



Child Is Father to the Man

Few money messages are as enduring as the ones a son learns from his dad

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Im gonna be like you, dad. You know I'm gonna be like you."

I doubt if there are many parents who can listen to Harry Chapin sing "Cat's in the Cradle" without a shiver of emotion. Whether present or absent, loving or rejecting, fathers have a tremendous influence on what their sons grow up to do and be.

Consciously or unconsciously, a son learns from his dad about work, money, family, relationships with women, and with other men, as well as how to make his way in the world. For good or ill, he will bear the effects of this experience for the rest of his life.

There is good news for fathers who fear they were less than perfect as a teacher or role model when their sons were children: Paternal influence is a lifelong force. "Fathering doesn't end when a son is 21, or 41, or even 61," says Neil Chethik, an author and speaker specializing in men's issues, in "Fathers, Sons, and Loss: What We Can Learn" (UU World, Jan./Feb. 2001). "Throughout our lives, right up until the time of our deaths, we fathers can deepen our relationships with our sons, even when a positive father-son connection failed to form during the son's childhood."

Good fathers provide love and affection, acceptance and respect, and kind and firm limit-setting, so their sons learn the boundaries of acceptable social behavior. They support their sons' unique gifts, values, and personalities, giving up their desire to be validated by having them follow in their own footsteps. This kind of relationship helps a son develop his own healthy autonomy and self-respect, so he's not dependent on his dad's stamp of approval to know that his own life choices have merit.

In this process, both father and son must care for and communicate openly with each other. This helps them learn from each other, in the best possible sense of the word, as men who share mutual respect.

#### **"Just Like You, Dad"**

Outside of his clinical setting, a surgeon I know appears very imposing, cool, and remote. But with a patient, he miraculously transforms into the most sensitive guy you can imagine. I was amazed to learn that three of his children had also become physicians or surgeons and had joined his practice. The father smiled happily when I commented on this, and his nurse whispered to me, "He never pushed this on any of them. It's astonishing!"

In families where a father clearly loves his work and is good at it, it's actually not that surprising if his sons (and these days, daughters too) want to follow his example. Unfortunately, a father's bad habits are just as likely to imprint on the younger generation. For example, sons whose fathers are slaves to work may grow up to be

workaholics themselves.

Ted Klontz, a life skills coach in Nashville who leads workshops to change people's relationships with money, told me that he was raised on a farm by a father and grandfather who felt that anyone who didn't toil day in and day out was lazy. He grew up believing that if he worked hard enough, the money would take care of itself. As a result, he didn't save much and did no financial planning. In fact, he became what I call a "money monk," believing it was grasping and miserly to think about money.

Vowing not to be like his father, Ted's son Brad paid off his student loans as quickly as possible, saved like a demon, and invested as much as he could in the stock market. After years of building a career as a clinical psychologist with a number of diverse specialties, Brad realized that he had become like his dad, after all. Like Ted, he was working 80 hours a week.

By communicating honestly and vulnerably, and "walking their talk" as they teach others how to have a healthier relationship with money, Brad and Ted have been able to bring about powerful changes in themselves. Ted now pays attention to his finances and has developed a more balanced life. Brad is cutting down his work schedule to spend more time with his fiancée and other loved ones. They're an inspiring duo: a self-aware father and son who are working to correct imbalances in their lives by practicing the non-habitual and communicating positively with each other.

### **Fathers and Sons**

Fathers' expectations of their sons can lead to instances where the son feels not-good-enough, no matter how successful he is. A West Coast financial planner told me that he had just earned CFP certification when his father inherited a million dollars. Instead of trusting him with this money, his father invested it with two brokers. Not only did the two charge exorbitant fees, but they mismanaged the funds so badly that the \$1 million eroded to \$350,000. After the young planner got over his hurt feelings, he kept trying to advise his father on how to invest more sensibly. To this day, he told me, his dad refuses to give him any respect or credit for his professional expertise, and persists in trusting the questionable competence of the two brokers. In this case, it's starkly evident that the dad's distrust hurt him as well as his offspring.

When you encounter a situation where a father is reluctant to trust and respect his son, anecdotes like these may be useful in educating your client. In some instances, you may be able to intervene with specific advice.

For example, Rich Colman, a principal in the Colman Knight Advisory Group in Carlisle, Massachusetts, told me about a business-owning client who was convinced that his newly graduated son would never succeed in the company. The son, a "social worker-type" in his dad's eyes, hoped to travel in Europe for a while before going to work for a multinational corporation like GE.

Colman suggested that since the client's company imported items from Taiwan, he could send his son to work in that end of the business. The job would allow the young man to travel, while saving the company \$250,000 a year. The son was game to try it, and his dad hesitantly agreed. The upshot was that during the three years the client's son spent in Taiwan, he became fluent in Mandarin Chinese and developed skills that complemented his father's. The company's sales tripled, profits zoomed, and now the father and son are business partners. The happy father describes his son as "different from me, but just as effective."

Some fathers refuse to give up authority even if their son's expertise in a particular area is greater than their own. Part of your task is to help sons like these claim their own authority despite their father's failure to acknowledge their gifts. At the same time, you can try to encourage stubborn fathers to let go of their pride and arrogance and be more open to their son's unique qualities.

### **Absentee Dad Syndrome**

When a boy mouths off, acts out, or otherwise rebels against authority, a dad who puts in 70-hour weeks at the office might be tempted to say to the mom, "Don't blame me for the way he's turned out. I wasn't even here!" But growing up without the presence of an accepting, supportive father can cause as many problems as anything a more involved mother may have said or done.

In a landmark Psychology Today article titled “Fathers & Sons” (September 1993), Atlanta psychiatrist Dr. Frank Pittman observed that when the Industrial Revolution made it necessary for someone to leave home to work, it was the father who usually ended up bringing home the bacon. Often coming home only at night and on weekends, these “provider” dads became less and less involved in parenting. Instead, they found other roles in the family, such as disciplinarian (“Wait till your father comes home!”) or audience (“Tell Daddy what you did today”).

Dr. Pittman believes that many fathers have become so fixated on succeeding at work that they have “moved out” of the house emotionally. I would add that divorce, separation, and non-negotiable job pressures swell the ranks of absentee dads. This leaves many sons with what Dr. Pittman calls “father hunger,” longing for a closer physical and emotional connection with their dad.

In short, he suggests that the traditional patriarchal presence, which overwhelmed and intimidated sons for millennia, has over the past 200 years become a deficiency in many families: “too little father.” Instead of fearing an all-powerful sire, today’s sons are more likely to long for their father to love them, bond with them, teach them, and give them approval and validation.

### **Money and Masculinity**

To make up for their absence, some dads overgive money to their sons, though cash is always a poor substitute for time. In many cases, it also leads to boys growing to adulthood knowing that they’re expected to be good at managing money, without having had any fatherly coaching on how to do it.

Recent research confirms my clinical experience that young men learn about money mainly from their fathers. There are exceptions, of course, if Dad is absent too much or Mom is the family’s primary money manager. But as a rule, sons are deeply affected by their father’s views on finances.

These lessons can start at a relatively early age. Rick Kahler, president of Kahler Financial Group in Rapid City, South Dakota, began giving his son Davin an allowance at age 3. At first, Davin spent the money every week. On one trip to a toy store, Rick said, they ran from toy to toy with Davin asking, “How much?” Rick would tell him if he could afford it or, if not, how many weeks it would take to save up the money. “We had many shopping trips that ended in tears as he painfully figured out that there was far more he wanted than dollars in his pocket,” Rick says. “I’ll never forget the first Saturday he walked out of the store, having bought nothing and with his allowance still in his pocket!”

Paul Feinberg, a retired tax lawyer and estate planner in Cleveland, saw that children of his wealthy clients were often totally in the dark about family assets, and he decided to make sure that wouldn’t be the case with his two boys. Starting when they were in high school with a briefing on family assets and income, he progressed to regular meetings to discuss the family’s financial status.

Paul viewed each stage in his sons’ life as a learning opportunity. When each of them received an inheritance from their grandmother, he coached them about earmarking a small percentage for spending, while saving the lion’s share for important long-term goals. In college, they were given each semester’s expense money upfront to help them gain experience in budgeting. Now 36 and 31, his money-savvy sons also consult with financial advisors to ensure their plans are on track. With open communication and frequent family money meetings, Paul has helped them grow into knowledgeable financial consumers.

Money messages aren’t always communicated through words. Some fathers simply live out their beliefs. Their children often grow up either imitating their behavior, or vowing to be just the opposite. Spender dads may have sons who are spenders or anti-spenders (i.e., hoarders). Workaholic dads may raise sons who either labor as they do, like Ted and Brad Klontz, or react to their work obsession by focusing instead on la dolce vita. The rebellious sons of overly controlling fathers may amass enough money to get out from under Dad’s thumb, or develop a lifestyle that distances them from money as much as possible. “Like father, like son” is sometimes true, and sometimes just the opposite.

### **Man to Man**

As boys grow into men, they struggle with asserting their independence while still yearning for their father's caring and protection. Since power in our culture often involves money, this ambivalence can show up in a variety of problems and issues that clients bring to your office. By thoughtfully probing the dynamics of the relationship, you may be able to help develop solutions that preserve the dignity of both father and son.

For example, when the two meet as adults, who pays? David Mermelstein, Ph.D., a fellow therapist and friend of mine in Bethesda, Maryland, described his almost comic dilemma when meeting his son Mark for lunch. David would offer to pay. Mark would insist on paying for himself. They'd go back and forth about it. Finally, David got the message. Instead of offering to pay at the end of the meal, he just sat there. So did Mark! After asking his son what was going on, the confused dad eventually uncovered the young man's mixed feelings: he wanted to feel and appear competent and self-supporting, but also liked to feel under his father's protective wing. They found a nonverbal solution: when Mark wanted to pay for himself, he would reach for his wallet; if he didn't, David paid. This gave Mark the flexibility to adjust his needs for independence and fatherly nurturing as time went on.

One of the most precious gifts you can offer a male client is your assistance in helping him forge a respectful and loving relationship with his son or father. When a father denies that his son has grown into capable manhood, the wounds can last for a lifetime. Whatever you can do to promote respect, acceptance, and understanding will gain you the gratitude of current and future clients in both generations.



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