

Five Tips For Managing "The Stinger"

Aug 24, 2016

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Occasionally, an individual client family member will do whatever it takes to cause trouble, becoming the lightning rod that others circle round to attack. I like to call these individuals “Stingers.” Preventing this problem or solving it once unleashed is a complex and difficult challenge for advisors because that highly charged atmosphere can hijack good sense, financial planning, trustee relationships and legal-contractual mandates.

What distinguishes the Stinger phenomenon from typical family feuds is that the latter term usually describes family members fighting over an inheritance or certain personal items. That dynamic has limits because both parties have support, relatively similar amounts of power and, ultimately, all sides are searching for a solution.

The Stinger generally has no such specific agenda. She may be an intelligent, fascinating, flawed good gal to the world, but one who pushes limits and defies authority.

Punishment Estate Planning

As Ed Mooney, senior wealth strategist at BNY Mellon Wealth Management stated, “It can be heartbreaking to isolate one family member but the alternative could be even worse.”

Grantors and families, pushed to their limits, often become unable to change the Stinger’s behavior. As a result, the Stinger often suffers the ultimate punishment of being left completely out of a will or marginalized to such an extent that her only recourse is litigation or further self-destruction.

Although advisors have made tremendous progress in guiding families through Punitive Estate Planning, it still happens, especially when the family, in an effort to save money, appoints a family member as trustee for its trusts (for example, a sibling) instead of a neutral third party, such as a

bank, accounting or law firm. If an advisor is asked to be a henchman in this process, she can become just one more punishing family member and end up unwittingly networked into the family dysfunction.

If these complex dynamics aren't handled properly, the crisis will corrode the relationship with the advisor or trustee, causing a push-pull, tug-of-war in which grantors or beneficiaries transfer their subconscious fight with their families onto advisors or trust officers, especially because they, as outsiders, can be punished without the familial complications.

Five Steps for Advisors

This brief roadmap is a starting point that aims to drive an accord that sets legacy, survival and growth as the uppermost goal in everyone's mind.

Step 1: Arm yourself with knowledge. In general, begin with a clear-eyed examination of the true forces at play.

In my experience, many advisors see the tree and the fruits of the tree. What they sometimes don't see is the massive network of roots supporting the tree; the invisible ties between family members, which I call the "familial network."

If observing this landscape with the objectivity of a scientist at a microscope is a tool you have, that's great. If not, then an efficient and sophisticated avenue is to consider a third-party advisor, either as your secret weapon who privately works with you, or who, as a resolution specialist, is hired to work directly with the family and keep them moving in the right direction while also acting as your firewall, keeping you above the fray.

Step 2: Acquiring information is important. The critical issue is how you use it.

Learn how to break down and assess the information you get: who is listening to whom, who is aligned with whom, who is consistent and who isn't.

Family members often acquire subtle triggers to pull or push on the heartstrings of the others. Sometimes, members hold each other hostage for grievances that are 20 or even 50 years old.

The good news is, people's actions and reactions in this context are largely habitual; therefore, predictable.

Knowing the underlying dynamics will let you see the future. It will also let you see who's really driving the issues and how she does it. Know who's suffering from them and why. This will give you powerful solutions to the self-destruction of the familial tug of war.

Step 3: Practice non-attached listening.

It's imperative that you be seen as neutral at all costs. I spend significant time working with advisors to teach this skill because it's not only important to understand the complexity of the root system supporting the tree, but also it's just as important to recognize that neither you nor the family can fix these issues overnight.

A very useful tactic is "slowing things down," an important function from your end because families in this situation tend to be ready to up the ante at any time.

Your role on higher ground starts immediately with focusing on the client, who could be the troublemaker (the Stinger) or a key family member (for example, the mom). Return calls promptly, because the Stinger will be especially sensitized to rejection. Your act of returning calls to all of them sends a message of care. Listen without interruption; it will give you the power to safely respond with neutrality and not blame.

No matter what you hear, avoid at all costs joining any rush to bad-mouth a family member. Even if you agree, there's an old adage: "I can talk about my mother, but you better not." Do that, and in the heat of the moment, your comments may be shared, tables may turn and it may be you who sounds unprofessional or who's bad-mouthed.

In life, individuals often don't feel truly understood or that others "get" them. When you're a supportive and neutral listener, you galvanize your bond and avoid being pulled into the network. You needn't agree with the Stinger's goal, but she needs to feel that you understand her. That alone will deepen her bond to you.

Step 4: Keep the relations open and fluid.

As you become stronger as a neutral listener, you can quietly help the family avoid making Machiavellian decisions or supporting solutions that may satisfy short-term needs but that will, midterm, exacerbate a rupture.

Do this by sending messages that work for all and empower you at the same time. For example, "Let's take our time with this," "Let's let it develop a bit more," "That may be useful," "We need to think about this" or "Let's sleep on it and talk in two days."

I often ask people—using great neutrality—"What's your goal here?" You would be amazed how many times there's silence on the phone, because it turns out, they can't articulate one. When that occurs, leave room whenever possible for change to occur. Keep the dynamics open for fluidity.

To build power, advisors, while not taking sides, must try to keep the field clear to allow room for people to change and adjust their thinking and their behaviors.

Step 5: Keep grantors focused on a conflict-free family legacy.

Advisors who've created neutral power must try to help the grantors not use inheritance as the ultimate "I win," by pointing out not only the human but also the financial cost of staking out such a position.

What they leave behind is just as important as how they leave it because it will have a multi-generational impact on how they themselves are viewed. Leave a mess, and second and third generations won't carry with them the very memories and legends that grantors want them focused on. By providing the wisdom of the long view as the basis for conversations, you can then help set up a plan that's structured to eliminate generations of fighting and ensure a family's emotional and financial legacy, hopefully preventing new Stingers from ever arising.

With proper timing, themes and language, you can transform yourself into a leader above the fray and bring peace to a family, regardless of the forces working against you.

This is an adapted and abbreviated version of the author's [original article](#) in the August issue of Trusts & Estates.