



What is Your “Piano”?

Last year at this time I shared with you the story about my grandmother Edie’s piano and how Vanessa and I are in the process of restoring it to its glory so that we may enjoy it once again. It will be a reminder of all of the good times I shared with my grandmother while she played and sang. In the article I talked about the importance certain items hold, importance that we may not even know about, and how those items should not be overlooked in our legacy planning. That article received an overwhelming response. So many of you reached out telling me of the items that were left to you and what they have meant in your life.

As we approach this holiday season, my thoughts return to memories of family. I think of those long past family get-togethers and the love and laughter that was shared over the years. I think of myself as a small boy in Nebraska, enjoying the sounds and smells of my grandma’s house as she prepared for our holiday feasts and the cousins and aunts and uncles who would congregate, telling their stories of the year past and their hopes for the year to come. It made me think of all of the “pianos” out there filled with memories. I asked our stakeholders here at Navigation Retirement Group if they had a special item in their home that had been handed down to them, and here is what they said:

Stefanie: This is my great grandma's sewing machine. My grandmother used it throughout her lifetime as well. She had a passion for sewing and dreamed of being a designer. I have beautiful pictures of my mother in party dresses and formal dresses that my grandmother made for her. I share her passion for sewing and it gives me so much joy to look at that machine and imagine her and my mother designing and sewing together for their upcoming soirees!





Monica: *When my grandmother passed away a few years ago, my father found this photograph among her things that had been set aside for me. This is a photograph of my great aunt Monica Shannon. She was born in 1893 and raised on a ranch in the Bitter Root Valley of Montana. She wrote children's books and was awarded the Newberry Medal in 1935. I never met her, but her books have always graced my bookshelves, and she has always been close to my heart. I would imagine, as a child, that we were kindred spirits, and I was destined to be an author like her. This photograph reminds me of possibilities and dreams fulfilled and a love of words that we share along with our name.*

Sheila: *Looking around my house, many things that I display or use have been given to me by loved ones, many of whom are now gone. One of my treasures is a doily that my Grandma crocheted for me. I have had it for 40 years, and it has traveled with me away to college, to three states, and many homes along the way, usually placed unobtrusively under a vase or a picture frame. No one else would even notice it, but it is beautiful to me. It reminds me of the many Sundays spent at my Grandma's home on Mariposa Avenue for dinner or the summer days there helping her with chores, looking through her dress up drawer, or watching *As the World Turns* as she showed us how to crochet. She was a strong woman who as a widow raised three children on her own through the Depression with warmth, faith, and good humor. She was the center of the extended family and a woman to look up to and admire.*



It isn't always an item that you carry with you that holds those memories. When I asked my wife Vanessa about something special handed down to her, she was reminded of something her Grandma used to say.

Vanessa: *Like so many of us, I was blessed to have a remarkable grandma. As a girl, I had the opportunity to go to her house every day after school, which means memories of my grandma are not once a week dinners or visits on holidays and special occasions, my memories of her are everyday moments. Helping her with her daily chores, watching *Little House on the Prairie*, enjoying the latest plot twist on *General Hospital* and making ham salad.*

“An ounce of prevention is worth a pound of cure.” These words were not made famous by my grandma, but hearing her say them has turned out to be one of my fondest childhood memories. My grandma never lived her life looking for the shortcuts. I am sure she knew they don’t exist. She never sought the easy route, perhaps because it wasn’t worth seeking. I am sure like many grandmas, a lifetime of experiences taught her valuable lessons and for her, understanding that it is better to prepare for life than to scramble around trying to fix it seemed to be words to live by.

Looking back, it is indeed a gift to see how many of my daily life choices have been made using these precious words as my guide. As a mom, a wife, a business owner, and a friend, I am truly thankful to my grandma for this seemingly simple advice. It has helped frame the person I am and hopefully will continue to shape the person I am yet to become.

It is often during the holiday season that our memories become most vivid. I am thankful for the time I had with my grandmother, and her piano helps to keep those memories alive and well in my life. When deciding how you will leave your legacy, remember those items you cherish and ask those close to you which items hold meaning for them. It may be as simple as a tool from the garage or a kettle that sat on the stove, whistling to announce that the water was ready for a warm cup of tea or hot cocoa. Leaving a legacy filled with cherished memories is a priceless gift that could last for generations.

About Jack

Jack Davis is the founder and CEO of Navigation Retirement Group, an independent wealth management firm serving high achieving retirees and pre-retirees with investable assets between one and ten million dollars. For nearly three decades, he has been using his asset management and financial planning skills to develop and implement planning strategies that help pursue his clients’ unique goals. Passionate about education, he holds a Masters in Personal Finance and the CERTIFIED FINANCIAL PLANNER™ credential. He is also the author of Cash Out! Retire on Your Terms, Live Well and Die Happy, a book that gives pre-retirees and retirees planning tools and insights that can help them flourish throughout retirement. Based in Oro Valley, he and his team serve clients throughout the greater Tucson area and around the country. Learn more by connecting with Jack on LinkedIn or visiting www.navigationretirement.com.

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