

Good afternoon. The title of the talk, as you can see on the screen, is “Communities and Congregations; a Grassroots Strategy for Strengthening Marriages and Families.”

Now before we start, a few words about who I am. I am a man of faith, specifically a Christian. I have been involved in the fields of Marriage Education and Marriage Ministries in some way for most of the past 25 years, across all of the ages and stages of the marital life cycle. And I have seen firsthand the profound impact that this faith-based approach can have on people's lives. I have also run the organization in California, The California Healthy Marriages Coalition, which was re-named Healthy Relationships California, that received the largest federally funded healthy marriages grants in the country from 2006 to 2012 and those grants, of course, utilized purely secular programs.

So you could say I have lived in both worlds. And having operated extensively in both worlds, I strongly believe that marriage ministries are likely to be our best avenue to making significant reductions in the overall divorce rate. And that is why I am here to talk to you today about the world of marriage ministries.

In particular, I want to tell you a story about a recent experiment that started a couple of years ago and is still going on. It's a project called the Culture of Freedom Initiative, which we sometimes refer to by its acronym of “COFI”, which is a philanthropic experiment where a group of philanthropists, under the leadership of The Philanthropy Roundtable got together, and said, “Let's try something new.” They decided to work in three cities: Jacksonville, Florida; Phoenix, Arizona; and Dayton Ohio and they set four goals for their projects: reduce the divorce rate, increase the marriage rate, reduce out of wedlock births and increase church attendance. And these projects had four characteristics that really set them different than most of the federally funded healthy marriage projects.

The first characteristic is that there was substantial dollar investment. Jacksonville is a city in Florida, located in the north east corner of the state, which has a population of about 900,000 people. When the project started, the philanthropists decided to invest a total of \$900,000 a year in that community. So interestingly enough, they started off investing at the rate of one dollar per person per year in that community. By contrast, when I said I ran the organization with the largest healthy marriage grant in California, I was referring to a grant of 2.4 million dollars a year. Since California has a population of 38 million people, that grant was funded at the equivalent of six cents per person per year. So when people ask “why aren't the federal healthy marriage grants making more of an impact in their communities?”, one factor we have to consider is that when we are spending money at the rate of six cents per person, we're really not going to make a huge impact. So the first characteristic of this project is that there was an investment at a significant run rate. The second characteristic is that we are working primarily through churches. As you can see with the fourth goal of the project, which is an increase in church attendance, it makes sense that we would work with churches and use a faith-based approach. The third characteristic is the use of sophisticated data, what we refer to as “Big Data”. The fourth characteristic of the project is that they chose an anchor organization in each city to be working with. In the case of Jacksonville, that anchor organization is Live the Life, which was founded 20 years ago by Richard Albertson, who still runs that organization, and is here with us today. Dr. Marks, which delivered Wednesday's plenary, is a member of the Live the Life team in Jacksonville, and we have a number of the other team members here as well.

As I said, this is an experiment. Since we're now two years into an experiment, I would like to share with you the preliminary results of this experiment so far.

As the slide shows, Duval county's divorce rate fell an amazing 28 percent from 2015 to 2017, which were the first two years of this Culture of Freedom Initiative project. (I should point out that I use the names for Duval County and the City of Jacksonville interchangeably, since their boundaries are basically the same.) You will also notice that we started the graph two years earlier, in 2013, because Live the Life opened its office in Jacksonville in 2013. And that's important because this means that we were not starting the COFI project from ground zero. We had already established ourselves, and in fact, Dr. Marks had been working in the area of marriage ministries in Jacksonville since about 1997 and had led the effort to organize a "Community Marriage Policy" in Jacksonville, using Mike McManus's model, back in 2003. So Live the Life already had an established reputation with the churches when it launched the COFI project. When you look at that 28% decline over the past two years, it's obvious that we are talking about a large shift here. And when we see a shift like that, it is reasonable to step back and ask ourselves the following three questions: Is it Real? In other words - did that really happen? The second question is - is it Relevant? That is - do we care that there has been a large reduction in the county's divorce rate? And the third question is - is it replicable? Meaning – can this model be used other places to reduce their divorce rates?

We're going to try to answer those four questions today. And we're also going to talk about a fourth topic - which is what Resources are available if any of you might be interested in working with churches to drive down your own county's divorce rate?

Let's start by looking at the first question of – "Is it real?" Whenever we are looking at a change in the divorce rate in a county, one of the things we should also ask is, "How much of a change has there been in the divorce rates in other counties in the state?" And that's what this graph shows. Earlier we saw that the red line indicates what the divorce rate change was in Duval County. The blue line shows what the change in divorce rate has been in the rest of the state of Florida. It is rather apparent that Duval's red line has a much greater downward slope than Florida's blue line, which indicates that Duval county's divorce rate fell much further and faster than that of the rest of Florida during this same time period.

However, when we look at a graph like this, it is hard to tell, just by looking at the graph, how meaningful the change really is – and whether or not, for example, the change is actually statistically significant. To answer those types of questions, we commissioned two studies. One was with Florida State University and the other was with a combination of Brad Wilcox from the University of Virginia and Spencer James from Brigham Young University. The next three slides will be just reading results from their studies.

The first is from Brad Wilcox-University of Virginia and Spencer James-Brigham Young University, from page 1 of their report: "Our initial data analysis suggests that the COFI effort with Live the Life and a range of religious and civic partners has had an exceptional impact on marital stability in Duval County. Since 2015, the county has witnessed a remarkable decline in divorce: from 2015 to 2017, the divorce rate fell 28 percent. As family scholars, we have rarely seen changes of this size in family trends over such a short period of time. Although it is possible that some other factor besides COFI's intervention also helped, we think this is unlikely. In our professional opinion, given the available evidence, the efforts undertaken by COFI in Jacksonville appear to have had a marked effect on the divorce rate in Duval County."

Let's look at what FSU found – specifically the Florida Center for Prevention Research at FSU. On page 23 of their report it says “In Duval County, Florida there was an intervention or treatment that caused the dissolution rate to decrease to 3.3 per 1000 (population) as opposed to what it should have done, and that was to increase to 4.1 per 1000 (population) without the intervention. Even without participant level data, the decrease in the rate per thousand of at least .8 per 1000 from the trend analysis cannot be classified as a chance occurrence. It resulted from an interaction that was timely, effective, and resulted from program providers in Jacksonville who focused on keeping marriages together rather than allowing them to separate.”

Their concluding line of the study, on page 26 was: “While we cannot identify with certainty which parts of the Culture of Freedom Initiative project that Live the Life has led in Jacksonville over the past several years has had the most impact, the 28% reduction in divorce rate that Jacksonville has experienced over the past two years is a strong testimony to the overall effectiveness of this type of community-level intervention.”

So, these initial results are really very exciting and very encouraging.

That's the first question – Is it Real? Now for the second question – which is, now that we have seen a real change in Duval County's divorce rate, is it relevant? In other words, do we really care that there has been a reduction in the divorce rate? After all, isn't divorce something private, between the two spouses? Why would we care? Well, in the group of attendees at this conference, I think we all know why we should care – because we are all aware of the range of social issues that are impacted by the breakup of marriages and divorce. This slide lists a number of those issues, like alcohol use, domestic violence, child abuse (a lot of these issues are child-related), low self-esteem, depression, and jail time. These represent a whole host of social issues and our speaker yesterday said it clearly: “when father involvement declines, government involvement increases”. And when you increase government involvement, that costs money. There was an interesting study done about ten years ago by a gentleman by the name of David Schramm from the University of Utah, that found that the estimated public cost of divorce averages around \$31,000 per divorce. So, using that figure, let's do a quick analysis of the financial implications of the results we have seen in this project so far.

In this table, we look at the results for the first two years of this project, 2016 and 2017, as reflected in the labels for the first column. The second column shows how much was invested: \$900,000 a year. The third column shows the per cent reduction in the divorce rate for each of those years, when compared with 2015. The fourth column shows how many fewer divorces there were in each of those years, compared with the baseline of 2015. This shows that in 2016, there were 623 fewer divorces in Duval County than there were in 2015, and in 2017 there were 923 fewer divorces than there were in 2015. In our previous slide we saw that the average public cost of each divorce is \$31,000. The 5th column in this slide shows the result of multiplying that \$31,000 figure by the number of fewer divorces that occurred in each of those two years (column 4), and the result represents the taxpayer cost savings. This comes to \$19.2 million of savings in 2016 and \$28.4 million of savings in 2017. Let's look at those numbers, again. In 2017 there was an investment of \$900,000 and savings of 28.4 million in that year. The far-right column shows the return on investment. In 2017, we had a 3200% return on investment – which means that every dollar invested in this project in 2017 has already returned thirty-two dollars in cost savings. Here's an analogy. if someone made you an offer that if you gave them a dollar today that at the end of

the year they would give you back 32 dollars, I believe that most of us would accept that offer. This shows that the positive financial implication of this project is huge, and very much worth replicating.

Which brings us to the third question - Is it replicable? Is this something that can be scaled up and implemented in other places? To answer the question about whether it is replicable, we need to understand what the model is that is being implemented in Jacksonville. This slide provides an overview of the core of Live the Life's 3-part model. Of course, this model is an oversimplification of what's happening with Live the Life, but it captures about two thirds of what we do. So it's a good place to start and it's a relatively simple model. The first part of the model is that we increase the SUPPLY of marriage education in a community. One of our slogans is, "flood the market with marriage related programs and resources." At the same time we are doing that, we also implement part two of the model, which is to increase the DEMAND for marriage education, so that people are aware of what is out there. And we also need a way in which the people in which we that have increased can find the increased supply. That's the third part of the model, which is a website clearinghouse of those resources. Now let's take a closer look at each of the three parts of the model.

Let's look first at the first part – increasing supply. As I said before our overall theme is to "flood the market with marriage-related programs and resources." There are two approaches we are taking to do this at Live the Life. The first is through direct delivery of high quality programs. Live the Life has several excellent programs, including "Start Smart" for engaged couples, "Adventures in Marriage", for Marriage Enrichment, and "Hope Weekend", which is an excellent program for couples experiencing serious troubles in their marriage. And one of the things Live the Life does is provide these types of services directly in a community.

However, a much larger part of the mission and project in Jacksonville is the second approach to increasing supply, which is that we empower local churches to implement highly effective, self-sustaining marriage ministries - balanced across the three areas of vision, skills and support - across all the ages and stages of the marital life cycle. In a nutshell, that's what it's about. It's about empowering of the churches. It's not so much what WE do, that is, the marriage programs that we as an organization are offering. It's much more what we empower the churches to do in this area, the marriage ministries and programs we help them plant, nurture, and develop. As such, we operate in service to the churches.

In my introduction, I mentioned that I have been working in the field of Marriage Ministries, in some capacity, for most of the past 25 years. During that time, I have come to appreciate that to be really effective, marriage ministries must be balanced across the three areas of Vision, Skills, and Support. Let's look at what each of those mean and then look at what I mean by balance.

Let's start with Vision. The vision part is the part that is usually the easiest for the churches to grab ahold of. This centers around laying out God's plan and teachings for marriage. We want the churches to be vocal about what does God teach, what does the Scripture say, about marriage. If we're in a Christian environment, what does Christ say about marriage? The slide shows examples of this. These are teachings typical in Christianity and in most faith traditions. Examples include "Love one another", the concept of unconditional love in marriage, the indissolubility of marriage, the difference between covenant versus contract, the issue of mutual submission, the importance of forgiveness, the concept of leaving and cleaving. These are all concepts that churches are very familiar with. We are encouraging pastors and churches to preach and teach on these themes. We believe it is very important that people

in the pews and the congregations clearly hear what their church's and God's teaching is for marriage. So that's the Vision piece of it.

The second part is the material that I think many of us spend a lot of time in our classes teaching. That is the Skills part. One way to look at it is that the Gospel is all about saying, "love one another." And with a skills-based program we show "how to" love one another. It could be said (and I've said it numerous times) that marriage education is about operationalizing the Gospel. Showing people "how to" love one another. In this slide I have listed about 30 different skills that are taught in various programs. Of course, no one program teaches all of them. But I have found it to be useful to have a sheet like this when calling on pastors. Because when I talk to a pastor, and they ask, "what do you mean by skills-based program?" I show them this list. So I'll just read off a few of them. We teach: how to speak effectively, how to listen effectively, how to show your spouse how you appreciate them, how to apologize and ask for forgiveness, how to forgive each other, how to resolve conflicts, how to jointly solve problems in a way that the needs and desires of both parties are met, and on and on. These are the types of things that we teach in the skills-based programs. Unfortunately, in the federally funded marriage programs, that's where we begin and end, relying solely on a skills-based program. And what I've discovered is we need both the vision and the support as well.

So now, what do we talk about when we talk about support? Here are examples of support. When we're teaching skills, we also need to provide coaching for the skills. We need in-class coaches, phone coaches afterwards or follow-up. Providing mentors is another example of support. A lot of premarital programs will use mentors who are available afterwards as well, but they can also be valuable in marriage enrichment. Small group programs are great support. Providing after-care in a program, whether it's immediately after the program or longer term, can be very valuable. Another example of support is having a person or a contact in a church environment for crisis couples to go to who is warm and welcoming and knowledgeable of other resources that are available. All of these are examples of support. Now let's look at why this is so important. Let's say there is a couple that has gone through a marriage education program a year or two ago. And now they are experiencing a rocky patch in their marriage. If there is support in a church environment, the church will welcome them back and say, "we're glad you came back. Let's brush up those skills. Or let's go do another program." It's part of normalizing the fact that all marriages go through ups and downs. Being welcoming and saying "Okay, you've hit a down spot, come together, we'll help you out."

What we have seen is that in those churches that provide a balance between vision, skills, and support, then they're able to provide the most effective marriage ministries. Now I do want to be clear, it's not like every marital program has to be balanced across all three. But across the range of programs at a various age or stage, it should be balanced across all three to be most effective.

With this next slide, we look at some other characteristics of the model we are implementing in Jacksonville. First of all, this model places a heavy focus on churches. The second is it's about empowering the churches, building their self-sufficiency in this area rather than focusing on us delivering the programs. By empowering them to do it that builds long-term sustainability. And that is something that we have not, as a field, typically seen in the federal grants. Once the funding goes away in the federal grants, so typically does the marriage education stop. When you work in churches, you can build in that self-sustainability. The next point is that our role is as consultants to the churches--we're not salespeople. Churches don't like being sold to. But many will be willing, once you develop credibility, to

be consulted to. Along those lines, it's important that you meet the needs of the church that you're working with. If you're working with a church where evangelization is important, then you need to show how marriage ministries can be an effective evangelization outreach opportunity. If you're working with a church that stresses discipleship, then you want to talk about mentoring and/or coming alongside the couples with coaching. In other words, we shape the solution to the church. We also take a denominational approach in our work. In Jacksonville, as in most of the counties here in Florida, the three largest denominations of Southern Baptists, Catholics, and Methodists together represent either above or close to 50% of the faith community in the vast majority of the counties in Florida. We have discovered that we can work across those three denominations and others. But the approach we use, for example, is that, whenever possible, we have Catholics calling on Catholics, and we have Protestants calling on Protestants. Now as a team, our team works well together, but from an external standpoint, each pastor connects with somebody who matches, as close as we can, their own faith experience. We've found that to be very important.

The next characteristic of the model is that we are marriage-passion magnets, in other words, rather than trying to convince every church to do this we look for the churches that have an interest in this already and empower them. We don't need every church to do this, we just need some churches to do it. So we say, "go with the goers."

We also recommend a saturation approach to marriage enrichment, which means we encourage every couple to participate in some form of marriage enrichment program or ministry each and every year of their married life together. One of our slogans is "every couple every year". This is important in order to de-stigmatize people accessing marriage ministries.

We suggest a continuum of care model. With this, we encourage a church to have programs for healthy couples as well as different programs for couples that need the most help. And, as stated before, we place a strong emphasis on a balanced approach around Vision, Skills and Support. Those are some of the main characteristics of the model we are using in working with churches.

But there are challenges to working with churches as well. First of all, churches have their own bureaucracies, as do most organizations. In addition, most staff members in churches already have full plates. And I have to tell you from experience, working with churches can be very slow, and I should add, sometimes frustrating, and oftentimes a discouraging process. Therefore, "who" you have working with churches is critical to this model's success. They have to understand that it's going to take a while. They have to have some patience. They also have to have to be people of faith; people who are passionate about marriage and passionate about church and passionate about working with churches. So you need committed Christians to be working with the churches in this. And I do have to warn you that working with churches is not for the faint-hearted. However, it is worth it.

That concludes the "Increase Supply" part of the model. Now let's talk about the "Increase Demand" part. In Jacksonville, for example, we now have lots of marriage program being offered across the city. The concept of "Increasing Demand" is making people aware that those program offerings are out there. There are four main ways we do that. First, is internal demand at the individual churches. We help them market the programs to their own constituents. The second is outside referrals. Sometimes the outside referrals will come from other pastors or from counselors or word-of-mouth. A third is radio ads. We're spending about \$5,000 a month these days on radio ads in Jacksonville to get the word out that there

are programs available. And the fourth element is that we are doing a substantial amount of micro-targeted Facebook ads. At the beginning of this talk, I said that we use “Big Data” as a tool, and using Big Data allows us to utilize micro-targeting Facebook ads. This next slide shows examples of several of the ads that we’ve done on Facebook, and in 2017 we had a total of 5.1 million impressions in Jacksonville. What I mean by 5.1 million impressions is we had 5.1 million Facebook ads hit different people, most of those targeting high-risk couples. What all this advertising does – both Facebook and radio – is that it is sending a message to people that says, “there are lots of marriage resources out there in the community.”

Of course, if there are lots of marriage resources out there in the community, how in the world do people find them? And that is the third part of the model. So far we have talked about increasing supply and increasing demand, and now we want to talk about a website clearinghouse, which is where the increased demand finds increased supply – because a marriage website clearinghouse is a place where all the marriage programs offered in a community can be listed in one place, which will make them all easy to find.

Here is a listing of marriage programs offered currently in Jacksonville.

<http://usmarriage.org/classes?zip=&distance=50&city=Jacksonville,%20Florida&state=&sort=date>

You will notice the primary website address is US Marriage.org. We designed it that way on purpose so that this approach can now be used by any community in the country. So, yes, Jacksonville uses this, but in addition to Jacksonville using it, so does San Antonio, and I’ll show you that in a minute. But first, let me show you how this works. From the home page of US Marriage.org, someone can select what city they are interested in and this is what comes up. There is a map of what programs are there and then a listing of the programs that are available. By scrolling through the listings for Jacksonville, you can see that over the next 90 days there are 21 different marriage-related programs being offered in this community within that time period. This is important for a number of reasons. The first is that when we are working with churches we are telling them it’s not just about our programs. It’s mostly about their programs. We tell them “we will help you implement a marriage ministry or program”. “We will advertise your program--we’ll promote your marriage ministry”. That’s what this is about.

It’s also very important from a psychology standpoint. Think about what is currently happening in churches and pastor’s offices across the country, every day. A couple’s marriage is on the rocks; they come into a church, and they say, “Pastor, it’s hopeless, we’ve tried everything; we need a divorce.” And the pastor or minister says, “Don’t you remember what I’ve told you? You two need to do what we taught you about marriage – that marriage is indissoluble, marriage is a covenant, not a contract. You need to love each other. You need to forgive each other. If you would just love each other more, like Christ loves the Church, and forgive each other seventy times seven times, everything will be fine in your marriage.” And the couple walks away, thinking “We don’t know how to do that.” And one of them may be thinking “He had an affair; I am in too much pain to forgive him”. And if this is all that a pastor or minister is able to offer a hurting couple, often times that couple will end up walking away from their marriage, their church, and sometimes even their relationship with God. And that’s not what we, as a church, want.

Let’s look at this same situation, but in an environment where the model we have been talking about today has been implemented. Let’s say that same couple we talked about before walks into their

pastor's office – but now they live in Jacksonville - and they say, like before: “Pastor, it's hopeless, we've tried everything; we need a divorce.” This pastor can say “Oh, well, I'm sorry to hear that, but the fact that you're here indicates that you'd like to do something, if there was something you could do - right.” And they say “yeah, I guess so.” And the pastor says, “let me ask you this: how many marriage programs have you guys gone to this year?” They reply, “What's a marriage program?” He says, “Oh, a marriage program will teach you how to have a great marriage.” And they respond “Oh, we've never done that.” So the pastor takes them to this website and the pastor can walk them through the listings and, say, “let's look at some of the program offerings that are there.” And I can imagine a pastor turning to the couple and saying, “I'll tell you what, over the next 90 days, I would like you two to go through three of these programs. Let's choose right now, which programs that you guys will go through over the next 90 days. And let's schedule another appointment three months from now to hear how they went and how you're doing.” The couple agrees to that. And so they go the programs, learning and applying about how they can build a better marriage.

Alternatively, I can picture that same couple walking out to their car and the man turning to his wife and saying, “man, three different marriage programs over the next 90 days, that's a lot. I'll tell you what, what exactly do you want me to change? You want me to stop drinking? Okay. You want me to get home on time? I'll do anything to not have to go to these three classes.” And that can be fine as well, because they would have made their first step to re-building their marriage, knowing that there are lots of resources available to take advantage of whenever they choose to do so. Whatever else occurs, they will have made the shift from believing that there was nothing they could do to help their marriage to realizing that there are lots of resources available to help them. And this allows them to make the very important shift from “hopeless” to “hopeful”. And we'll talk more about this in a few minutes.

As a reminder, we are in the section of this presentation which is looking at the question of “is this model replicable?” And probably the best way to show that this is a replicable model is to show what's going on in San Antonio. Here is the website for an organization called The San Antonio Marriage Initiative:
www.SAMarriage.com

If you scroll down that website, you will see that they have a place for “Marriage events”. If you click on “Marriage Events” it will take you the listing of San Antonio-based classes on the USMarriage.org website:

<http://usmarriage.org/classes?zip=&distance=50&city=San%20Antonio,%20Texas&state=&sort=datehttp://www.usmarriage.org>

And if you look at the bottom-right part of the map section appears, you will see a section labeled “Location Partner.” And it says “San Antonio Marriage Initiative”. This is a way for an organization that is performing the role which Live the Life is performing in Jacksonville and which the San Antonio Marriage Initiative is performing in San Antonio can be branded within their own community. This helps build their brand identity. Carl Caton, the person who runs the San Antonio Marriage Initiative, is familiar with Live the Life's model and he and I have been talking about it for years (this is similar to what we did in California), so that organization has decided to begin to replicate this model.

So that's the idea of the community marriage website clearinghouse.

Here's a quick review of what we have done so far in Phase One of the project in Jacksonville: #1 - Increase the Supply of marriage programs and resources; #2 - Increase the Demand for the marriage programs and resources; and #3 - Implement the community resource center website where increased demand finds increased supply. We are now in the process of beginning to roll out Phase Two activities in Jacksonville. Those things will include such things as a divorce intervention project, empowering and mobilizing the therapists, and exploring the idea of redoing a community marriage policy in the city. So, while we will continue with the work we have been doing with the churches, we will also be ramping up in these other areas as well.

Having been involved with working in the area of Community Marriage Initiatives at some level for most of the past 15 years, and, in particular seeing the success of what has taken place in Jacksonville over these past two years, I am now of the opinion that it may actually be easier to reduce countywide divorce rates than we might previously have thought.

My underlying premise behind this statement is that in all my years of working with couples, that very few people that I have come across have actually ever really **wanted** to get a divorce. Divorces almost always occur because one or both people in their marriage have simply given up – because they think that their present situation is hopeless. But we now have the ability to turn around even the most troubled of marriages. In fact, I have come across twelve different programs all across the country, who say that they have success rates of at least 80% of turning around even the most seriously troubled of marriages. So we know how to build strong marriages; it's no longer a mystery; we actually know how to do this. The challenge now is bringing this knowledge basis to our couples, so that they can build the type of marriage that they wanted when they first got married.

At one level, it could be just this simple, that, we provide hope to the hopeless by putting effective marriage resources in a community and letting people know that they are there.

What I propose is - let's test this by replicating the model.

Near the beginning of this talk, I told you that we would be talking about some new resources that are available for those of you who are interested in replicating this model. We have already talked about the first of these resources - Marriage.org, a website clearinghouse that any community can use. The second new resource is a funding opportunity, which is being announced today, through the Community Marriage Initiatives Fund, which is designed to fund grassroots efforts in this area. The purpose of the Community Initiatives Fund is to promote, encourage, and support community-wide implementation of marriage ministries as a way to reduce countywide divorce rates. Let's look at the funding opportunity. Our target is to distribute up to 20 grants a year, of between \$10,000 and \$20,000 each, to non-profit organizations who are interested in attempting to implement the model that is successfully being used in Jacksonville with the goal of significantly reducing their own county's divorce rate. The approach we're using is what I call the 'farm team model' (you could also call it the 'venture capital fund model') and the idea here is to lay the groundwork for potential future larger grants to these same organizations, once they have demonstrated initial success, from local philanthropists or other sources.

If you recall what I said earlier about what happened in Jacksonville, Dr. Rick Marks has actually been doing marriage ministry in Jacksonville for about 20 years. And Live the Life had an office there for two years before the Culture of Freedom Initiative was launched. My point is that many funders will be

unlikely to fund somebody who wants to just get started in this area, starting from ground zero. The idea behind the Community Marriage Initiatives Fund is to fund people and organizations who have a heart for this work and who have some experience and credibility with working with churches in this area, in order to help them get started with or expand their own local church-based community marriage initiative. Once you have established a credible network of churches you are working with and assisting in this way, you will be in a position to approach potential funders and share with them what you will have already accomplished. At that point you can share with them the success of what is going on in Jacksonville and explain that you are attempting to replicate this model in order to obtain those successes in your community, and that you have already made progress in beginning to replicate that model, and that you are requesting funding from them to take your organization to the next level. That's exactly what's happened in San Antonio. After Carl Caton, the founder of the San Antonio Marriage Initiative, had already achieved a certain level of success with this model, he went to philanthropists in San Antonio, and shared with them what is taking place in Jacksonville, and said, "we are executing this model and we are requesting some additional funding in order to take this work to the next level." And this allowed him to raise the funds that organization needed to go to the next level.

Let's look at who is eligible for these grants. We are looking to fund non-profit organizations (see FAQ's for additional information about this) who already have some track record of assisting churches implement marriage ministries, who want to expand that work, who want to replicate the Jacksonville model, and have a goal to drive down their county's divorce rate. In addition, they need to be willing to network with other of these grantees in order to share with and learn from each other. They have to be willing to work to raise additional funding in the future once they have a critical mass of programs in the community. I do want to stress that a \$10,000 grant or a \$20,000 grant, is not going to be enough to take you all the way to where you want or need to go. But a small non-profit that has a heart for this and wants to work with churches in this way can cover a lot with their initial \$10,000 grant. The idea is to build you up and just like with venture capital, we'll start with seed funding. That's basically what this is; it's seed funding to allow you to move to the next level.

If you are interested in pursuing this funding opportunity, the next step is visit marriageinitiatives.org and read the information on that website. After that, participate in a teleconference to find out more information and to get your questions answered. In order to get scheduled for one of these teleconferences, simply send an email to me at this address: Dennis@MarriageInitiatives.org, with the subject line: 'teleconference', and then I will get back with you to schedule a time for you to participate in a group teleconference so you can learn more about it. After that, you will be in a position to submit an application.

In conclusion, we are excited about what has happened in Jacksonville - especially through working with churches in the area of Marriage Ministries. And we invite those of you that have an interest and a passion for doing that to join us with efforts in your own area. Thank you.