

THE OPPOSITE OF SPOILED

# Conversation Starters for Beyond the Thanksgiving Table

By **Ron Lieber** November 20, 2014 10:41 am

Next week, we will gather around tables and perhaps pause for a few minutes to ask our dining companions a question: What are you thankful for?

It is a fine conversation starter. Gratitude is good for us. But why stop there, and why stop then? Many of us make a great effort to get family dinner on the table at least a few times each week and then inquire after our children's lives over all the hot food. In return, we often get monosyllabic answers.

Asking better questions can help, and there are many ready-made assemblages of them that can help you think of your own. This week, I tracked down some of the people behind three such collections on my topic of choice: money and family finances. I asked them to pick their favorite question and chose a few of my own.

Here's what they said:

**FAMILY MONEY TALKS** Nathan Dungan, a former financial adviser and financial services company executive, developed this spiral-bound, notecard-sized mini-book as part of his education and consulting organization, Share Save Spend.

His favorite? "When have you argued as a family about whether or not to buy something?" He's fond of it because it acknowledges the intense emotions around money in families but also allows people to remove themselves from the disagreements to examine them. "We all have arguments, and if not, it probably

means we're not talking about money or not talking about it enough," he said. "Just being real with some of that and actually asking about the argument without being in the argument is really different."

I found his questions about materialism to be the most compelling (What do you buy that you can't have just one of? When have you bought something because someone else thought you should? When have you chosen not to keep up with your peers?), but there was one that felt subversive in all of the best ways: "What is your favorite television commercial? Why?" Mr. Dungan sits on the board of the Campaign for a Commercial-Free Childhood, but he's no scold either. Rather than assume all children are pristine, he wants to get them talking about the commercial messages they like. Admitting their attraction, after all, is the first step to decoding them.

**MONEY HABITUDES FOR TEENS** This set of cards is an actual game, with a somewhat complicated list of instructions for reacting to the prompts, sorting the cards and then reacting to the piles you've made and perhaps changing behavior as a result. Teens might not have patience for all of that, but the statements on the cards make great true-or-false conversation starters.

Syble Solomon, who created the Money Habitudes series, claimed she really did not have a favorite, but one prompt that she's particularly proud of is this one: "I wouldn't want to have more money or nicer things than my friends or family have." She worries that a teenager's fear of being rejected for having more than peers could lead to self-sabotage.

I was more intrigued by a more outward-facing statement: "I am frequently amazed at how much money some of the people my age spend on themselves." Some great follow-up parental questions present themselves immediately: Whose money are those other kids spending, really? On what? Should we limit your spending, even if it's money you earned?

**TALK ABOUT GIVING** This philanthropy-focused set of oversized cards from the Central Carolina Community Foundation is a longtime favorite of mine. The questions are wonderfully open-ended and consider generosity from a wide variety of angles that kids of all ages can grasp.

And the favorite question of the foundation's president JoAnn Turnquist? "If you could only help one person, whom would you like to help and why?" Her answer: She would help a low-income child who is struggling to learn to read. "The gift of words provides a future and an opportunity for that child to succeed and eventually help others," she said.

I like a different one from her deck: "What is our family's history of helping?" It's a great one to ask if there are ever grandparents or great-grandparents around. It can help children to understand that families have traditions, and it's their job to find ways to uphold the good ones. There can be new ways to help too; another card in the deck simply states the following: "Suggest a new family tradition."

This year, perhaps it will be the introduction of a few more provocative questions to the dinner table each week.