

Critical Relationships: Navigating Family, Influence, and Control Across Generations



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The "Big Tent" of Family Relationships

"What determines whether wealth survives across generations is usually the quality of the relationships surrounding the wealth."

—Christopher Rose

- The relationships inside a family's "big tent" includes spouses, siblings, in-laws, beneficiaries, multiple generations, trustees, family executives, and outside advisors.
- With investment decisions often outsourced to professional teams, a family office principal's real work becomes managing relationships and energy across the tent.

Inside vs. Outside the Tent

"If they're not sitting at the table, they're still at the table, you just don't necessarily know what they have to say." —Gil Bonwitt

- Being "in the tent" doesn't have to mean being a decision-maker. Often it means feeling informed, respected, and clear on why decisions are being made.
- Once people feel as though they're "outside the tent," they begin creating their own narratives.
- The healthiest families are intentional about who decides, who participates, who is informed, and how people move between those categories.

Studies suggest widows and inheritor spouses are more likely to fire advisors, family office executives, or estate attorneys, likely because these professionals didn't build a relationship with them.

The Next Gen Signals of Readiness

- *Curiosity* about how the system works, not just what gets inherited, is the strongest positive signal of stewardship readiness.
- The opposite warning sign is *entitlement without engagement*: wanting the benefits of the family system without interest in the responsibilities behind it.

The #1 Non-Financial Investment

"Communication, communication, transparency." —Heather Gilker

- Structured, consistent communication and meeting rhythms are the single highest-leverage non-financial investment a single family office principal can make.
- Family relationships rarely break down because of one event. They weaken slowly through silence, assumptions, and avoided conversations.

Book Recommendation

Family Wealth: Keeping It in the Family
by James E. Hughes, Jr.

Ways for Families to Foster Next Gen Involvement & Stewardship

- Holding family meetings once a year in a special place where everyone shows up.
- Establishing regular family meeting cadences throughout the year.
- Creating a gradual path to stewardship. Examples: including the Next Gen in philanthropic discussions or foundation work; inviting them to shadow investment meetings.

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