

# Money and Meaning

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*By David Lansky*

## Silence Is Golden (Sometimes)

Everyone carries a Shadow, and the less it is embodied in the individual's conscious life, the blacker and denser it is. If (a problem) is conscious, one always has a chance to correct it. Furthermore, it is constantly in contact with other interests, so that it is continually subjected to modifications. But if it is repressed and isolated from consciousness, it never gets corrected and is liable to burst forth suddenly in a moment of unawareness. At all events, it forms an unconscious snag, thwarting our most well-meant intentions.

—Carl Jung

or ...

Often, it is what we **do not** say that has the most impact in our relationships.

—David Lansky, Ph.D.

**M**alcolm, the younger of two sons, was finally able to convince his father, who was the second generation owner of their business, and his brother, four years Malcolm's senior, to begin a series of meetings with our firm. There was constant friction between Dad and the older brother, which seemed to affect every person in the company who was touched by either of these family members. We soon learned that the older brother had fully expected to be named president of the company when Dad announced his plans for succession. Dad, however, surprised his eldest by naming his younger and more competent son the company's president. Until our meetings, Father and his oldest son had never discussed the decision, which had been announced a year earlier.

Roger and Kelly had been married about 20 years. He was a commodities trader and earned over a mil-



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lion dollars per year. Their financial advisor sought our assistance because, in spite of their generous income, they could save no money, and they routinely fought about spending. Kelly hid purchases of children's clothing, food and other necessities from Roger because he was so easily angered; Roger tried strictly to control their budget because he felt so paralyzed by their inability to save money. After a series of meetings with the couple, we shared with Roger the information that Kelly perceived him to be "a control freak." It was only when he reacted with true surprise and confusion that we realized she had never shared this thought with him, despite their 20 years together.

Carl and Rosa were cousins and heirs to their family's fortune. Both were well into their 70s. It had been their responsibility to manage the family's investments, properties and foundation for over a decade. As they were contemplating the transfer of some of these responsibilities to their children, they found it difficult to schedule meetings, Rosa frequently arrived late when meetings were scheduled and they were unable to arrive at working agreements. As our firm worked with them to assist in the process of transition, we learned that Rosa had harbored resentment toward Carl since his divorce 10 years earlier. She thought he had sacrificed family harmony because of his struggles over money, and she was afraid that she would never be able to forgive him.

In each of these scenarios, one or more key parties kept silent about important events that had transpired in their relationships. Their motives for doing so were generally well intended—*e.g.*, to keep the peace or not to intrude on someone else's decision making authority. When it comes to planning the future of a business, personal spending habits, or family investment planning, silence may well be golden: Putting aside criticism, resentment and doubt—or at least discretely omitting these emotions from the planning process—could help a potentially explosive process move forward in a respectful and business-like manner. But as Jung suggested, sometimes, when people keep silent about an important issue in their lives, when they keep this issue in their "shadow," the issue continues to have an internal life that may form "*an unconscious snag, thwarting our most well-meant intentions.*"

If parents hide controversial business plans from their children, if spouses avoid discussing their radically different spending styles, or if investment partners do not discuss active resentments with

each other, the act of avoidance itself becomes a central organizing factor or theme of the relationship. Imagine that you are upset with your father because he has gifted significant funds to your disabled brother and not to you. You understand his reasoning, dislike your own feelings of resentment and want to be respectful of your father's decision. The next time you see him, however, while you intend to keep your feelings to yourself, you may also find yourself more irritable than usual. You may be quick to argue with him and be ready to criticize your brother if his name comes up in the conversation. Staying silent about the gifting—keeping it in your "shadow"—helps to avoid one sort of conflict, but the conflict becomes expressed in other ways. The book *THE CORRECTIONS* by Jonathan Franzen illustrates in hilarious detail what happens when unspoken issues "snag the well meant intentions" of family members.

Not every difficult event or hurt from the past can or should be discussed in the present—often, silence *is* golden. How does one know if the silence should be broken, if the "shadow" material should be expressed? And is there a preferred method for doing so? While there is no one answer that fits every situation, family members and their advisors can become a little more sensitized to the occurrence of underlying tension in a relationship, because when tension is clearly and consistently evident, and no one talks about it, that is when silence may *not* be golden. The value in discussing unspoken issues should also be recognized when reasonable people seem unable to arrive at reasonable agreements.

Here are some other guidelines:

- When it comes to estate, succession or investment planning, breaking the silence is not intended as "therapy"; it is intended to overcome obstacles that impede planning.
- Hiring a third-party facilitator may be useful, but again the goal is not to "cure" someone—the goal is to get through conflict.
- There needs to be a genuine purpose to the process: to clarify why a decision was made, to arrive at a solution to a problem, to create a new way of doing things. Therefore, some planning should take place beforehand, and all parties should be aware of the goals.
- The plan should include where and when the discussions will take place.
- Set a time limit and if need be, revisit the issue on another occasion.

- The most important parts of the process are listening and generating solutions—attributing blame or responsibility should be avoided.
- The process should be private.

The outcome of this process is the transition of thoughts and feelings from the “shadow” to the

“light.” In my experience, when this transition takes place and the guidelines above are respected, people who do address the issues which they have been suppressing find that their ability to work with others is vastly improved.

