sure the clapping is from women.

Just before I got married, my father called me, her mother called her and said, he said, do your hand like this. I did my hand. I did my hand like this.

Then he did his own hand like this. He said, a man's hand must always be on top and a woman's hand must always be where? Under. A man must never take from his wife and you must never allow the hand under.

To know what is inside, you know, this way you do the art is the one that drops. These are all native wisdom, but you will know that this wisdom is not coming from the angle of oneness. The reason children fall sick, when they know there is money, is because children are the only authentic way that they will collect the money from the man.

I'm correct, I know. But if the whole money is on the ground and we know what everything is, children will not need to fall sick. And if they fall sick, all of us know that if we use everything to treat children, all of us will go hungry after the children are well.

Praise the Lord. Now, so my time has run very fast. I want us to begin to deal with now with practical way of handling this oneness in financial materials, which is popularly called joint account.

Does it mean that the whole family must have one account? Supposing our working place, they require that we must have individual separate account bearing your name you cannot use a joint account. Supposing one partner is a businessman, he has a group of companies. Supposing, supposing, supposing, supposing, how do we run this thing practically? Sister Aisha, you will talk now.

You are going to tell us both from your practical experience and maybe also wisdom that you can learn, young wives and husbands, how do you run this account practically? Praise the Lord. It's very, very true that it's not all the time that it's possible that you all keep one account. I mean that the two of you will keep one account.

Like you had raised scenarios, you may be an employee that would demand that it's only your name or your account, just a single holder. The bottom line of what we're talking about, about this oneness, is that we are open. We are, we are, we're naked and we're not ashamed.

What he has, I know. What I have, he knows. You know, it's not all our assets that we put in the bank.

No, we are talking about money as if it is the only thing that you have, you know, but we have several things that are not in the banks. So the issue there is, of course, like he said, when we started, we were running a private practice. I happen to always have been his manager and all of that because I was advised.

I was working in a school when we got married, but one day, mommy came and she told me, Sister Shadi said, advised me. He gave me a clue that, you know, it's possible for us that if I joined him in that private practice, that that practice was going to go higher. And you know, and sincerely, I left that job, sincerely.

And that was the end of it. I didn't continue with that school where I was working. And then I came as an employee under him too.

But as we were working together, it became much more, you know, easier to help him see where he cannot see. He's a doctor, he's busy. The small, small details of the job, I started writing out, doing the every other details that somebody as a secretary could do.

You know, so we were running that hospital. And of course, he needed to have his own account. We also had, you know, something running together.

But as it is, as I'm talking to you, we have had reasons to open other accounts. Although that central account we have is a very, very first and the one that we run most. Sometimes we thought to ourselves that there's a need to save some money.

And if we're, you know, we, by the time we came over this way, looking up to God and all of that, we know, of course, that the accounts are always almost, there's nothing there. But sometimes when there's something there, we felt that there was something, there was also a need to put it in another account where you don't easily access. So the issue there is not even the duplicity of accounts or how many number of accounts you have.

But at the end of the day, every one of us, each one of us have access, yes, to every of these accounts and we can run it jointly. And so even the dealings in the house, when needs arise, it depends. You could be instructed, why don't you take it from that account or this? It doesn't matter the name on that account.

But the fact is that both of you are the ones managing it. Praise the Lord. Now from that, I will want to highlight the principles.

Sister Aisha has talked about openness. Did you get that? It is not that like the so-called joint account of my mother on my wife's side and her husband, where she will just collect her salary and give to the man and he doesn't know how the man run it. Is that oneness in financial accounts? So that's not what we're saying.

The woman should go and submit her salary to a man. It has to be brought out into a common, open space. Whether it is 5 Naira that is coming in or 5 million Naira, both of them are seen.

The first key principle of oneness in financial matters is openness. Everybody must know what is on the table. Everybody must know what is on ground.

Somebody should not be building a house somewhere. I was teaching this somewhere and somebody said, ah, if you do like that, how will you be able to give your wife a surprise gift or surprise treat? I told her, I said, there are a thousand ways to give your wife a surprise treat. Secrecy will destroy your oneness.

Am I making sense? My wife had a very ingenious way of doing it. My birthday was coming, a striking birthday, and she wanted to surprise and treat her husband. So when we sat down, which is the second principle, is the principle of discussion.

We must discuss everything. So when we came to this discussion table one day, she said, my dear, I want you to give me, and he mentioned this big money. I said, for what? He said, I don't want you to ask me.

I said, but I want you to give me this money. Am I not your wife? Will I hurt you? Will I do what is bad against you? I said, you are doing something. What are you doing? Of course, I began to suspect that she wanted to have an opportunity of surprising her husband.

I said, so what do you want? You promised me that this money is not going to be used for anything that you know your husband will not agree. I said, I promise you. So I said, well, what does it cost? I said, but the money is too much.

He said, just give me. And she begged me so much, I was ashamed. So I decided, it's okay.

Only for me to see that the whole of the money was spent on me. Now, if you want to surprise your wife, surprise her like that. Surprise her, I'm planning something for you, but trust me, that's okay.

We can do that. That's not a reason to keep private personal things that is going to become a trouble. I see the third principle that I saw as he spoke is the issue of agreement before spending.

Brother Peter and sister Aisha went all the way to Makuti. They price all the curtains. What happened? They didn't buy because they didn't agree.

Financial oneness requires agreement. If one partner has an objection, the second partner ought to do what? To wait. Wait and pray.

Wait, discuss until there's an agreement. The fourth thing I wrote down is equal access. Equal access.

It is not that you are the only one that is a signatory to the account. You are the only one that has the ATM card. The alert comes into your phone.

The P is your private, private, private property. That's not oneness. Equal access to what material things.

Now, sister Aisha brought up a very useful angle as she spoke that this material oneness is not only in money. Is it only money? What about when we are buying a car? We have put all the money together to pick a car. And when the car comes in, many things begin to happen.

So I would like you to tell us, I know you have had cars. How did you manage landed property? How did you manage cars? Things like that that are not money. Praise the Lord.

I think the first car, well, the principle general thing is that most of the cars we have gotten, especially the good ones, they always carried her name. When we get a car, I normally will give her what is the best among them. So I put her name on it.

We don't have a car that has two names. And that was very, very deliberate that I felt that she should take, I should be the one to struggle with the Abruka and let her enjoy it. We had a landed property.

I think the COO was in my name, but then there was something specific about it. The specific thing was that even while we were getting it, we knew that we were only trustees, that this property, we're only going to hold it in trust until God brought the real owner and we're going to give it to the person. So I think those properties, those COOs were in my name, but when the time came, we sat down and decided that, okay, we believe this is the person we have been keeping this thing in trust for and we agreed and we gave it out.

Just to add to this, what other aspect he just said. Now, when we got married, he had always had this vision as he wanted to work as a missionary all the while. You know, so he kept telling me and he used to scare me that time.

He would say, well, this hospital, this thing is not my own. It's for, I'm supposed to hand it over. He used to bring fear to me because I felt I was, it's the way he puts it.

He used to put it was as if he was not going to live long. So I was really scared. I was really, really afraid.

He would tell me that, well, this thing is not my own and I need to hand it over. So he kept that by the time the time actually came. So whatever he had that had his name was actually, I knew it was not his own.

So by the time the time came for him to really hand over these things, there was no problem at all, twice alone. Well, I still want to say that all that I'm doing in my marriage, I learned it in discipleship. Even the car that my disciples were driving, they were, they're still driving, it bore Mr. and Mrs. So when our first car came, I didn't have any other thing to write, but then to say, Mr. and Mrs. So almost all the things that we, I go to buy something, they say, write receipts, Mr. and Mrs. So it was for me, it's a walkover.

So that's, that's how it has been. Well, I think one of the ways to make the issue of having a joint account easy. When we first got married anyway, we didn't have that kind of money that was in the bank, but we had a place in our wardrobe where anytime any money comes from anywhere, we just put it inside that bowl.

And then when it's time to spend, we, we bring out the bowl, see how much is there. Just like he said, we discuss and we spend. And talking about the issue of agreeing before spending, I learned it in a very hard way.

You know, I was working, I was a lecturer and one at the end of a month, you know, normally at your place of work, we buy things together and then they share because we buy it in bulk, it becomes cheaper. So the first time I was going to do that, we were at work and then they said, ah, this thing we wanted to buy it. And there was no phone at that time.

So of course I was excited and I bought all of those things. I collected them and bought them and carried it home. You know, I said, ah, see my husband, we just collected our salary and I had not taken the salary home.

He had not known that we had been paid this, bought this one. I bought this one very cheap. It's like half the money.

That's how he was looking at me. After I finished, he said, but you did not discuss with me. Is it because it is yours? I said, I know, but you know that we have not been doing like that.

It's because I saw it cheap. He said, no, you will return every one of these things and tell them that, sorry, you don't want to buy. I said, ah, my husband, I've learnt.

I won't do it again. He said, no, so that you will never do it again. So that you can learn that any time, anything that comes in belongs to the two of us.

And we must discuss on how to spend it before we spend it. I returned those things. I begged, I cried.

He said, no, you must learn it once and for all. Did you think I learnt the lesson? I learnt it. I never did it again.

So that's how it is. Anything that comes belongs to the two of us and we spend it together. And like brother Chizoba said, in our own case, now that we have bank accounts, all our bank accounts, every property, landed property, television, anything, even when people want to give us things and they ask, which name should we put on it? Of course, by now people have learnt which name should we put? Say there's no other name.

It's not even Mr. and Mrs. Adeboye because there are a thousand and one Mr. and Mrs. Adeboye everywhere. So put Lanre and Yinka Adeboye. It's everything.

It bears our two names. Now, talking about how we run our accounts, there are a lot of questions. People say, okay, now that you are running a bank account and it's bearing the two names, supposing something happens, you have to go and be doing this one and that one.

I said no. With our accounts, what we normally say, our mandate in the bank is that any of the two can sign. It is not the two of us must sign.

So that if one is not available, then the second one is stranded. No, it is anyone can sign. Then the other thing that God gave us wisdom to do is that when you want to have the accounts, they ask for phone number that they will send alerts to.

We use my own phone number, but then we use his own email. So if anybody takes anything, the two of us know it immediately. The alert comes to my phone, the email goes to his own email.

So you can't even do anything without the other person knowing. So since you know that there's no hiding place, you must discuss. That's how we have done it.

He receives the email, I receive an alert. So and now that there's telephone, don't tell me, supposing it's an emergency and he's not around, wherever anybody is on the surface of this earth, you can get the person on the phone. Say, excuse me, this emergency has come.

How do we handle it? And then we can handle it. I don't know whether that's, so that's how we have handled it of now. So there's no, there's no hiding, there's no secrets, there's nothing.

Everything is plain. But let me also add that when we want to spend money, what we do practically is to sit down, to say, okay, so now that this money is here, even if it is salary, this salary has come, this is the end of the month. What are the things we need to do? So what we do is, I write a list, he writes a list, we bring it together, we sit down, we discuss.

This one is necessary because the Bible says, he that made them at the beginning made them male and female. For most men, they don't even know the little, little things that are needed in the home. For example, now a new session is going to start, the father may not even remember that the children need to buy a school bag or that they need a new uniform or that they need anything, you know.

But the woman knows all of those things. So I write a list, he writes a list, and then we sit down and look at it. And then he says, no, this one can still wait.

We can suspend this one. Oh, yes. Oh, I didn't think of this one, no.

Yes, this one is. So we prioritize the combined list. So spending together does not bring any problem.

It is, we spend on whatever we agree on and the way we agree on it. And if there's no money, we say, no, we don't have money for this now. Let's pray about it.

So we pray about it until it comes. All right. Praise the Lord.

Let me also add that if you are living like this, that you are yearning, with openness, with equal access, with everything, there may be occasions where you may not be able to immediately discuss, isn't it? Now, the trust you have built over the years will carry you, such that even if you spend, when you get up and say, ah, mommy, eh, I gave away our bed before you. I'm just joking. I think I need to pray.

I thought I used to give before. Now somebody has challenged me. Praise the Lord.

So all of these are issues already. They are already shouting time on my head. What about business people? I was sitting with a couple just maybe the weekend before we came up here to Boko.

The husband, both of them are business people. The husband runs a company. The wife runs a catering company and all of that.

And they always had this problem on finances. So I sat them and said, look, this is the word of God. You have to come and become one.

When you have businesses, separate your business accounts. I don't want to use account. Your business is financial matters.

Business accounts should be different from our family account. Just like ministry should be separate from family account. Don't just be putting more hand inside the church purse and be giving your wife to go to market.

What are you? All right. You are the one who said so. If you are running a business, pay yourself a salary.

You are the owner of the company. Yes. Even if you want to pay yourself five million, pay it.

But once you have paid yourself, close your eyes to the business account so that the two of you know what is family. This is also important so that the wife will not just keep thinking that we can always touch the business money. If you do like that, your business will never grow.

Whether you are doing business, whether you are doing ministry, separate your financial accounts from that of your business or that of the church. Praise the Lord. Our time has finished.

Let me give all of us one minute. Any other thing that you think can help us in our financial oneness that you want to put in as a last minute. Of course, some of the things that my wife has said has handled the issue of if the man dies.

If it is in both of your names, she has access to it. If the accounts have already been done this way, there is access to it. All of that.

But what would be your last maybe counsel? Sisters, can you help me counsel the sisters? Brothers, can you help me counsel the brothers? Brother Peter, we start from you. So I will go like this so that you will end up with me. I think if I would, I would say we have said it before is a matter of openness.

Trust is earned as we are open and we are open to one another. We are transparent. Today, we have a lot of things that we use passwords for.

Let's be open. Let our wives know our passwords, know our pins to everything, know the pin to our phone. It builds the trust that I am not hiding anything.

And like Brother Larry has said, situations may arise that you need to respond to. And you can respond to knowing that my wife, she will understand with me. She will not pick a quarrel.

My husband will understand. He will not pick a quarrel. But we build it by openness and transparency in all that we do.

Praise the Lord. I think the one word I like to leave with my sisters is the fact that this oneness in financial matters in the home is not just, doesn't only lead to peace, it also heightens our personal relationship with ourselves. I'm a missionary and I told myself that I may not always have the money.

I remember, I mean, it came up to my mind when a brother was giving that scenario about surprising your husband. We have built our personal friendship right from the time. He's just not my husband.

He's my friend. And we're deep-spirited friends. So he will never take anything that I do as if I want to hurt him.

A week after our marriage, our daddy was there to advise us. He gave us three Ps. I've never forgotten.

He said we should plan, we should pray, we should play. We do the three very well. And financial matters, oneness in our financial matters have heightened sincerely for me, even our playing.

Because if he's grudged against me, it will not go well. You understand what I'm talking about? It won't go well at night. I tell myself that, look, I may not have the money for surprises, but that common sexual relationship God has given me, I don't need to buy it.

I mean, you have free access to that. So it has helped me. Praise the Lord.

Praise the Lord. It has. So this thing we're talking about is not just, they said it has wonderful implications.

Praise the Lord. I think it begins with having understanding that you are not different from another. That this is the bone of my bone and the flesh of my flesh, so you can't hide anything from yourself.

Once that understanding is built from the onset, I think the matter of finances, it becomes easy. If I have given myself to my wife, what else can I not give her? Praise the Lord. Praise the Lord.

What I will say is that God can be trusted and that the head of every man is Christ. And Christ is also my father, who knows all I need to do and because I'm going to do it for him. So he has all that it takes to bring my husband into agreement to do that which he wants me to do.

I was reading No More To, and we came across an issue that has settled me and decision making is no longer a struggle. I always leave it if it will become an issue. I leave it with understanding that, in fact in that book they said the rebellious, we live in a dry land.

So God was confronting me that a wife can be rebellious against her husband. When the agreement is looking difficult, maybe you choose to go your own way. I would like to advise that let's trust the Lord to talk to our husbands and he will do it better than our struggles.

Praise the Lord. The Lord will help us in Jesus' name. I think the only thing I just want to say is that I have discovered that this is the Word of God and it works.

The Word of God will always work for anybody who decides to walk it. It has worked for us, it will work for you. Maybe one other thing I want to add is that even though we have said we discuss before we spend and we must discuss, but just like Sir Blessing said earlier, we must remember that the final say is still with the man because he's the head.

He's the one that gives the direction. The final say is still with him even though there is discussion, but the Word of God, it works. Praise the Lord.

I was watching the clappings as they were coming when Sister Aisha mentioned sexual oneness. I suspected that the clap must be from one man. I saw where the clap was coming from.

Praise the Lord. So, we are seeing one of the things that I want to leave with us as a final thing is that, listen, all the various principles, they dovetail into one. You notice that even though we are talking about financial oneness, we are talking about submission.

Have we talked about submission? We are talking about husband loving the wife. We are talking about trust, trusting God and leaving it to God. We are talking about discipleship.

For me, I see that all of these principles, they dovetail into one and anyone who wants to live a rested, godly life must be willing to accept, to buy into and imbibe these principles. It doesn't pay you for you to have come to a meeting like this, for you to have heard everything we have been saying and something is still telling you that everything this thing that they are saying is not my own, they are talking. If it is not your own, we are talking.

I can assure you that the peace, the enjoyment, the joy that we are testifying about today, I am sorry to inform you, is also not your own. O taste and see that the Lord is what is good. You are going to pray with me tonight.

Three things normally scatter marriages. One of them is what we are talking about today. The second one sometimes is the sexual relationship which we didn't have a chance to talk about.

But if there's also oneness, entering into the matter of sex will not be on the bargain. It will be a result of, like our sister put it, a result of playing together. It's the natural, normal, final point of our playing together because we are friends, we have been working together, our mind is one, our money is one, our decision is one, our children are handled as one, our relatives are handled as one and we belong to one another.

There's nothing separating us. The Lord will cause a miracle amidst us in the name of Jesus. It's time for us to pray and I want us to bow down our heads again as we pray tonight.

When we got married, I told my wife, I said, listen to me, money will never be my weapon of being your husband. I will never use money to punish you. I will never hold back money because you are misbehaving.

I want to be your husband even when there is no money in my hand. Every husband that is here, I want you to pray and say it is not money that I will to use the Nigerian language or Yoruba language. It's not money that I will use to be the husband of my wife.

It's not money that will make me a husband in this house. The money in my hand will be freely available for every family member to enjoy. Will you commit yourself to the Lord tonight? Talk to God tonight and say from today, if this couple's retreat does not take any other thing from my hand, it will take this one.

I will never punish my wife with money. I will never arrange our finances in such a way that she will be disadvantaged. From tonight, I promise you, Lord, my wife will have full access to all our material things.

She will never suffer in my hand. They didn't give me this woman to punish. They gave her to me to love.

Wives that are here, can you also promise God it is not over money that I will struggle with my husband. Money will not be the reason why we are fighting. Like our sister said, I'm going to trust the Lord.

I'm going to trust his head. If he cheats me, his head will handle him. Will you make up your mind tonight and say in all the areas of oneness, sister, can you promise the Lord tonight that thing that no other woman can give my husband, I promise I will not use it to defraud him.

He will have free access into every aspect of my life. Finally, can we talk to God? Openness, discussion, agreement, trust, access, all of these principles, they are going to come into our financial discussion from tonight. Can you promise the Lord? Yes, from now on, these principles are going to come into play.

Thank you, our father. I'm going to ask our brother to pray for us as we close this session. Our father, we thank you for sending your word to us.

We just want to ask, oh God, that you will cause your word to mix with faith in our hearts. Lord, we just want to beg you that beyond what we have discussed, you will engage your people on these matters. Please show us this mercy.

Everyone, anybody that is in this place that is still struggling with your word, thinking that this is not for him or for her, we ask, oh God, that you will do a surgery work in the heart of that person. We want to beg you that the peace that we have enjoyed over the years in our marriage, Lord God Almighty, you will cause your people to also be open to you in order to enter into this rest in the name of Jesus Christ. Lord, you said that if we are willing and obedient, we will eat the fruits of the land.

Lord, we beg you that you will grant your children an obedient heart so that the fruits of obedience, the fruits of peace, the fruit of rest, the fruit of joy. Lord, that you have ordained for us even a marriage. Lord, as your people go out from here, we ask that you will enter into it as they will obey you in the name of Jesus Christ.

Please be magnified. Blessed be thy name, Lord. We just want to beg you that you will give wings to your word, even to the ears and the heart of your people.

Blessed be thy name, Father, because we are prayed with thanksgiving in Jesus name. Amen.

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