

6 Ways To Talk About Money With Your Family

Finance Cuts To Our Emotional Roots, Money Professional Says

When we think about money, let's be honest – we're not talking about just money, but also a host of related consequences and deeply felt emotions, says retirement specialist Lee Stoerzinger.

"Money cuts to the emotional roots of every human issue," says Stoerzinger, a CERTIFIED FINANCIAL PLANNER™, head of Lee Stoerzinger, Inc., (www.leestoerzinger.com) and author of "On The Back Burner."

"In my years of advising, I've come to understand that when we talk about money, we're layering in fear, spirit and soul. When we strip away the facts and figures, money is all very emotional. We can't really make progress until we understand those emotions. I have found that most people don't necessarily want to be rich—they just don't want to be poor. Isn't that what we all want – security?"

Stoerzinger, who says he began to see money in a new way after adopting two children from Haiti and who has helped streamline adoption efforts for other Haitian children to

American families, offers ways adult children may speak to their retired or retiring family members about money.

Start by *appreciating* storytelling. We communicate with one another through storytelling, and if you want to learn more about yourself, then listen to your family stories. Don't be afraid to get your parents talking – about how they met, their first or worst job, what the economy was like when they were younger, etc. For many, talk about money is tough because families often are not communicative in

general. Get to know your folks better. While you have gotten older and developed your own sense of self, you may be shocked to learn how much you have in common. Appreciate the stories and try to make for a comfortable environment, such as dinner.

Be true to your feelings. Let your parents know how you really feel (the good and the not so good). Your feelings will outlive your parents. Let them out now, while there is time to resolve them. Clear things up and be honest. It's good to do some spiritual housekeeping.

Appreciate their plight and express compassion. Let them know you recognize the efforts they have made in this world. It's very powerful to be able to say to someone, "I understand." Everyone has sins, mistakes, failures, pain and guilt. Though you were not around to observe, your parents endured broken hearts and tough circumstances, too. They did the best they could. Let them know you "get it." You may not approve of their actions, but you can certainly understand them.

Be thankful ~~out~~ loud with gratitude. These are, after all, the people who toilet trained you. Thank them for giving you life. Think of the good times and appreciate the opportunities they provided. Vacations, education,

**See "Talk About Money"
 ...continued on Page 10**

special outings, bicycles, time together, a room of your own—let them know how grateful you are for these things. "I'm willing to bet there were times when you as a child

were neither loveable nor available," Stoerzinger says. "Their love is ultimately unconditional."

Apologize and make amends. We're all capable of being mean. Whatever it is, take responsibility for your actions. A genuine "I'm sorry" allows two people to talk through a situation. This will be hard, but you won't regret it. Sometimes it's better to be kind than right.

Let forgiveness in. Resentment gets us nowhere. Forgiveness is humbling in any relationship, and it helps to say, "I love you so much and I am willing to set aside my pride in order to remain in your company." Let's move on to more important things. Forgiveness keeps us together, even when opinions clash. In the case of profound hurts, forgiveness can be a way to heal and move on. The pain may never be resolved, but at least we can gather our dignity.

