

# Irrational Client Fears



closet who could come out at night and get you, what would help you feel safe?" After some thought, he decided he needed a night light by his bed. Then he needed an adult to firmly close the closet door and tell the ghosts they could not come out.

I implemented his simple solutions immediately, and he peacefully drifted off to sleep.

With a widow, then, do not try to talk her out of being afraid, no matter how compelling the evidence of her safety. She will not feel heard or understood by you unless you acknowledge her fears and find ways to help her feel safe. Following this strategy is one way to effectively do this:

1. **Introduce the topic.** "It is very common for widows to have fears and worries about their money. Some worry about losing all of it; some are afraid the kids won't approve of how they manage it. You may have some fears, too. Let's see if we can get them out on the table upfront, so we can deal with them together."
2. **Get her talking freely.** "Go ahead and brainstorm. Name all the money worries you have as they come into your head. They don't have to be rational. Just start talking and we'll see what comes out."
3. **Take notes as she talks.** Whenever she names a fear, nod your head or say something affirming like "Uh-huh" or "Yeah, I've heard that lots of times".
4. **Allow silence as she thinks,** telling her to take all the time she needs until she's pretty sure everything is named.
5. **Read the list back to her** so she can clarify any point or add others. Assure her she can add to it at subsequent meetings if any additional fears surface later.
6. **Prioritize.** "Of all these things, which ones seem the most important or scary to you?" Circle and number them.
7. **Help her imagine solutions.** "OK, since this is something that worries you, let's see what we can do to help you feel safe."

Continue the conversation with her, asking for her input and offering your own ideas, until she agrees on the strategies for addressing her fears.

8. **Create a two-column table** in a Word document. On one side, list her fears. On the other side, list what you are doing about them. Print it out and give her a copy. Tell her that whenever the fears arise, day or night (and I can guarantee that sometimes it will be in the middle of the night), she can look at that document and be reassured.

When you follow this simple procedure, you provide something for a widowed person that few others ever do. You hear her, take her fears seriously, and develop effective strategies for coping with them. That is a sure way to build long-term trust and lifetime loyalty. 📄

Have you ever seriously worried about having to live on the streets? Interestingly, that is one of the most common fears of a widow, even if she has more money than she's ever had in her life due to insurance proceeds. She is afraid it will somehow disappear and she will become a bag lady. In some cases, her situation is precarious enough that the fear is justified, and you have to work carefully to preserve whatever funds she has. In many cases, though, the fear is irrational.

How do you deal with a client's irrational fears? Most advisors lay out the facts in logical fashion, hoping to demonstrate the groundless nature of the emotion. In reality, however, logic is useless, because emotion and logic reside in different parts of the brain. Resolving fears involves giving credence to them, helping her define and list them, and then working with her to imagine solutions.

Allow me a parallel example. My youngest son Steven threw fits at bedtime, because he was convinced the ghosts in the closet would come out at night and "get" him. I used all the logic at my disposal. We turned on the lights and examined every square inch of the closet without finding any ghosts. I sat with him for hours in the dark waiting in vain for ghosts to appear. I garnered the testimony of his older brothers. Nothing worked.

Finally, instead of trying to talk him out of his belief, I acknowledged it as if it were true. "OK, Steven, since there are ghosts in the



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