

all energy levels, so you'll feel more like doing something with that revved up libido!

#### Feeling Achy? Chomp on These

Most of our pain is caused by inflammation; this is why many doctors recommend an anti-inflammatory pain killer for treating the symptoms of arthritis, backache, and all those other lovely aches and pains we feel as we age. Instead of popping the pills, chomp on an apple or other brightly colored fruit. They have the same anti-inflammatory properties as the over-the-counter pain killers. Double up on the health benefit with tart cherries; the antioxidants contained in these tiny nutrient powerhouses are also analgesic and known to reduce pain. Plus they pack a punch of other nutrients.

#### Drink Up!

Drink plenty of filtered water. Use a filter jug at home, and avoid bottled water, which may contain toxins. As you probably know, at least 64 ounces a day of pure water can help you feel better, lubricate your joints, and even give your skin a nicer glow. (And contrary to what you may have been raised to believe, it's best to avoid drinking just before or with your meal as this dilutes and interferes with digestion and nutrient absorption.)

#### Go Lightly on Grains

In general, avoid grains to a large extent. While the current Food Pyramid touted by the government bases a "healthy" diet on a large foundation of grains, this is not a great way for most of us to eat. Due to the way they are processed, bleached and otherwise stripped of their purity (especially white and even most "whole wheat" flours), most baked goods and pastas are devoid of beneficial nutrients and only add calories and contribute to weight gain, insulin resistance and Type 2 diabetes. (New York Times, 2003)

Food that is high in refined sugar and carbohydrates creates an acidic atmosphere in your body. This acidity causes a perfect breeding ground for inflammation, many types of cancer, joint pain and even higher blood pressure. So skip the second helping of bread and have some more veggies. Not only will your doctor approve, but you'll feel better and most likely live longer.

More energy, less pain, better sex drive and vibrant looks ... all from a few simple changes to your diet. Be sure to talk to your doctor if you have any questions about your diet and how it relates to good health. ♦

***"Let food be thy medicine and medicine be thy food."*** — Hippocrates

#### Bibliography

McTaggart, L. (1996). *What Doctors Don't Tell You: The Truth About the Dangers of Modern Medicine*. New York: Avon Books.

New York Times. (2003, December 23). More Than One-Third of Those Born in 2000 Will Get Diabetes. *The New York Times*.

A painting depicting several hands of various skin tones reaching down from the top of the frame towards a small figure at the bottom. The figure is wearing a purple shirt and a green bag, and appears to be holding or looking at a stack of money. The background is a mix of green and blue tones with a patterned border at the bottom.

# Mother May I ... In Reverse

*"It seems that when you get to a certain age you almost give yourself permission to misbehave and say what you think. People allow it, with very old people."*

— Julie Walters

## Money Matters

Common Sense and Professional Advice

**Having a conversation with your kids can help you go about spending "their inheritance," without the guilt.**

by Sue Peterson, CFA

Managing Director, Cornerstone Advisors in Bellevue, WA

Permission. Authorization. Consent. Each of these words implies that, before taking action or making a decision, a higher power of some sort is involved and needs to be sought out and consulted. Even as fully-grown adults, we often find ourselves seeking approval and the unspoken permission that comes with it, whether consciously or not. Dr. Henry Cloud, a noted clinical psychologist, makes it clear, however, that "becoming an adult is the process of moving out of a 'one up/one down' relationship and into a peer relationship to other adults. Becoming an adult is assuming the authority position of life. Adults have the power or right to give commands, enforce obedience, take action or make final decisions." (Cloud, 1992)

As an adult then, with some level of financial wealth, the spending decisions you make do not require anyone else's permission, approval or even acceptance. I find this to be heady stuff for many seniors, especially when children are asking nosy questions about the cost of your lovely apartment or wondering whether you could (read: "should") have taken a less expensive trip or given "so much" to charity. As an adult, you can shamelessly slap the bumper sticker "We're spending our children's inheritance" on your RV and head south!

If this raises your kids' eyebrows, and it very well might, it wouldn't take you long to catalog the inheritance you've already passed along to them. As noted by John H. Langbein, Sterling Professor of Law and Legal History at Yale University, this infamous bumper sticker bespeaks jocularly, not resentment or hostility toward inheritance. It is a sign of the times, as ordinary people have come to sense that the patterns of inheritance are in flux. (Langbein)

If the bumper sticker was rewritten to articulate the true state of mind of the cars' owners, it might read:

*"We have already transferred to our children during our lifetimes most of what would formerly have been their inheritance from us upon our deaths, and we are presently enjoying spending some of what's left."*

A bit unwieldy, to be sure, and not nearly as amusing.

Langbein points out that wealth transfer now includes investment in human capital such as education. As a result, wealth is now more commonly transferred during a child's growing-up years and not just at the parent's passing. What this means for Mom and Dad, assuming the math works in terms of your net worth and your earnings, is that you get to spend it, stuff it in a mattress, live in a nice home, make large donations to charity, travel to exotic destinations, take up expensive hobbies at any age, and know that you've done well by your children along the way.

Easier said than done? Consider these recommendations when you get the hint from your loved ones that your lifestyle, actions or decisions somehow need your children's "permission":

Invite your children to a meeting with your financial advisor. I encourage my older clients to include their kids in an annual meeting because, just as nature abhors a vacuum, heirs will make wild guesses when they don't know the financial facts. This meeting can provide context for your financial capacity to continue your current lifestyle and serve as an opportunity to talk about the choices you made to defer spending in your earlier years so you can enjoy your retirement now.

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### Winter's Bone (2010)

It is, incredibly, the 21<sup>st</sup> century; although from an initial glimpse at the backwoods world of *Winter's Bone* (2010), you might be forgiven for assuming we are in a distant time. Seventeen-year-old Ree Dolly (Jennifer Lawrence), who lives with a couple of younger siblings in a shack in the Missouri Ozarks, searches for her missing father; she's about to lose the family farm if she can't find him. What she discovers is a world of deeply-ingrained codes that have existed — outside the law — for generations, a world in which her own death would be a minor event in the community's maintenance of those codes. Yet Ree plunges ahead anyway, breaking the rules and not asking for permission. Director Debra Granik told me Ree was like a truth-seeker from a traditional Western: "She's warned; she's told not to trespass or transgress, and she does so because she feels that it's worth it. We called her a Western hero in a girl's body." She might just be the defining heroine from the last few years of movies.

## MUSIC REVIEWS

Truly groundbreaking musicians never ask for permission to create their music. There has always been a rebellious attitude in what these artists or bands record, epitomizing the "we don't give a ..." attitude toward the predominant trends of the day.

by Joe Rodriguez / Freelance music writer



### Pirate Radio (Album) — Various Artists, 2009

*Pirate Radio* is the real-life story of Radio Caroline, a boat anchored off the coast of Britain in the '60s with the mission of skirting the BBC's regulations and broadcast rock and roll to the masses. The soundtrack offers a heady collection of some of the best music from that era, artfully woven into the story. The 32 tracks of soul, classic rock, pop and R&B feature the likes of The Who, The Troggs, Otis Redding, The Supremes, Procol Harum and many more. The Turtles' "Elenore" and "Father and Son" by Cat Stevens are so significant within the film that one can't hear them without flashing back to those scenes over and over. Buy the soundtrack and the movie; the music and film work together in evoking the power of music during that provocative and rule-breaking time.



### Bringing It All Back Home (Album) — Bob Dylan, 1965

Dylan established himself early on as one of the best acoustic folk music troubadours ever, so anything he produced was considered golden in the folk community ... until 1965. After being influenced by The Animals' rocked-out version of "House of the Rising Sun," Dylan was inspired to head into the studio and record with an actual rock band. The opening track, "Subterranean Homesick Blues," sang out that this was a new Dylan, rocking and electric, personal and edgy with his content. The mounting alienation of his folk fan base reached a crescendo a few months later at the Newport Folk Festival. There, a largely unimpressed folk community gave him and his band a cold reception. Dylan, thankfully, didn't need, or seek, anyone's permission to expand his musical horizons.



### The Definitive Collection (Album) — Loretta Lynn, 2005

One of eight children in a family from the coal town of Butcher Holler, Kentucky, Loretta Lynn escaped that town by marrying young and then spent more than a decade raising four kids and learning to play the guitar. Lynn broke ranks with the male-dominated country/western industry of the '60s and '70s, penning heartfelt and empowering "take no crap" narratives that defiantly asked nobody for permission. Feminism was on the rise, and her music changed what women in country music sang for decades to come. Among the riskier hits are songs like "Don't Come Home a Drinkin' (With Lovin' on Your Mind)," about a wife unafraid to stand up to her drunk husband; and "Rated X," a look at divorced women and the stigma of being easy. The most radical song in this collection is "The Pill," about a wife celebrating having access to birth control. Banned by many radio stations, it still became a major hit for the coalminer's daughter. With this collection, Ms. Lynn grants us access to her personal life and the challenges that women of all walks of life face. A rebel in lipstick, and a true original. ♦

Provide clear expectations if you choose to transfer wealth during your lifetime. I had a client who wisely made annual exclusion gifts to her four children to lower her estate below the Federal taxable level. However, it became clear after a couple years that these gifts were creating a false sense that Mom was a replacement 401(k), as two of the four children were using the gifts to increase their current standard of living rather than saving the gifts for their own retirement years. We combatted this problem by providing a reasonable estimate of what each child would inherit in total. This gave them the necessary reality check that Mom wasn't going to replace the need to save.

Give each child a copy of your Will and explain the thought process you

went through in its drafting. I strongly believe that some of the snarky remarks made by heirs about their parents' financial decisions are due to unresolved feelings of unfairness or entitlement. By providing the Will before your death, you can help settle up some of these perceived wrongs (Jimmy was the baby and got so much more than me as the oldest!) and explain your decisions in depth. This makes for a powerful opportunity for this conversation during your lifetime rather than at the funeral.

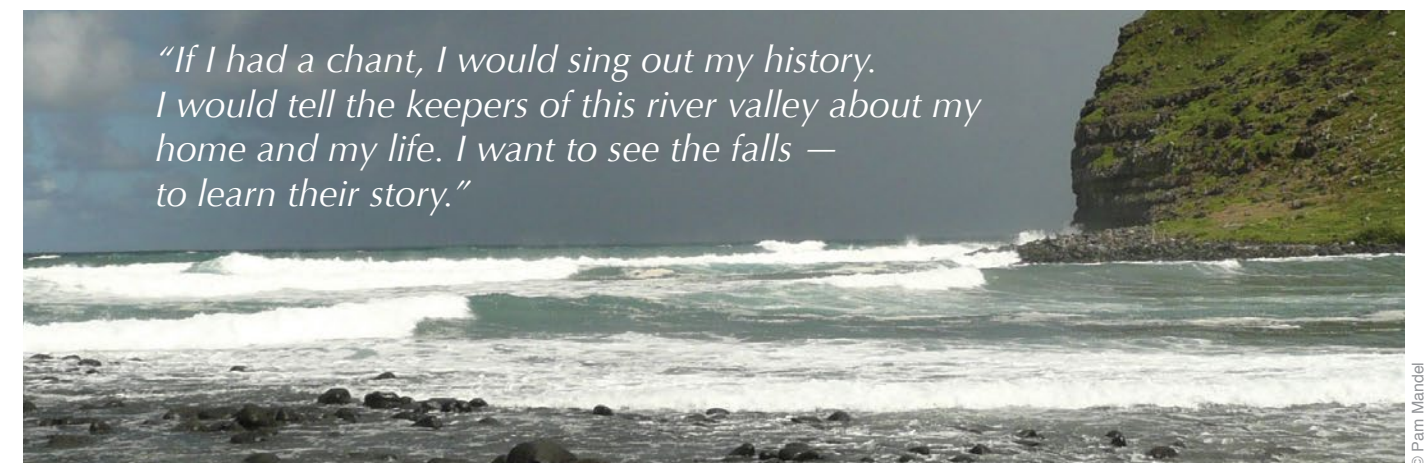
If you are the child in this scenario, consider asking your parents for this information if you are hearing murmurings among your siblings (and even if you aren't). Let your folks know that you think it would be good if they filled

the vacuum with fact to replace fiction. Bottom line, permission has already been granted by the simple fact that you are an adult. Conversation with your heirs that provides some context around your money decisions can help to clarify any misconceptions they might have, as well as yield non-financial dividends. ♦

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Cloud, D. H. (1992). *Changes That Heal*. Zondervan.

Langbein, J. H. (n.d.). *The Inheritance Revolution*. Trachtman Lecture to the American College of Trust and Estate Counsel. Read the entire article at [tiny.cc/Langbein](http://tiny.cc/Langbein).



Julie hands me a big green coconut, and I pass it along to Anakala, the elder. It's *really* the thought that counts because coconuts are, of course, as plentiful as, well, coconuts here. It's the act of presenting a gift that matters. "I brought you this gift in thanks for your permission to visit your place." Anakala takes the coconut and places it on a little trailside altar with the desiccated leaves of leis and fading flowers offered by other visitors.

Then, I stand toe to toe with the storyteller, the teacher, the elder, and he presses his forehead to mine, the bridge of his nose to mine. We take a deep breath, eyes wide open. It feels like a long time. Everything collapses into the moment, and I think about what I am doing here. What are my intentions in this place? What do I carry with me? What will I take away?

It is almost too personal, this greeting, and I close my eyes to regain my composure. When I open them again, the moment has passed. The rest of our group greets Anakala the same way, and then, we're on our way, hiking up the dusty trail,

picking our way through the lava rocks, learning the names of the vines and trees and waters that come from up high.

At the end of the day I return to the little parking lot at the end of the road. The beach here is a scoop of black sand lined with velvet green cliffs. Julie and I are the only ones left. I carry my shoes and pick my way down to the surf. Julie laughs at me. "You've gone local!" she says and snaps my picture.

Sometimes I imagine coming back to Halawa, of asking to visit again in my own language, in my own way. "I don't expect you to remember my visit," I would sing up the trail. "But this place seems to be a part of me now. I have brought you coffee, or ti leaves, or this coconut that is shiny and green. And if you will allow it, I would like to once again stand in the waterfall and feel the cool air of this beautiful place."

I have forgotten the names of the trees, and I only vaguely remember the story about the mythical lizard of the waterfall. But I remember exactly what to do in order to visit again. I must ask. ♦