

Making Cents of Money and Marriage

Have you ever lied to your spouse about something you bought or made a major purchase without discussing it in advance? Do you have your own secret credit card or bank account? If so, Bethany Bruinsma Palmer '88 and her husband, Scott, say you've been unfaithful in your marriage. Since financial infidelity often leads to divorce, they've written a book to help couples stay together: "First Comes Love, Then Comes Money: A Couple's Guide to Financial Communication." The Palmers, who are both financial planners, also provide resources through their personal Web site, www.themoneycouple.com.



"We focus on good communication between couples and not just getting out of debt," Bethany says. "We've developed a system that's easy to implement and brings joy and hope back into damaged relationships. Just setting up a good budget may not be enough to prevent or solve financial problems. Couples need to learn how to talk about money and to work together as a team."

Based on an earlier work designed for Christians, "Cents and Sensibility: How Couples Can Agree About Money," "First Comes Love" reaches a broader audience. The publisher, HarperCollins, sent Bethany and Scott on a national book tour that included an appearance on "Good Morning, America."

The Palmers admit in the book that they've committed financial infidelity themselves. But they had to overcome additional challenges in completing the work. First, both are dyslexic. "It's ironic that we ended up being authors," Bethany says. "When I was at Westmont, Professor Ron Mulder asked me if I'd been tested for dyslexia. He took the time to identify the problem I had with reading, and it really helped with my self confidence."

Then, in the midst of writing, Bethany developed stage-three breast cancer. After months of treatment, she is now cancer-free. She documented her illness through www.carepages.com (see BethanyPalmer), and there's a link from The Money Couple Web site to her blog about her experience.

"Struggling with dyslexia and cancer can turn you into a bitter person or a better person," she says. "It made me determined to do my best."

Bethany majored in physical education and minored in economics and business at Westmont. "I've applied the communication and leadership skills I learned there in every job I've ever had," she says.

Unsure what to do after graduating, she worked for her father's financial planning company for a year. She liked the field and started her own firm, sharing office space with her father, Bruce Bruinsma, and getting her securities and insurance licenses. Her next goal is becoming a certified financial planner.

Participating in Potter's Clay helped Bethany understand the importance of missions and inspired her to co-found Envoy Financial with her father in 1989. The organization provides financial services to more than 650 Christian ministries and their employees worldwide. She is the executive director.

The Palmers practice the teamwork they preach. Bethany works from 5 a.m. to noon and Scott from noon to 6 p.m. so someone is always home in Colorado Springs with their two sons, 5 and 7. "Work comes last in our lives behind God, each other and our children," Bethany says. "We think it's important to set a good example for our sons in how we live out our faith."

disposal mortuary affairs staff. He will be deployed until October. Rick has a doctorate from the University of Kansas. His wife, Tib, works for the Department of Defense as a program analyst for family advocacy in the military community and family policy. She has a master of social work degree from the University of Kansas. They have two children.

1980

DAVE BATSTONE, a professor at the University of San Francisco and a strong advocate of stopping all human trafficking, was able to get the support of Jeremy Affeldt from the San Francisco Giants to help bring awareness to this global problem. Affeldt donated \$5,000 for a medical clinic that Batstone's Not For Sale Campaign is establishing for former child slaves in northern Thailand.

Larry and **CONNIE SAXTON LOVELL** have worked with Wycliffe Bible Translators in Papua, New Guinea since 1986. The Minaveha New Testament will be dedicated Aug. 14 on Fergusson Island.

THERESA GREGOR WACHTLER lives in Colorado Springs, Colo., with her husband, Robert. He works as a contract manager for ITT Corp., and Theresa is a housewife. They have four children. Bob writes, "Theresa has been diagnosed with stage-four breast cancer. We welcome contacts from Theresa's fellow alums by e-mail: twachtler2223@q.com."

1981

DIANA BUTLER BASS has written a new book, "A People's History of Christianity: The Other Side of the Story." This volume focuses on the movements, personalities and spiritual disciplines that have always informed and ignited Christian worship and social activism. Bass, an author, speaker and independent scholar, specializes in American

religion and culture. She is the author of seven books, including the bestselling "Christianity for the Rest of Us." She is a senior fellow at the Cathedral College of the Washington National Cathedral in Washington, D.C. She and her husband, Richard, live with their family in Alexandria, Va.

JODI JOHNSON HORIST writes, "There is an ongoing online reunion for all alumni who traveled on the Europe semester in 1981 with Dr. Mannoia. To attend the reunion, visit Facebook.com and search Westmont College Europe trip, 1981. We are trying to reach all 46 alumni who made the trip. So far we have about 20."

1983

REUBEN OMULO AMOKE lives in Ventura, Calif., with his wife, Tina. He works in Santa Barbara as a program manager for a public agency, and Tina is a court reporter. Their son, Omondi, attends UC Berkeley where he is a small forward on the basketball team and also on the honor roll.

1984

JAMES BANKS will release his first book in October, "The Lost Art of Praying Together," through Discovery House Publishers. He writes, "I'm thrilled about it, especially because of what it represents: an opportunity to really see God make a difference in our nation and world in answer to united prayer."

1990

BIRTH

To Scott and **KIMBERLY WILLIAMS TANK**, a boy, Caleb William, born May 11, 2008; their fourth.