

Table of Contents

Dedication.....	iii
About the Authors.....	v
Acknowledgments.....	vii
Introduction.....	xvii

PART I: ALL IN THE FAMILY

Chapter 1: Like Mother, Like Daughter.....	3
Mothers are Forever.....	3
My Mama Done Tol' Me.....	5
Does Mother Know Best?.....	6
Mothering Our Mothers.....	7
Looking in the Mirror.....	8
Working with Mom.....	9
How You Can Help.....	9
Chapter 2: Child Is Father to the Man.....	13
“Just Like You, Dad”.....	14
Fathers and Sons.....	14
Absentee Dad Syndrome.....	15
Money and Masculinity.....	16
Man to Man.....	18
Chapter 3: Brother and Sister, Where Art Thou?.....	19
In Money Matters, Siblings Aren't Clones.....	20
When Mom and Day Play Favorites.....	20
The Importance of Fairness.....	22
Raised to Fight.....	23
Help for Battling Brothers (or Sisters).....	23
Who Will Take Care of Mom?.....	24
Staying Connected Despite Income Differences.....	25
Suing a Sibling.....	25
Bringing Siblings Together Again.....	26
A Sister's Story.....	28

PART II: DEALING WITH DIFFERENCES

Chapter 4: Typecasting	33
Gender Stereotypes	34
Racial and Religious Stereotypes.....	36
Class Stereotypes	37
Handle with Care.....	38
Chapter 5: Impersonal Finance.....	41
Money Still Equals Power.....	42
Separate but Equal?	44
Chapter 6: Gender Matters.....	47
Focus: Gatherers vs. Hunters.....	47
Behind the “Strong, Silent Type”.....	48
Getting a Rush from Risk.....	49
How We Learn.....	50
Natural Selection	51
The Will to Work	52
Practicing the Nonhabitual.....	53
Chapter 7: Minority Report	55
Working to Live	56
Money and Fate	56
Macho, Macho Man	57
La Familia	58
Conspicuous Consumption	59
The Need for Advice	59
A Matter of Trust	60
Family and Community	61
The Opportunity for You	62
How You Can Help.....	64

PART III: CHANGES

Chapter 8: Minority Affairs.....	69
Muslims: Privacy and Sharia	69
Jews: Family and Justice	71

Indians: Money and Karma.....	72
Chinese: Savings and Ready Cash.....	74
Japanese: Risk Aversion and <i>Gaman</i>	76
Cultivating a Beginner’s Mind	77
Chapter 9: Change of Heart.....	81
Stage 1: Precontemplation	81
Stage 2: Contemplation	82
Stage 3: Preparation.....	84
Stage 4: Action	84
Stage 5: Maintenance.....	85
Stage 6: Termination.....	86
“Recycling,” Not Relapsing.....	86
Chapter 10: Therapeutic Finance.....	89
It’s How You Do It, Not What You Do	89
The Power of the Alliance	90
Lessons from Couples Therapy	92
Forecasting a Positive Outcome.....	94
When Planning Meets Therapy	94
The Future of Planning?.....	95
Interior Finance and Problem Clients.....	96
Putting Principles Into Practice	97
Chapter 11: Emotional Rescue	99
Crossing the Line	99
Finding the Right Experts.....	102
Helping Clients Open Up.....	104
The Payoff	105
Chapter 12: Sustainable Growth.....	107
Learning to Share Control.....	109
The Right Staff.....	110
Managing for Results	111
The Joys of Mentoring.....	111
You Don’t Have to Do It Alone	112
Keeping Your Personal Voice	113

PART IV: MANAGING STRESS

Chapter 13: The Present, Tense	117
How Do You Handle Stress?	118
Developing a Personal Anti-Stress Strategy	118
Why Is Managing Stress So Hard?	122
Chapter 14: After Shock	125
Getting Over the Past	126
The Value of Adversity	127
Shaping the Future	128
Making Change Happen	129
After 9/11: A Change of Life	130
Chapter 15: Thank Goodness	133
Why Be Grateful?	134
From Guilt to Gratitude	134
Not Enough, or Too Much?	136
Getting People to Change	136
Changes in Attitude	138
Letting in the Good Stuff	139

PART V: THE RIGHT THINK TO DO

Chapter 16: Les Liaisons Dangereuses	143
Imbalance of Power	144
Transference is All Around Us	144
Identifying and Managing Transference	145
Affairs of the Heart	146
How Much Should You Share?	147
Chapter 17: Pants on Fire	149
Lying is All Around Us	149
What We Say and What We Do	150
Why Take the Risk?	152
My Own Misleading	153

Taking Your Moral Inventory.....	154
When Clients Lie to Each Other.....	154
How Can You Spot a Liar?	156
My Guiding Principles	156

PART VI: WHO'RE YOU CALLING 'OLD'?

Chapter 18: Retiring Minds.....	163
How the Brain Changes.....	164
Learning and Communicating.....	165
Retirement (Over)Spending.....	166
How You Can Help.....	167
Maximizing the Mind	167
A Terrible Thing to Waste	170
Chapter 19: For Whom the Bell Tolls	171
You as the Bearer of Bad Tidings	172
The Third Age: Achievement to Fulfillment.....	172
Meeting Them Where They Live	175
The “Work Till They Drop” Approach.....	175
Dealing with Loss, Embracing Change	176
Balancing Urgency with Patience.....	176
“The Number”: Power... or Panic?.....	177
Reinventing Retirement	179
Chapter 20: The Age of Enlightenment	181
More than Money.....	182
Teaching Gratification Deferral	183
Don't Blame Boomers.....	184
Breaking Through Denial	186
Get Closer by Backing Off.....	187
Changing Boomers' Attitudes	188
The Compleat Boomer Advisor	189
Don't Just React—Act!	190

PART VII: PASSING THE TORCH

Chapter 21: The Silent Generations.....	195
Why the Generations Don't Talk	195
Why Kids Clam Up	196
Why Parents Keep Mum	197
Overcoming Obstacles	198
Getting All Parties Talking	199
Introducing a Hidden Agenda	200
Getting the Generations Together.....	202
Talking Through Their Hats?	202
Chapter 22: Passing It On	205
Bringing Generations Together.....	206
When to Suggest a Family Retreat	206
Why Go to All the Effort?	207
Structuring a Retreat	208
Family Council: the Heritage Approach.....	208
A Tale of Two Retreats	209
Things of Value vs. the Value of Things	213
Chapter 23: The Age of Giving	215
Strengthening the Family	215
Parlez-Vous Philanthropy?	216
How Soon Can Kids Start Learning?	217
Teaching Teens and Young Adults.....	220
Giving Away an Inheritance	221
Authors' Note.....	223