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**WHILE YOU'RE  
STILL AROUND**



**Track Their  
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**Make Gifts Conditional**



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**Provide 'Constructive'  
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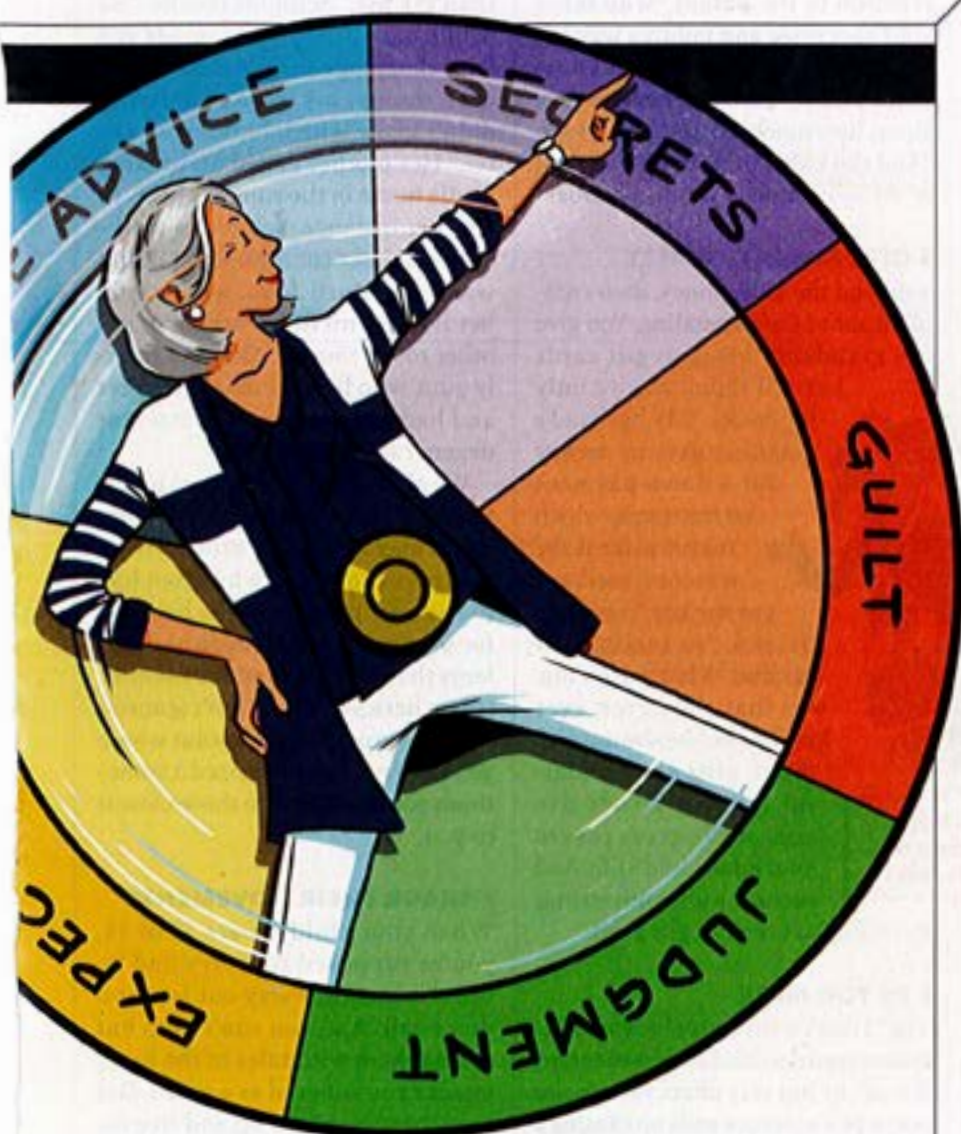
# HOW TO GET YOUR KIDS TO HATE YOU

**Part 1** **EMAILED CATS, UNHAPPY HOLIDAYS AND OTHER PETTY CRIMES** *By Judith Newman*

**FOR MOST** of my 20s, I kept two phone lines. One number was for everybody, except one person; the other was for my mother.

This was in the 1980s, before caller ID. I needed to know, with absolute certainty, that I could pick up my regular phone and not end up in a two-hour conversation about whether I was making enough money, or if I was dating, or if I had heard from that nice boy who had dumped me





or whether I knew there was another serial killer in my neighborhood. So much to talk about! Most of these discussions played to my deepest anxieties that I was never going to make a living as a writer and never find someone to love me—though maybe none of that mattered because I would end up chopped up into little bits by the serial killer (who probably never called his mother, either). My mother wasn't trying to make me hate her. She loved me—and love makes people do strange things.

Now that I have two grown sons, I see things all too clearly from my mother's perspective: the endless anxiety, the near certainty that my kids are on the brink of making life decisions they will not be able to walk back, the absolute certainty they won't wear earmuffs when *everyone* should wear earmuffs. But now there is caller ID, unfortunately, so my

## AFTER YOU'RE GONE

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Force Them to Share



Burden Them With Your Stuff



Keep Secrets About Your Final Wishes



sons can tell when it's me calling and not pick up.

Before I reach the point of registering myself as a "private caller," to improve the odds they'll answer, I'm trying to get a grip. And you should, too. There are so many ways to push away your adult kids. Here's a small sampling of what *not* to do.

#### ▶ INVADE THEIR LIVES

Want your kid to avoid you on a daily basis? Make sure you have no idea where you end and he begins.

Susie Jo Levin's mother was very eager for her to get married. Very. Eventually, Levin, 58, a writer in northern New Jersey, met a lovely guy and got engaged, but the relationship faltered. "Our breakup was sad but amicable. I tell my mother over the Thanksgiving holiday. She has a meltdown. She gathers every speck of childhood memorabilia in her house and stuffs all 10 boxes into my car. Why? I don't know. She was just furious. But this is what every newly dis-engaged woman needs in a 250-square-foot apartment: a vintage Easy-Bake Oven, letters from camp and old prom dresses." Somehow, says Levin, "this was *her* breakup"—caused by her daughter's crappy choices.

Fast-forward a few years, when Levin met the man she ultimately did marry, and the ex-boyfriend (now a friend) was at their wedding. Her mother turned to the ex and said, "See, this could have been *your* wedding."

Jane Greer, a psychotherapist and author of *What About Me? Stop Selfishness from Ruining Your Relationship*, has counseled many parents and their adult children. This lack of

boundaries, she observes, is the children's number one complaint. It's a reaction to the parent "who takes your successes and failures way too personally—who wants to know what you're doing, where you're going, how much it costs," Greer says. "And the kid is thinking, *What part of 'on my own' don't you understand?*"

#### ▶ GIVE CONDITIONALLY

You lend the kids money, then complain about their spending. You give the grandkids Amazon gift cards but tell them they're only for books. "My husband's mother gave us money for a down payment on the house, which meant, as far as she was concerned, she got the key," says one friend. "Actually, that was fine. What wasn't fine was that she never, ever knocked before she used it." First, gifts are wonderful, but they do not give you an all-access pass to your adult child's life. And second, a gift with strings attached isn't really a gift at all.

#### ▶ BE TOO MEEK

The "I don't want to trouble you" sentiment seems so kind and considerate, doesn't it? But very often, your desire not to be a nuisance ends up causing a problem that is far bigger than if you had spoken up.

Joan Schmidt, 55, a New York City attorney, regularly took her 90-year-old mother to doctors, but occasionally her mom would get into "I don't want to be a bother" mode. "One

day she decided to ask her 88-year-old friend Millie to drive her, rather than ask me," Schmidt recalls. "So Millie did—dropping Mom off at a large shopping center in Eastchester, even though my mom apparently didn't know which building to enter." Her mother ended up walking a mile home in the summer heat. In another instance, Schmidt's mother needed her car moved but didn't want to disturb Joan, who was in her home with her, working in another room. "So she asked my elderly aunt who lived across the street and had Alzheimer's and macular degeneration to do it."

We all like to be in control of our lives. But your desire to stay in command may be counterproductive. I say this as someone who often had to rush my parents to the hospital for originally trivial medical problems that they ignored for months. (Men, here's an idea: Don't ignore a swelling prostate to the point where you have to be catheterized.) Sometimes you *must* trouble those closest to you.

#### ▶ TRACK THEIR MOVEMENTS

When your children are 15 or 16, you're supposed to worry and be upset when they stay out late and don't call. And you can't help but shame them with tales of the heart attacks you suffered as a result. But now they've grown up and live far away. So why are you still waving the guilt wand over them if

you don't immediately know where they are? Or, worse, doing what I used to think of as tag-team angst, with my father calling me to say,

"Where were you? Your mother was so worried."

"Your children are not





mind readers," says Jane Isay, author of *Walking on Eggshells: Navigating the Delicate Relationship Between Adult Children and Parents*. "They don't know what's going on in your household, or just intuit that you need them or that you are worrying."

Sure, feeling guilty may make the child call. But at what cost? "Guilt creates resentment," Isay says, "and makes it that much harder for them to pick up the phone next time."

#### ► ABUSE YOUR EMAIL

Though this is a minor infraction, mindlessly forwarding email to your children can drive them berserk. "Every day I receive multiple forwarded emails from my father, clueing me in on World's Scariest Bridges or Unlikely Animal Friends," says Jancee Dunn, author of *Why Is My Mother Getting a Tattoo? and Other Questions I Wish I Never Had to Ask*. "He means well, but I don't think some retired parents are fully aware of the sheer volume of emails their adult children receive in a day. Deleting all of the forwarded email just becomes one more task."

Another tip: When you send your kid an email, you don't have to call to tell her you "just sent an email."

#### ► OFFER OUTDATED ADVICE

Patrick DiJusto, a 54-year-old book editor in New York City, reports this recent conversation with his father:

"You wanna put all your money into 7 percent CDs."

"Dad, there are no more 7 percent CDs."

"That's crazy—I always had all my money in 7 percent CDs. Doubles your capital every 10 years!"

"Do you still have them?"

"No."

"Why not?"

[Mumbles indistinctly]

"That's my point, Dad. You can't find 7 percent CDs anymore."

"You can if you look."

"We all love giving advice in the areas we feel competent in," Greer explains.

"But be aware that your expertise may be unwelcome if it doesn't address the challenges of today." This is particularly true when it comes to financial advice or financial help. Let's say you

have promised to pay for half of a grandchild's college tuition—a loving gesture parents

make when their child has a baby. As generous as your \$2,500 is, it may not even make a dent in Grandbaby Einstein's college costs. So before you offer that kind of commitment, know what you're in for.

#### ► MAKE HOLIDAYS UNHAPPY

Do your kids think of family special occasions with pleasure? Or do your rules and regs make the whole affair feel like a holiday death march?

"If my sister and I didn't celebrate our birthdays with our mother, she was wounded," says Laurie Lewis, 59, a New York City real estate broker. "It wasn't good enough that we all went out during, say, that week; it had to be on the actual day. If I suggested another day, perhaps more convenient, the hurt turned to an angry response of, 'Let's just forget your birthday this year, since it does not mean that much to you.'"

I understand that you want to honor family traditions. But as your kids get older, have spouses, chil-

dren and obligations of their own, you have to allow for the possibility that they need to develop their own traditions. Plus, you want to be a joyous celebrant with them, not the Enforcer.

#### ► SECOND- AND THIRD-GUESS

You know what another word for "constructive criticism" is?

Criticism.

"Here are the subjects my mother feels the need to comment on," says Moira Lawson, 59, a health policy adviser who lives in Baltimore. "My looks, my parenting, my clothes, my home, how I spend my money—pretty much on everything."

"My parents have told me repeatedly that they don't believe in divorce," says Mariana Olenko, 52, of New York City. "Even though I'm divorced—and a divorce lawyer."

Ellen Stimson, 56, a writer in rural Vermont, admits: "It's really hard to pick just one incident here. One Thanksgiving my mother arrived early, before all the other guests, and when I went upstairs to dress, I heard a crash and the sound of shattering glass. I ran back downstairs to find her in the kitchen, standing among the shards that had been my chandelier. She'd apparently decided it was too dirty for company and had taken it down to wash it. But it had been on, and was still hot, and it exploded when the water hit it. As I walked in on this chaos, she said—without missing a beat—"I guess the dirt was the only thing holding it together."

Observes Isay, "One of the great skills of parenting adult children is learning to keep your mouth shut."

This is a skill I intend to practice. Soon. I can't wait to tell my two sons... once they answer their phones.

*Judith Newman is a columnist for the New York Times and author of To Siri with Love: A Mother, Her Autistic Son, and the Kindness of Machines.*



'Wow: Unlikely Animal Friends'



## LOST LEGACIES, BUSINESS BRAWLS, SECRET SONS: 7 WAYS TO MAKE KIDS ANGRY FROM THE GREAT BEYOND

By Linda Stern

**HERE'S MY HOPE** for after I die: My kids gather and weep copious tears—for a bit. Then they pause to say, "Wow! Mom was so generous and organized, right to the end. Let's honor that by being best friends forever!"

Thanks to a legendary sibling-splitting battle over my grandmother's modest estate, my biggest fear is that my death will create family problems bad enough to estrange my kids from each other. Either that or they will curse me for mistakes I've left behind. So I've been maniacally tying up loose ends, even though I hope to have decades before I pass to that great library/day spa in the sky. That's heaven, right? My husband and I rewrote our wills. (For a quick will primer, see page 24.) I'm updating the beneficiaries of my IRA. And I'm telling everyone what I want done with my body postdeath.

But when it comes to end-of-life and postmortem issues, too many people go the other way. Even with the best intentions, they make a hash of their affairs, leaving kids clueless, powerless and sometimes moneyless, too. Also really angry.

"The kids feel like their parents left them a mess," says Sandra Clapp, an estate-planning attorney in Eagle, Idaho, who has seen it all. "Of course, they love their parents and don't want to be angry, but there is this feeling of 'How dare you leave me to figure this out?'"

I've talked to Clapp and other experts to find out what I shouldn't do if I want to leave a harmonious and loving family in my wake. These are the blunders to avoid.

### ► KEEP SECRETS

The client had completely preplanned his own funeral, remembers Oklahoma City estate-planning attorney Jerry E. Shiles. "He bought his plot and prepaid for the funeral, wrote out the hymns, the order of hymns, who he wanted pallbearers to be, who the minister should be, what the obituary should say, what the eulogy should say." But he never told any of his three kids, who quickly put together a funeral when he died, making different choices (and paying double) all the way through. Two weeks later, when they saw Shiles, he said, "I'm sure you were comforted to know your dad had everything preplanned." And that's how they found out.

Not all secrets are easy to share, but nonetheless they should be told. One couple went through a will-writing session with Les Kotzer, a wills and estates lawyer in Thornhill, Ontario. After they left, the husband

returned by himself to say, "My wife doesn't know this, but I have a son in the Bahamas." Kotzer had to drop the couple as clients—it would have been a conflict of interest for him to write either will once he knew about the secret son.

### ► FAIL ON THE FOLLOW-THROUGH

There are countless stories of elders telling their relatives, "When I go, this \_\_\_\_ [fill in the blank: ring, painting, house] is yours." But if that intended gift isn't recorded in a will or an addendum to it, the gift may never pass to that person. Kotzer once saw brothers get violent over a Howdy Doody lunch box. If you want someone in particular to get your special lunch box, put that in your will. Or consider skipping the whole shebang and selling your item on eBay.

### ► MAKE TECHNICAL BLUNDERS

These are the worst because they're avoidable. Don't, for example, name one child as the beneficiary of your IRA if you intend for that person to

split the money with the other children. The recipient will have to withdraw money from the account and pay taxes to cash out. Instead, name every person you intend to receive money on each of your IRAs' beneficiary forms.

Failing to keep a will up to date can be a problem as well. One father, Kotzer remembers,

wrote his will during the dot-com boom, when his stocks were worth millions. He left 20 nieces and nephews \$10,000 each, and bequeathed the rest of the shares to his two children, one of whom had special needs and significant expenses. By the time



Be unclear  
about your final  
wishes



the father died, the stocks once worth \$2 million were valued at only \$230,000. The nieces and nephews got their money, but his children each got only about \$15,000—much less than Dad had intended.

#### ► LEAVE A MESS—LITERALLY

Parents who insist on living in a home they can't maintain or clean provoke resentment in children who can't get them to move or clean up, says Elizabeth Nelson, co-founder of Children of Hoarders, an online support group. Then, when a parent dies, a child often has to spend considerable time and money cleaning out the home and getting it in salable condition. Or they pay a company to come clean everything out at once and then feel guilty about that.

While few people meet the criteria of "hoarder," many of us do go overboard saving clothes we last wore years ago, *National Geographic* we never read or canceled checks left over from the 20th century.

"I just felt anger," says Louise Yale, 75, a retired dietitian in Lafayette, California, who inherited a home from her mother, a lifelong hoarder. "I had to waste part of my life clearing up after her, when she should have taken care of it 30 years ago."

#### ► BE VAGUE ABOUT TREATMENT

The only thing worse than kids fighting after their parents die is having them squabble over Mom's still-breathing body. But that happens time and again when people fail to plan properly for their end-of-life care, says Karen Wyatt, a hospice M.D. from Dillon, Colorado, and the author of several books about end-of-life issues. Parents often tell their

children they don't want "extraordinary measures" but fail to complete the paperwork so their specific preferences are documented and the children can participate in the medical decision-making. Or they name the wrong child as their health care proxy—say, picking the oldest because of birth order, rather than the child best equipped to deal with doctors. And even with documents available, many families



Force them to run a business together

get confused about what everything means; without a conversation, children won't fully understand what a parent intends.

"That creates a terrible bind for the child," Wyatt says. Shiles recalls receiving a call from a hospital: His client's mother was unconscious and five siblings were arguing over next steps. But without the proper

designations in hand, the doctors refused to speak with any of them.

#### ► DON'T PLAN FOR REMARRIAGES

Everyone's heard this tale: Mom or Dad remarries and leaves everything to the second spouse. When that person dies, his or her kids get it all.

Kotzer tells the story of a client—let's call her Alice—whose grandfather, a Holocaust survivor, later became wealthy investing in apartment buildings. He promised his granddaughter, "It will all be yours one day." He died, and his daughter, Alice's mother, died unexpectedly shortly thereafter. Alice's father

inherited the entire estate and ultimately married a young woman (introduced to him by Alice, ironically) who had her own young children. When Alice asked her father for a small sum to launch a boutique business, he turned her down, saying he needed the money for his new family. "But that was supposed to be for me," Alice said. "It's my money now," Dad replied. And they haven't spoken since. If Grandpa really wanted to protect his granddaughter, says Kotzer, he should have left half to her and half to her mother.

#### ► MAKE THEM SHARE

Leaving the family business to all your kids may not be the blessing—or the glue to hold the family together—you think it might be. Often one child is more involved than the others and will resent not being left a clear path to succession. Shiles oversaw one such case that recently settled, after eight years of dispute, among the widow of the owner, the son who had hoped to take over

the business, and his siblings. "They all hate each other now," Shiles notes.

Another couple, hoping to reunite long-squabbling siblings, named their two children as their estate's cotrustees, Shiles says. The estate remained in limbo

for almost five years because the two refused to cooperate. Shiles resigned from the case when it appeared there would be no end to their fighting.

As for me, I'm doing my part to fend off fighting in my family. Note to self: Get on eBay and sell that Howdy Doody lunch box. ■



Pit children against stepchildren

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