

## Senior Advice: Time to bury the hatchet with grandson

by *Doug\_Mayberry*

Q: My only grandson is now 23 and we do not get along well. We began to differ in most of our opinions several years ago. Recently I learned I have a major health problem, and now it's very important to me to bond with him. I don't want to approach him based on my health issue to solve our differences. In fact, I have not alerted any of my family of my doctor's opinion.

How can I approach him?

A: As you are both adults, it's long overdue to settle your differences regardless of your health issues. A good relationship is what families are all about. Over time family input, attitudes, specific actions and beliefs determine how individuals feel about each other. Unrealistic attitudes can develop.

As individuals we often create our own differences. Unfortunately, if we do not address them, we hang onto our reasons for a lifetime in believing we are right and the other individual wrong. Frequently many of us are afraid to communicate our real feelings. Criticism and the fear of being judged are major factors why we choose not to really reveal who we are.

Call your grandson and invite him to lunch, just the two of you. Tell him you are unhappy you have not become closer, how you really feel about him, listen and give him a chance to reveal how he feels about you and his life, do not become judgmental, and tell him you would like to have more contact with him and how you might be able to help with his goals.

Simply tell him you love him and what you believe to be the reasons for your lack of bonding. Explain how and why he has made a difference in your life. This may be the tipping point you have been seeking!

Q: My wife and I both retired three years ago at age 62 based on our investments, monthly retirement income, good health and planning. Now we are beginning to believe it was too early. Our stock values have been eroding dramatically because we chose small potential growth companies. We were both employed by a major 500 corporation whose recent financial reports would indicate the company may file bankruptcy in the near future. Even our 401(k) investments may disappear. Our broker keeps telling us not to worry as this is a short-term cycle, and our stocks will bounce back in the next few months.

Should we believe this?

A: I wish I had the correct answer for you. The odds appear to view a major recession ahead based on analysis by the "experts." Often pessimism tends to feed on itself. With the major slippage in our dollar's value, sovereign nations' purchase of good-sized investments in our corporations and excess deficits created by Congress, these major events mean we cannot base our future on past events. As the world's major financial and military power in the world diminishes, it's important to reevaluate our lifestyles and goals.

What was, isn't! In your situation, it may be time to make some major financial adjustment changes based on your updated analysis. Should you take your losses on the growth companies, consider part-time employment, or believe lower real estate for income properties as better investments? The adage, which states we should not put all of our investment eggs, is one basket remains valid.

Make an appointment with a recommended certified financial planner to help guide you. If his or her clients have a successful track record hiring the planner, it might be the best investment choice you will ever make!

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