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## Defuse inheritance fights before they happen

Jane Glenn Haas, *Register* Columnist

Before my grandmother died, she sent her oldest son a letter listing her most prized possessions.

He could pick one, she said, then he was to forward the list to my mother, who was to pick one and forward the list to the next sibling, and so on, until all five children had made their choices.

The list was a wise move on my grandmother's part.

When she died at age 92, no one focused on divvying up possessions. Things were already spoken for, and everyone knew who got what.

Most families are not so forthright, says Steven J. Hendlin, a clinical psychologist and author of "Overcoming the Inheritance Taboo," (Plume, 2004).

They duck the subject of inheritance until it's too late, he says, because children don't want to appear greedy.

Or they don't want to "bury" their parents before they die.

Or the parents feel part of holding on to life is holding on to stuff.

"Oh, people do the legal affairs. That's easier than facing the psychological, emotional stuff, although that's what they should be dealing with before they are worried about death and dying," he says.

And possessions definitely are emotional stuff - particularly for boomers. Hendlin's book is laced with personal examples and situations from his 30 years of counseling in Orange County and years of writing on the psychology of investing for The Street.com.

The family inheritance game begins when everyone assumes a role, Hendlin says. There's the Favorite Child: "Mom loves me the most, you'll see." Often resented by the other siblings.

Or the Lost and Forgotten Child, who can show up at the end of life and make a legal claim for an inheritance.

There are Problem Children, who think they deserve more, and Trust Fund Babies, who suck up to elders to feather their own nests.

Caregivers, second spouses, good friends and deserving charities also play a role in inheritance decision making.

Not to mention the parents who need to face the issue of their mortality.

Hendlin puts all these role-players into perspective in his book, a unique treatise on a subject generally avoided in polite society.

"It is time for families to stop thinking that the more secretive they are about inheritance, the less everyone will be hurt," Hendlin says. "It just isn't true. It never has been, and it never will be."

Odds are that few of us hear inheritance tales. Most families hold those stories close.

The tales we do hear are often bitter, severing sibs from each other or creating a painful legacy that a parent never intended.

The solution seems so easy: Talk about it now.

If you need a guidebook, check out Hendlin's step-by-step guide at [www.hendlin.net](http://www.hendlin.net).

Try to give away some of your stuff.

We tried that a couple of years ago when we downsized from a family home to "retirement" digs. Furniture went to one kid, crystal to another. The china was sold because no one liked it. Cases and crates were shipped away.

Now I can go visit my stuff in someone else's home.

The true joy of a legacy is seeing it flourish in your lifetime.