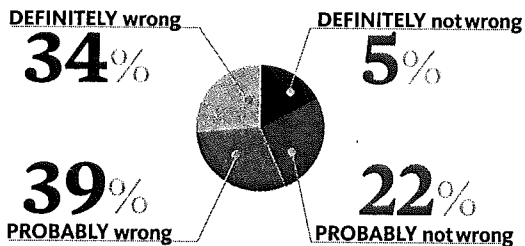


IS IT OKAY TO MAKE MOM MOVE OUT?



IMAGINE that 10 years ago your elderly mother gave you a very generous amount of money, enough to enable you to buy a house. In return you promised that you would do whatever might be necessary to make sure that she remained in her own home for the rest of her life. But now your mother is getting frail, and keeping her in her home has become difficult and time consuming for you, not to mention costly for her. You want to move your mother into an assisted-living facility, but she wants to stay where she is. Under these circumstances, would it be wrong for you to insist that she move?

HERE'S HOW THE SURVEY PARTICIPANTS ANSWERED:



**MONEY'S ETHICISTS,
JEANNE FLEMING AND
LEONARD SCHWARZ,
COMMENT:**

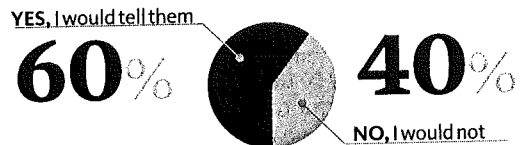
Did our promise maker think that Mom would never grow older? Reneging on a promise because it has become difficult to keep is definitely unethical—especially when the person to whom it was made has unequivocally honored her end of the bargain. If this son or daughter wants to have a clear conscience, he or she is going to have to keep Mom in her own home until either she says she's ready to leave or her doctor says she must.

MUST I BE HONEST IF IT WILL BLOW THE DEAL?



IMAGINE that you are in the process of selling your home. Your neighbor, who works at city hall, tells you that the city council is about to consider putting the phone and power lines in the neighborhood underground. If the project goes forward, it will make your neighborhood more attractive, but it will also require assessing each homeowner about \$25,000. Would you tell prospective buyers that they might be faced with a \$25,000 assessment if they buy your home?

HERE'S HOW SURVEY PARTICIPANTS ANSWERED THE QUESTION:



**MONEY'S ETHICISTS,
JEANNE FLEMING AND
LEONARD SCHWARZ,
COMMENT:**

There are many things sellers can keep to themselves, but a real possibility of a five-figure assessment isn't one of them. So unless the neighbor is an unreliable gossip or there's a reason to believe the city council is only toying with the idea of putting lines underground, the sellers are obligated to explain the situation to serious would-be buyers. After all, you can bet those sellers would want the person they buy their next home from to be just as forthcoming.

Margin of error for the 1,022 respondents surveyed is approximately +/-3.1 percentage points; the 1.1 percentage points.