

Senior Advice: Daughter weighs divorce, parents want to weigh in

by *Doug_Mayberry*

Q: Last month we were shocked to learn that our daughter and son-in-law were considering divorce. After nearly 18 years we believed they had a successful marriage. They have raised two fine children and are financially in good shape.

How can we help?

A: Your adult children are going through one of our life's major transitions. Their attitudes, priorities and goals have changed.

Your daughter may be a stay-at-home or career mother. Now she may want to continue her education, focus on her avocation, travel, or volunteer. Her husband may be unhappy about his lack of career advancement, their health and wealth, sex life or mortality.

Wide-open and honest communication is critical now. They need to discuss their new needs if both partners want to remain together. It is time to renegotiate their lives. Tossing away what has been a strong marriage and family should not be taken lightly. People are always in motion, and their attitudes and situations change.

What is it each now wants, when, why and how? Roles, commitments, health, wealth, their future, sexuality and other wants are in the process of changing. Love and work need to be in sync.

Encourage them to thrash out, without holding back, what specific concerns are bugging them and making them so unhappy. This is not a time to hold back as whatever their resolution they choose permanent changes are being processed.

Suggest hiring a professional marriage counselor. In the heat of angry and unhappiness, the consequences of divorce are often not evaluated. Love, needs, understanding, compromise, and a willingness to stay together are the secrets for successful compatibility.

Patience is a key element in establishing a new beginning; it may prove to be the key to success.

Q: Our grandson and his wife are really enjoying life by filling their lives with fun and entertainment. They

are well-educated, make lots of money, but can barely make ends meet. We think their retirement plans are based on our estate. We know our money may not be there when they need it.

Can we influence them?

A: It's tough to convince many people there is a price to pay if they use all of their current income for maintenance and pleasure. They are often under the delusion it will always be there for them.

One of the important issues to discuss with them is making a commitment to a retirement goal. Share with them the financial bounces you have experienced. Explain how successful you have been by simply committing to financial affirmations. Encourage them to fully fund their companies' retirement plans. Explain how important it is to keep their funds in separate pockets to avoid spending for unneeded wants.

Teach them how the power of compound interest, owning real estate, understanding tax laws, investing in common stocks and bonds can best work to their best advantage.

The real secret of creating wealth is seizing the opportunity when it is available. When we are young, few of us understand that. Without goals, little will be accomplished!

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