



Money and Meaning

By David Lansky

Choose Your “Battles” Well

I consulted with a financial advisor a few weeks ago on a complex estate planning case. The matriarch of a high-net-worth family was intent on setting up a family foundation, and she had decided on the criteria for membership on the board of the foundation. The advisor knew that these directives could easily engender serious family conflict. She informed the matriarch of her concerns and, to expedite the matter, the matriarch set up a conference call between the various parties involved. The advisor requested my assistance in handling this difficult situation.

As I contemplated the advisor’s dilemma, I was reminded of several experiences I had when I began my career as a psychologist, and I thought about Carl Whittaker, one of the pioneering figures in the history of family therapy.

After I completed my Ph.D. in clinical psychology, I did post-graduate work specializing in the treatment of eating disorders. These are problems that are notoriously refractory to treatment. That’s where I “earned my wings” as a therapist and, in the process, learned much of what I know about family therapy. The going was rarely easy: Many of our clients were reluctant to enter treatment and they had to be strongly encouraged by their families to do so. Therefore, once I began working with a client, I was relentless in my effort to keep him or her engaged in treatment, and to create a successful outcome. This occasionally resulted in my overextending myself or in compromising my approach to treatment.

Once, I was contacted by a physician whom I knew. He was director of psychiatry at a local hospital. He had a key position and high visibility in the community and I felt privileged that he had asked for my help. His daughter was home from college for the summer and he asked if I could see her, since he thought she had an eating disorder. Although I was still evolving in my practice of psychotherapy at the time, I had developed an approach to treat-

ment that was achieving results: Meet with the whole family first, then the identified patient alone, then the parents alone, then the family again. I explained my process to her father who objected to the lengthy process that I proposed. Would I meet with his daughter alone? I agreed—because I wanted to help, because I accepted his appeal to urgency and because, quite frankly, I was probably intimidated and did not want to offend an influential colleague and referral source. The young lady did indeed have an eating disorder, and I worked with her over the summer. I never did meet with her parents, though, and I regretted not insisting on it right from the start. As you might expect, the client did not do very well during the time that I worked with her. And I never did receive another referral from her father.

On another occasion, I was working with a client for about six months when she suddenly dropped out of sight. I suspected that she had had a relapse in her eating problem, and that she was ashamed to return to therapy. She didn’t return my repeated phone calls for two weeks. Finally, I talked to her mother, who knew that she had stopped attending her therapy sessions. Between the two of us, we were able to encourage the young lady to return to therapy, but within a month, she had stopped coming again. A few years later, I ran into my former client. She looked fabulous! She had gone back into therapy about a year after her last session with me, and she had done very well. The difference, however, was that the second time she entered treatment, she entered on her own accord.

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Carl Whittaker was an engaging character who could be unabashedly confrontive or as warm as a puppy. He was one of the founders of the *Experiential School of Family Therapy*, and he often talked about two processes that occur in the course of family therapy that pertain to the scenarios I described above: the *Battle for Initiative* and the *Battle for Structure*.

The Battle for Structure occurs in the initial client engagement period. This event concerns how the *structure* of an engagement is established: what the fees are, how they are billed, what kind of payment terms are accepted, where and when meetings occur, who attends meetings, what is correct behavior during meetings, how telephone calls are handled and so on. The Battle for Initiative occurs during the client engagement and concerns the sources of initiative, motivation, energy and incentive that drive the engagement. According to Whittaker, the advisor must win the Battle for Structure, but the client must win the Battle for Initiative. In other words, the advisor must set the structure for the engagement, but the client must be the source of initiative.

In the first scenario I described above, when I compromised my approach, I lost the Battle for Structure. When the advisor loses the Battle for Structure, the client loses as well. When you lose the Battle for Structure, you make concessions around the very activities that make you a competent professional. You risk feeling resentful toward your client because often, the Battle for Structure concerns your fees or your convenience. And most important, you risk executing a poor outcome, which your client will not appreciate, no matter how much you extend yourself.

As I have matured as a professional advisor to business owners and to families of wealth, and as I have become more and more clear as to the nature of my engagement process, I am very unlikely to give up the Battle for Structure. To be sure, there are times when I am tempted—when friends or colleagues wish to

engage my services, or when I work with people of extraordinary stature or influence—but I can say this with great certainty: Any time I have compromised the structural elements of my approach, the results have been less than spectacular.

In the second scenario I described above, I won the Battle for Initiative: It was my effort that brought the client back into therapy. However, when a project is more important to the advisor than to the client, the project is doomed to failure. When the advisor wins the Battle for Initiative, the client loses. Advisors must be patient, understand that clients are dealing with distinctly challenging tasks, be able to confront clients with their lack of initiative, and implement procedures for establishing responsibility and accountability. But advisors cannot do the work that their clients should be doing. I used to think that people in the “helping professions” were uniquely susceptible to winning the Battle for Initiative, but as I have come to know many financial advisors, I realize that financial advisors are as vulnerable to over-compensating and taking more than their share of responsibility, as are therapists. So, what did I say to the advisor who requested consultation? I noted that she seemed uncomfortable with the arrangements that she made. She agreed—she was usually most comfortable in face-to-face meetings, and she believed that a telephone conference would not maximize her effectiveness. So we discussed the Battles for Structure and Initiative and, in the end, she decided to postpone the telephone conference until after she had a face-to-face meeting with her client. So my advice to her—and to other advisors—was regarding the Battle for Structure: You absolutely must be clear and confident enough with yourself to define the structural guidelines that you have developed in the course of your business experience, and then to adhere to them relentlessly, because this structure is what makes you great at what you do.

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