

What do you  
mean your  
mom is coming  
to live  
with  
us?

SMART COUPLES PREPARE FOR LIFE'S BIG CHANGES BEFORE THINGS GET TOUGH. HERE, FIVE COMMON SCENARIOS YOU SHOULD PLAN FOR NOW. **BY CYNTHIA HANSON**

When we were newlyweds my husband jokingly nicknamed me "The Great Communicator" because of my knack for gently persuading him to talk about sensitive, stressful subjects. Over the past 14 years I've nudged Aaron to address everything from how we'd help our aging parents to who would raise our son if both of us were hit by a bus. I tend to fret about the future and fear the unexpected, so knowing how he thinks and creating contingency plans give me some peace of mind.

When we first tackle a topic we often disagree on the solutions. But it's worth the effort to keep revisiting the scenarios and compromising until we finally reach a

consensus. By doing so Aaron and I have also become closer. "Working through difficult issues together can improve a couple's emotional connection because it allows them to see each other as allies who are respectful, caring and empathic," says Marc D. Rabinowitz, a marital therapist in Norfolk, Virginia. What's more, collaborating this way can preempt other problems since "couples tend to get angry or pull away from each other in the middle of a crisis," says Bonnie Gordon-Rabinowitz, who shares a practice with her husband. Read on for expert advice on the five conversations every married couple should have sooner rather than later.

## 1 You need to name guardians for your kids in your will.

Conflict is almost certain to arise when a couple evaluates the merits and shortcomings of people who could raise their children. Your husband wants to choose his parents; you believe your brother is the only one who could come close to filling your shoes. You want someone liberal and laid-back, while he prefers a guardian who's serious and strict. There's also the person's age, health status, finances and faith to take into account. Though it's normal to disagree, the two of you must make a decision. If you don't, a judge will appoint someone—and it may not be the same choice you would have made. So compromise on a relative or friend (and name a few backups just in case), then ask if he or she is willing to assume responsibility before you put that person in your will. Review your selection every few years to make sure you feel that person is still the right choice.

*Who do we name as the kids' guardians—your brother or mine?*

## 2 An ailing, aging parent needs to move in with you.

This situation forces you to confront so many emotions—your true feelings toward your parent or in-law, your fear of watching him suffer and lose his independence, your sense of guilt because you may not want to care for him. But since it's a possible outcome for most of us, it should be dealt with. "There are lots of ways to compromise here, but you must get into the fine print of what's really involved," Rabinowitz says. Is your dad in poor health and unable to care for himself? Does he require a long-term stay until he's ready for a nursing home or hospice? Do you have room in your house? Will you hire a home health aide? Could you rotate caregiving with your siblings?

You and your husband should also discuss the possible effects on your family life and how to prevent the situation from driving a wedge between you. "One option might be to agree to let your parent or in-law move in—with the understanding that the arrangement would be revisited in six months and a change made if necessary," says Rabinowitz.

## how to get the conversation started

○ **Schedule a meeting.** "Most people don't like surprises, and if you spring something heavy on your husband when he's watching a ball game, he's likely to shut down," says Rabinowitz. Tell him what you're concerned about and that you want to discuss it, and choose a time when you both can concentrate.

○ **Impose a time limit.** Fifteen minutes—five minutes each to share your thoughts and five minutes to discuss them—is usually sufficient. "If you talk a subject to death, you'll end up exhausted, emotionally spent and unable to make an appropriate decision," says Gordon-Rabinowitz. It's unlikely that you'll finish in one session, so make a date to follow up in a few days.

○ **Set ground rules.** First, turn off your cell phones to prevent outside distraction. Agree to 1) stick to one subject, since tackling several at a time can be overwhelming and self-defeating; 2) listen to each other without interrupting; 3) avoid name-calling; and 4) take a time-out if tensions rise or you become really deadlocked.

○ **Speak for yourself.** Feelings are best explained—and understood—when you avoid an accusatory tone ("You always think of your mother first"); accusations will only put your spouse on the defensive. Try to use "I" statements instead, such as, "I'm anxious about having your mother live with us because she's so critical."

○ **Have an agenda.** Let your husband know what you'd like to discuss, then address a topic, say, every month, and review your agreements once a year or more. "People can't guarantee how they'll feel in the future or predict how circumstances might change," says Rabinowitz. "These plans are a good starting point and should stay in place until one of you wants to renegotiate."

*You want to relocate for your career, but what about my job?*

### 3 Your spouse becomes severely incapacitated and you must make medical decisions for him.

End-of-life care is a highly personal matter. You should make your individual choices now and explain your reasoning to each other—perhaps one of you watched a loved one suffer too long on feeding tubes or can't imagine withdrawing life support. Then declare your wishes in a living will in order to avoid legal battles between family members. "The Terri Schiavo case drove home the importance of designating someone to make health care decisions for you in case you can't make them for yourself," says Christine Albright, chair of the trusts and estates department at the Chicago law firm Winston & Strawn, LLP. You can leave your instructions open-ended or spell them out precisely—for example, when you'd want doctors to use extraordinary measures to keep you alive, a specific treatment you'd refuse, when you'd want a second or third opinion from doctors. "If your spouse can't honor your request—perhaps because of religious beliefs—you may need to designate a friend or relative instead," says Gordon-Rabinowitz.

### 5 A sibling or cousin has some financial difficulties and asks for money.

Money is always a hot-button subject—even more so when relatives are involved. Inevitably, this conversation will require passing judgment on a family member, and it can be uncomfortable listening to your spouse's bad-mouthing, even if it's true. It will be easier to make a decision once you "define what constitutes 'hard times,'" says Gordon-Rabinowitz. "There's a big difference between helping a brother who lost his home in a hurricane and a shopaholic cousin who can't pay her credit card bills." Other questions to consider: Can you afford to help? Would the money be a gift or loan? If it's a loan, how soon would you want it to be paid back? "If one of you is adamantly opposed to helping, a compromise could be that each of you is allowed to spend a certain amount per month—say, \$100—with no questions asked," Gordon-Rabinowitz says. "That partner can use all or some of those discretionary funds to help the relative or friend." ●

### 4 A job promotion requires relocating your family to another state.

Moving is one of life's most stressful experiences. But just talking about it can be stressful too, because the discussion may stir up feelings of loss and anxiety—or resentment, especially if you've already relocated for his career or vice versa.

For a single-income family or with a big promotion that's just too good to pass up, moving may be a no-brainer. But for dual-income couples, the decision to accept or decline such a promotion is more complicated and may hinge on a variety of factors. Can the so-called trailing spouse find a comparable job in the new location? If you turn down the move, can you keep your current job without suffering any consequences? What's the cost of living in the new area? How much will relocating disrupt your and your children's lives? Will you have friends or family nearby? Will there be more conflict between the two of you if you move or stay put?

The reality is, the more established and happy you are in your current life, the harder it will be to start over and build a new one someplace else. "A compromise is difficult, but couples need to be mindful of the big picture and the best interests of the entire family," says Gordon-Rabinowitz. "Relocating may mean that one spouse has to sacrifice for the other, but it should be seen not as a reason for resentment but as a loving gift."