



# **Do You Have Good Boundaries? They Are Important**

By Dr. Linda Hancock

## **ABOUT THE AUTHOR**

Dr. Hancock has written a regular weekly column entitled “All Psyched Up” for newspapers in two Canadian provinces for more than a dozen years. Over the years, her readers and clients have said that they have benefited from her common-sense solutions, wisdom, and sense of humour. Dr. Linda Hancock, the author of “Life is An Adventure...every step of the way” and “Open for Business Success” is a Registered Psychologist who has a private practice in Medicine Hat. She can be reached at 403-529-6877 or through email [office@drlindahancock.com](mailto:office@drlindahancock.com)

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In the 1960s my father was the Credit Union Manager in a small Saskatchewan town. He believed in people and had interesting ways of helping them get their needs met.

I remember one man who would regularly come to our town in order to visit the local pub. He would go into my father's office and ask for "the boss". He always wanted the same thing - twenty dollars. Now it certainly didn't make sense for dad to draw up paperwork for such a small loan, so he would just reach in his pocket, pull out a twenty-dollar bill and hand it to the fellow. Dad always gave the same conditions to the borrower. He would say that this man could not borrow any more money until he had repaid the twenty dollars.

Sometimes the man would go to the Credit Union and ask dad for another twenty dollars only to be reminded that he hadn't repaid the twenty that he owed. Once he was reminded of the conditions, he would cheerfully tell dad that he would be back and in a very short period of time he would return with twenty dollars to repay his loan. Dad never knew where he got that twenty-dollar bill. Before he left the office again, however, he would ask to borrow the twenty from dad again.

One day, this man came to our house. We don't know how he got our address. My mom answered the door and the man asked to see "the boss". My mom jokingly said, "I'm the boss". The man stated, "I want to see the big boss". Mom told him that he was at choir practice and was shocked when dad later told her that the man had shown up at the church to ask for twenty dollars!

When dad died, I wondered how many small outstanding loans there might be.

There are so many lessons to learn from this story. One of course, is that there are different ways to help people. Another is that having good boundaries is very important. A third involves the fact that when you communicate clearly with other people they know what to expect and how to act.

I frequently have clients come to see me about financial issues. Often aging parents have sacrificed, worked hard while saving their money and building their assets. They seek advice about how to deal with the next generation who think they are entitled to share the wealth now and put pressure on their parents to give them what they want.

Sometimes the older generation gives their money or business to the children and then have regrets as they watch it being squandered. Others promise their children that they will inherit everything but don't give them any guidance or training about how to maintain or continue to build the assets. A third group gets caught up in conflict and relationships are severed.

The adult children are frustrated because they believe that what their parents have accumulated is also theirs and that their parents are being stubborn by not sharing it before they die.

If you want your children and others to do well, think about the lessons that my dad taught us. Don't make promises without conditions. Offer to teach skills that will benefit your children rather than just handing them assets that they don't know how to manage. Keep your boundaries strong.

And remember, it is always better to have things in writing as oral communication can easily be misunderstood or forgotten.