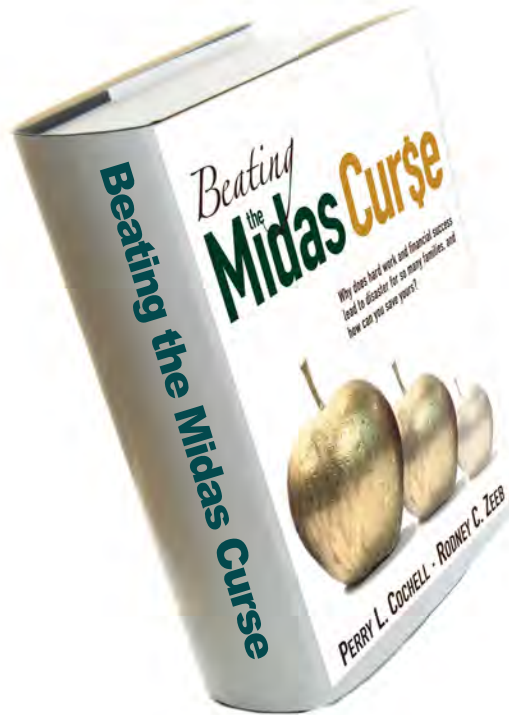


NAVIGATOR

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CHAPTER SEVEN

How Will You Shape Your Legacy?

One generation plants the trees; another gets the shade.

Anon.

Perry and Rod have guided affluent clients through the development of their estate planning documents for two decades. Wills and codicils. Living trusts, life insurance trusts and charitable trusts. Business succession agreements. Family limited partnerships and durable powers of attorney. They have prepared virtually every kind of traditional estate planning document, covering almost every conceivable contingency.

Their clients, who include some of the brightest, most successful and accomplished people in the country, often ask for special circumstance clauses to be included in their planning documents. They may have concerns about business transition structuring, asset liquidation to pay estate taxes, or the creation of trusts for children with special needs. In fact, over the years, clients have asked Perry and Rod to modify estate documents to deal with almost any financial or business situation or family circumstance you can imagine.

Except one.

“No one has come to my office,” Rod begins, “and said, *‘Rod, I really appreciate the way you’ve done my will and my other estate planning*

documents. Man! That grantor retained annuity trust is something—and the way you crafted the reversionary interests clause, sheer beauty. Love the CRT structures, too. I know we’re almost done, and ready for signatures. But you know, there’s one other clause I want inserted. And this is really important to me to get down on paper—especially in a legally binding document.

You see, building my manufacturing business took up an awful lot of my time over the years; I didn’t get that much time with my kids and grandkids. But, I want to make sure they grow up to be good people. Honest and decent. I want them to respect their spouses and their own kids, and I think they should do something for their communities, too. Plus, I want them to know the value and satisfaction of a good, hard day’s work. What do you say? Could we squeeze those stipulations in somewhere between the asset distribution plan and the family limited partnership structure?’ ”

Rod smiles when he tells the story. He knows that on the face of it, a request like that might sound downright silly. Even so, he has had some clients come pretty close. One said, “Look, can’t we structure my business succession plan somehow so that my son actually has to *show up* in person and do some *work*?”

Rod’s answer: *estate planning isn’t the place to do your parenting.*

It isn’t the place to carve out your legacy, either. Estate planning has been—and always will be—a fixture of life in any society that permits the private ownership of property. There must always be formal mechanisms for the orderly transfer of property from one generation to the next. Private property is the proverbial glue that holds everything else together. What is worth considering, though, is the fact in the past several thousand years there have only been a few improvements made on the transfer process. From ancient Egypt to imperial China, from Victorian England to twenty-first century America, about the only thing that has changed is the terminology on the estate planning documents themselves. The intent of estate planning—to pass as many of the assets to the next generation as possible, and the mechanics by which it has been carried out—through a lawful, recognized process, have remained fairly static over millennia.

It is not as if every person who visited a lawyer in the past few centuries has been blind to the fact that their children would need more than money to lead fulfilling lives. What is fair to say is that for most of history, parents have

assumed that what they left to their children in the way of material assets was the best, most important—and practical—legacy they could possibly leave.

For much of human history, that probably has been true. It has only been since the appearance of the modern welfare state in the past hundred years that most people were guaranteed, at minimum, an adequate amount of food, shelter and medical assistance to sustain life. Before the dawn of the twentieth century, there really wasn't much in the way of government assistance for the necessities of life. Personal responsibility was not a political catch-phrase—it was a fundamental requirement for survival. (We can cite any number of examples in history that show that for most people around the world, life was brutal, hard and short, until quite recently. It was only about one hundred fifty years ago, for example, that over a million people died in the Irish potato famine.)

So, the fact that the essence, the impetus, and the overriding purpose of estate planning has historically been to keep the money in the family not only made sense, it made perfect sense. A parent's first responsibility to his or her children is ingrained as deeply as any other moral imperative: for the protection, the provision and the maintenance of life.

There was no compelling reason to change the basic building blocks of the estate planning process as long as the purpose of that process was so pure and unconditional. It was enough that the legacy a parent aspired to leave was bread on the table and a moat around the manor house. You don't need a trial attorney, for example, to make the argument that a pioneer family on the Pennsylvania frontier in 1763 would benefit more from a keg of dry powder and a brace of good muskets than from a family roundtable discussion about philanthropy.

That is the historical context within which the American tradition and practice of estate planning emerged. The purpose of planning was to sustain the basic life necessities of the heirs after the death of the parents. Period. And the legal system delivered. State by state, a complex framework of estate planning law and practice evolved to codify the process by which estates would be transferred from one generation to the next. In doing so, the concept of legacy was tied indelibly to the ownership of private property.

The relationship between property and legacy has deep and highly visible roots. For thousands of years we have seen that when people of wealth and power wanted to be remembered, they usually set about to build something

big, impressive and long-lasting the world would never forget. The legacies of Pharaohs were immortalized in pyramids and obelisks; that of the Renaissance Princes in marble palaces and commissioned art. These days, Hollywood producers vie for attention with their over-the-top monstrosity homes, and 'everyday' millionaires give a few million to get their name inscribed on the dining hall at their local state university. From Sumerian King to American robber-baron, the vehicle of choice for those wishing to leave a legacy has almost always had to do with property.

At the dawn of the twenty-first century, the cultural, economic and political landscape has changed to such an extent that the behemoth legal machine that powers the mechanisms of traditional estate planning is arguably out of step with the true needs of clients. Perhaps especially when it comes to the idea of leaving a legacy.

For those who haven't checked lately, it is probably not a bad idea to point out that homes no longer come with moats. Not many children have to chop kindling and stoke fires to heat bath water, not many armored knights pillage around local cities, and even the tabloid-crazed media would be hard pressed to find tens of thousands of people starving in American suburbs. The historical notion of *survival of the fittest* (despite its brief incarnation on bad prime time TV) seems archaic and a just a bit quaint in a world where food, shelter, medicine and education are cradle-to-grave entitlements.

The world has changed. In the past century the conditions of life for most people have improved dramatically and with blazing speed. Because of that, the ages-old social equation that said "*Legacy equals Property*" is simply no longer valid. It has not been true for some time. As proof, recall that ninety percent of all traditional estate plans, which hinge on the protection and transfer of property, will fail the inheritors. It is incomprehensible to think that the people who created the material legacies that eventually crashed down around their inheritor's heads wanted financial collapse and family chaos to be their lasting legacies.

In 2005, the Allianz Life Insurance Company surveyed baby boomers and their parents on a wide range of family and finance related issues. "Many people wrongly assume that the most important issue among families is money and wealth transfer—it's not," said Ken Dychtwald, the survey designer. "Non-financial items that parents leave behind—like ethics, morals, faith, and religion—are ten times more important to both boomers and their parents

than the financial aspects of inheritance. In fact, seventy-seven percent of those surveyed (age forty plus) said the most important inheritance they could receive or pass on would be values and lessons about life.”¹

Despite that overwhelming sentiment, the survey also reported that fewer than one-third of those responding had actually done anything about translating those wishes into action. No conversations with parents or children, no family meetings, and no documents.

The old ways die hard; many people are still focused on digging a deeper moat around the castle, and filling the storehouse with grain as a means of providing a legacy for their children. The myth that the property you leave behind will be your ultimate legacy is a powerful one. It is easy to understand, particularly given the weight of history.

When we talk about your true legacy, your significant legacy, and how The Heritage Process helps you to formalize and communicate that legacy to your inheritors, we aren't suggesting that your property is 'off the table' in that process, or that you're going to disclose the entirety of your estate to your children or other inheritors. Your material wealth is still important, but primarily in its function as a tool to support the transmission of your real wealth—which are your values. Your personal legacy will be defined by the values you held in life, not by the value of your possessions.



Please think for a moment about any two people whom you admire greatly. One person who is living, and one who is not (this be can any person from history). When you think about them, what kind of thoughts come to mind? What are your memories of them, they were people you knew as children?

Perry describes a wonderful experience he sometimes has during the Guided Discovery Process with clients. If they spent much time with their grandmother as a youngster, Perry might say, “Describe your grandmother’s kitchen.” (“Kitchen,” the person may think? “What does my grandmother’s kitchen have to do with planning for my family?”)

But when they begin to talk, wonderful memories surface. It might be the smell of home-baked bread, one loaf rising on the counter, the other ready to be pulled from the oven. Or early morning conversations seated at her

simple Formica dining table. Perhaps even the day they realized that there was more to this woman than the quiet homebody their younger brothers and sisters knew. This was a woman who had lived a full life, with joys and heartaches that steeled her spirit, strengthened her faith, and infused her with an enormous reservoir of wisdom and grace.

Where, in the sea of memories you have of your own grandmother, do visions of her bank accounts come into play? Could you possibly attach a monetary value to the time you spent in her company? And if she were to appear to you right now, and tell you what it is she is most proud of about you, do you think it would have anything to do with your material wealth?

In Frank Capra's classic film, *It's A Wonderful Life*, Jimmy Stewart's character is given a tremendous gift. At the edge of despair, exhausted, discouraged and all but defeated at every turn in his life, Stewart decides to take his own life. He plunges from a bridge into an icy stream, only to be pulled to safety by Clarence, a bumbling angel (second class). Stewart is distraught that, like everything else in his life, even his attempt to kill himself has failed, and he wishes he had never been born.

His wish is granted, and for the rest of the movie we follow Stewart on a journey which most of us (at one time or another in our own lives) have secretly longed to take. What would the world be like had we never been born? How would the lives of those we loved (except the children we never had, of course!) have been different had we not been there to grow up with them, to work and play with them, to stand beside them in their difficulties, to share in their joys? And what about our accomplishments? The businesses we built, the lives we changed, the people we employed, the causes we supported?

For the purpose of a great story, Jimmy Stewart got to see that had he never been born, the lives of just about everyone he knew, and nearly everyone else in his home town of Bedford Falls, would have suffered his absence enormously. Lives would have been destroyed or lost, businesses ruined, hearts broken, a town ravaged—all because one good man was not there to make a difference.

The theme of *It's A Wonderful Life* has been a staple of literature through the ages, and for good reason. Unless people feel their lives have some meaning, some worth and some lasting significance, there isn't much cause not to take the leap off the bridge into the dark water below. So kings have

erected their monuments, and composers written their great symphonies. Each of us, to the extent that we are able within our spheres of ability, endeavor to do or make or leave something from our lives that is significant. Frank Capra's film showed that even a common man could touch the world in ways that created a legacy of lasting value. That is why the movie touches people so deeply.

Sadly, none of us will have the full-blown dramatic opportunity that Jimmy Stewart enjoyed in the film. But each of us has known someone in our own lives who lit a candle and carried it through the darkness with every step they took. A grandparent perhaps or a youth pastor. A scout leader, a coach, a teacher, boss or mentor. Someone who personified values, exemplified good character, touched us, instructed us, and guided us.

These are people, from your own life or from history, who passed a living legacy directly to you. What has that legacy meant in your own life? Have you shared the importance of the values they taught you with your own children, grandchildren or other people around you?

Imagine, for a moment, that you have just stepped outside to collect your mail from the post-mounted mailbox across the street. Your mind is focused on things happening at the office, so as you walk into the street you don't notice the fully loaded eighteen-wheeler barreling down on you at sixty-five miles per hour. Whack! And that's it. Curtains.

Tomorrow morning's Daily Clarion newspaper prints a one-paragraph obituary article (next to a display ad for all-season radial truck tires, of course). Don't feel slighted by the brevity of the story. That's about as much room as the average 1950s B-movie star will get! Anyway, there it is, just four short sentences, in plain black 11 point Times New Roman type. Your life. Beginning, middle and slightly embarrassing end.

Unless you are a member of British royalty (or someone who insists on getting in the last word in any conversation), you probably haven't gone to the trouble of writing your own epitaph. It's not on the top of the chore list for most folks. We're going to change that right now. In fact, we'd like to give you an opportunity very few people ever get: the chance to write two versions of your life story.

Please take a clean sheet of paper, a pencil with a good eraser, and a deep breath. First, print your name, and under it your date of birth. Next to your date of birth, write the date of your fatal encounter with the chrome

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grill of the massive truck (how about tomorrow's date?). Then, compose no more than four or five obituary style sentences summing up your life. The who, what, where, when kinds of information you see in most obituaries. ("Phillip Jones was born in 1937 in St. Louis, Missouri, and graduated from high school in 1955. After a tour of duty in the US Navy, he attended UCLA, where he earned a BA in accounting. He started his own accounting firm in 1965, the same year he married Irene Martinez, with whom he had three children...." That kind of information.)

When you are done, share it with a few people. Your spouse, a child or a close friend. Ask them if the obituary sounds accurate. Then, ask them if that's what they would have written if they had been the newspaper reporter assigned to write about your life. If they are willing, ask them to actually write their version down. Don't give them hints or direction. Don't tell them you're reading a book about how values can be used as the foundation for your planning. Just ask them to write about you.

What they bring back to you probably won't look much like the formal obituary you wrote, or what the newspaper may actually write about you some day. Those who know you, and who love you, are much more likely to focus on the deeds of your life, not on the details. Their writing will be infused with memory and meaning. When they hand the obituary to you, don't be surprised if they're a bit self-conscious, even embarrassed.

When you read their version of your life story, you'll see it wasn't the company you built that they care to recount; it was that Christmas Eve you went without sleep so you could put everybody's bikes together. That's what they will always remember. It will not be your net worth that your children and grandchildren will tell their own children about when they share stories about you. It will be your human worth.

It is that human worth, built with values, lived through values, and evidenced as values in action, that will ultimately comprise your true obituary.

The Heritage Process helps people identify that foundation, to shape that vision, and to share it with generations of their family. To get a feel for what that process is like, here is that second opportunity to tell your life story to generations of your own family. This is a powerful experience, one that is worth keeping....

We would like you to write a letter to your great-great-grandchildren.

The purpose of this letter is to *'pass a torch'* to them. That torch is you. Think about what was meaningful in your life. What you did that was good, what you wish you could have changed. What you hoped they might discover to be true in their own lives, just as you did in yours. Please speak personally as you tell them things like:

"This is who I was, this is what I believed in, this is what I stood up for, this is what I did, this is the difference I hope I made, this is how I want to be remembered, this is what I really left my children, my grandchildren, and you."

We appreciate this will not be an easy task. Remember that few people get this kind of opportunity. Give it all you have. Don't rush. Don't feel constrained by the direction we have given...This is your opportunity to communicate the things that mean the most to you.

One final thing: when you have finished this letter, place a copy alongside your other important papers, so that it will become part of the 'official' documentation of your life. Include the instruction that it be distributed to your heirs, including the admonition that the letter be read aloud and passed on to each succeeding generation.

That letter can become the key to the most important legacy you will leave. That is a legacy defined not by what it was that you achieved, but by what it was that you believed.

You do not have to leave millions. Or build monuments.

Sometimes, to leave a legacy, all it takes is a trip to the kitchen.

CHAPTER THIRTEEN

Ongoing Family Retreats

Some of our best memories exist only as ‘freeze-frame’ images. That’s especially true of the paintings and drawings that illustrated the books we loved when we were children. The colors in those scenes seem brighter than those outside our offices windows today. That’s probably the effect of a trick played on young brains which were not yet cluttered by politics, and work and the thousand distractions of everyday adult life. For us, some of the most magnificent and memorable images of childhood came courtesy of the great painter and illustrator, N.C. Wyeth, who single-handedly defined what classic adventure looked like for generations of American children.

In his illustrations for James Fenimore Cooper’s *Last of the Mohicans*, clear-eyed frontiersmen battled brave Indian warriors in scenes splashed with mythical power. He brought *Robin Hood* and his unerring archery alive with astonishing energy and bravado, and he sent shivers down our backs with his dark and menacing portraits of pirate captains in *Treasure Island*. Fantastic images, vibrant colors, adventure on the grandest scale. That was N.C. Wyeth.

He painted many more kinds of scenes, of course. But none of his famous landscapes or portraits held our attention or remained so fresh in our memories as his super-charged adventures illustrations. Until now.

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In 1941, Wyeth painted a simple country scene. It is set in the rolling foothills of the Adirondack Mountains, near dusk, on a clear autumn day. The central figure is an elderly man, dressed simply in a plaid shirt, canvas jacket and corduroy trousers. He is tall, with broad shoulders, a shock of white hair set above a handsome face bronzed by years spent outdoors. He is leaning over the top rail of a split-rail fence, his hands clasped around the bowl of a pipe. At his side, a black Labrador waits patiently for a command. Behind him, kindling smoke is beginning to drift above the cabin, where we can just make out the outlines of the man's wife through the curtain.

He is watching the car (a Woody station wagon) that pulled away from his cabin a moment earlier. It drove out and around the drive, turned left down the gravel hill, and is just passing below his vantage point. A man extends one hand out the driver's side, waving goodbye. From the rear passenger window, two young faces look up at Grandpa, their hands pressed against the windows.

Wyeth is a master of landscapes, so we expect to see the blended purples and greens and blues in the canopy of trees that cover the hills around the cabin. The softening afternoon light coming through the scattered clouds bathes the scene a blue-gold halo, but that, too is not what captured our attention after all these years.

What is so remarkable about this painting is not the setting. It is the expression on the old man's face. It's not what we would expect it to be. He is not smiling. He isn't returning his son's wave or giving a thumbs-up to his grandchildren.

In fact, his countenance is almost solemn. There is resolve in his eyes, a steely determination that has not been slowed by age. His head is erect, his gaze focused. Were he forty years younger, we would say that this was the face of an officer who was about to lead his troops into battle. Confidence without pride, conviction without arrogance, faith without reservation. This is a man who has thoughtfully and confidently made a decision of great consequence. Since we are watching his family drive away from his home, we can assume it is a decision about them.

It is true that we often see only what we set out to find when we look at paintings. As the years pass, however, we look with eyes that, having seen just about everything life can throw at us, don't tend to miss much. In this painting by N.C. Wyeth, we think we see just what the artist intended. His

genius is his ability to transmit great meaning with just a few strokes of his brush. Complex effect from simple construction.

For us, this painting mirrors what we have seen in the faces of parents and grandparents during, and especially after, a Heritage Process family retreat. Tough to quantify, of course, and all but impossible to define with scientific precision. Just like a family.

At the conclusion of the Initial Family retreat, plans are made for the first Ongoing Family Retreat. If you have established a family council, created family committees and ‘assigned’ other family business, the next meeting might be held in less than a year. Typically, Ongoing Family Retreats are held at least annually.



This retreat has three functions:

- Family fun
- Family education
- Family business

The ‘fun’ part is important—just as important as any of the family business you may conduct. Remember, you may have all kinds of people attending, including extended family, kids and grandkids, spouses...so, make sure there are plenty of activities lined up for everyone.

The educational component of the retreat is a reflection of the goals and objectives your family began to set at the first retreat. They might include instruction by the parents or grandparents on the ins and outs of their businesses (if the family owns one). Reports by committee members on philanthropic organizations, family bank activity, group investment plans, etc. Outside resources, including family counselors and other advisors who can help with team-building or family communication, may also be included at the retreat.

When it comes to conducting family business, the guidelines for the way meetings will be managed may have been set up in advance. Also, the agendas, including the purpose of the meeting, the topics and the lead

person for each topic, may also be pre-arranged. As much as possible, firm timetables should be set up for the meetings, and kept! (Remember: Frisbees and potato salad await.) Part of that involves agreeing on ground rules for things like cell phones and taking breaks. It is also helpful to decide who will lead the meeting, who will take notes, keep time, and who will act as 'traffic cop.'

Whatever the agenda, or upon what organizational procedures your family settles, there are some issues most family retreats face in common. These retreats are, as we said earlier, a 'pre-inheritance' experience. Adult children will become aware of how they view their money. That is an important concept, and no two families share those views in common.

We often remind people that every child grows up in a different family. That's why there is no one-size-fits-all template for the family retreat and no prepared list of specific outcomes your family should anticipate.

Whatever family business is conducted at the ongoing retreat, and whatever projects are brainstormed for future consideration, some traditions should be carefully nurtured and maintained. For example, the stories of grandparents, parents and others who have struggled, built, succeeded and just plain 'hung in there,' should be given a place of honor in the proceedings. These oral histories (which many families decide to videotape) quickly become treasured heirlooms.



Let us give you an example. This is a true story, one which illustrates how powerful and enduring the impact of the retreat can be for generations of a family.

The Danosevic family recently held its first ongoing family retreat. Nearly thirty family members flew and drove from around the country and gathered at a resort near the Sawtooth Mountains in Idaho. The father, Milos, is a successful fifty-four year old manufacturer who had been guided through the Process with his wife by a Heritage advisor the previous year. His two brothers and their children, plus assorted grandchildren, rounded up the family group. Only his older sister was absent.

Also in attendance (for the first time) was Milos' eighty-six year old father Dave and his wife, who had immigrated to the United States from Hungary in

1957. Dave was something of a legend and an enigma to his grandchildren, and, to a degree, even to his own sons. He owned and still managed a thriving lumber mill in Georgia, where he regularly put in ten-hour days. He had loaned Milos the money for his own start up, and was somewhat infamous for the way he had forced Milos to keep to his loan repayment schedule even when times were tough for Milos and his own family. "First you pay me," Dave was famous for saying, "then we can talk about your family."

His own grandchildren found Dave brusque, demanding, critical and deeply suspicious. He was also extremely sensitive to anyone getting physically close to him, and, so far as anyone knew, he had never shown any kind of physical affection to any human other than his wife.

Milos had worked on his father for months to agree to come to the family retreat. He worked even harder to get the old man to agree to sit down and tell his story to the assembled family.

On the second day of the retreat, right after lunch, Milos' extended family gathered in the great room of the rented lodge. Dave and his wife sat on plain wooden chairs in front of the fireplace, quiet, hands folded in their laps, deep in thought. Milos had never seen his father look so uncomfortable. It didn't help that Milos had been forced to threaten his teenage children with virtual banishment (no TV, Internet, or ipod...for the duration) if they did not attend. They sat, glum and sullen as only teenagers can be, anxious to get this unpleasant bit of family baloney out of the way.

When everyone was settled, on chairs, sofas, even on the floor, Milos went to the back of the room and switched on the video camera. His father raised his head a moment, and glared, but didn't speak.

"All-right, papa," Milos said quietly. "We're all here. Please...tell us your story."

The old man sat silently for a moment. Stiffly. People used to describe him as looking like a fire hydrant with a bad haircut. Those who had seen the octogenarian load stacks of pressure-treated 6" x 6" timbers in the back of customer's pick-ups faster than his twenty-year old employees just called him amazing.

Finally, Dave raised his head and looked out at the room filled with his offspring. "And, what is it you want to know then," he asked.

"Just tell us, papa," Milos replied. "Tell us how you came to America. "

"Come on Grandpa," chimed in one of the teenagers, "tell us why you

wear the same suit every single day.” The children laughed. That was a family joke. Rich Granddad wore the same clothes, day in and day out. Every day. Every year. What was that all about?

The old man did not rise to the challenge. Instead, he looked at the teenager and asked, “What did you have for breakfast this morning?”

“Geez, I don’t know,” she said, “maybe some yogurt, some toast, oh, and a latte.”

The other grandchildren giggled. But only for a moment. When Dave spoke next, the room grew quiet. It stayed quiet for the next two hours as he talked. No one left the room. No one so much as whispered. They just listened.

As he began to talk, Dave stood, removed his jacket, and rolled up one shirtsleeve. None of his grandchildren had ever seen him without a jacket. His own sons couldn’t remember the last time they had seen him with short sleeves.

“897631,” Dave said in a whisper. He turned his arm palm-up, and extended it so his family could see the crudely tattooed numbers etched into his arm. “That was my number—my name actually—in the camps. Bergen-Belsen, Theresienstadt, and Auschwitz. 897631.”

He put his other hand on his wife’s shoulder. She was deep in her own memories. A few tears rolled down her cheek.

Dave told his story in a simple, matter of fact manner. In 1943, he was a young Hungarian Jew, an entrepreneur with interests in several Budapest businesses. He was married and father to a six-year-old girl. They were among the first Hungarians to be rounded up and packed into cattle cars by the Nazis. Their destination: Auschwitz.

He and his family were off-loaded in the vast field outside the main camp at dawn. It was freezing. Dave’s wife and daughter were immediately separated from him. They quickly disappeared into the crush of thousands of Jews being processed for disposition to labor barracks, readied for transport to other camps, or, as in the case of many, directly to the gas chambers.

“I knew I would never see them again,” Dave told his family. He looked at the granddaughter he had questioned about breakfast and said, “We had sour bread and weak soup for breakfast that day, on the train. The soup was served in the same tin containers we had used the night before as toilets. So, now I remember what I have for breakfast everyday.”

Dave described how he was made boss of a construction gang because he had some carpentry experience in Hungary. He told of the sleep deprivation, the meager rations, the indiscriminate murder by guards. "I worked," he said, "I kept my head down, I worked longer and harder and better than anyone on the crew. I kept my job. I let myself hope. I prayed. I waited."

After a year, he was transferred to another camp and then another. Skilled managers like him were in short supply. In the two years he spent in the camps he was beaten repeatedly, he lost three fingers to frostbite, and the only friend he made in the camps died of cholera.

"I saw people shot because they bent down to pick up a potato-peel," he said, "SS guards drowned an old man in a fifty-gallon drum we had to use as a lavatory for their amusement. He had done nothing to them. And so I waited, I worked, I hoped against hope, and I continued to pray."

Two hours had passed since Dave began his story. His wife had not moved or said a word. The grandchildren had slowly, almost without thinking, moved together in a tight circle. Several were holding hands. This is not what any of them had expected when they came to this retreat.

Dave continued his story. One morning in April 1945, he and the other prisoners awoke to find that the camp guards had fled during the night. The surviving prisoners gathered in the roll-call yard, shivering, hungry, uncertain what to do. The day passed and then another. They made do with what they could, scavenging for food and bits of clothing. They also buried hundreds of prisoners whose bodies littered the camp grounds. They stayed put, mindful of the artillery shells bursting on the battlefield nearby.

At last, a patrol of American soldiers arrived at the camp and told them they were liberated. "They had no food for us, or medicine, or even instructions about where to go," Dave told his family. "So, we began to walk. Thousands of us, ragged urchins, without money or weapons or food. We lived off the land. We stole chickens, and ate roots. When the war ended a few weeks later, we thought we were home free. For a minute, I thought I could finally rely on someone else for a bit, let someone else take care of me. Hah!"

His laugh startled the family. "The war was over, but we were not free. I wandered for six months, eating when I could, sleeping where I could. I prayed and hoped, but I no longer knew what it was I was praying for."

Finally, Dave made his way to Vienna to the enormous train station set

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up by American and British forces. It was a major repatriation center for millions of Europeans who had been displaced by the war. Dave registered with the authorities and got a boarding pass for a train that would finally take him home.

“I pushed my way through the crowds,” he said, “thousands of people, all trying to get home. But to what? For the first time since I was arrested and hauled off to the camps, I allowed myself the luxury of tears. I stood there on the platform, waiting for my train, in a crush of people as desperate and miserable as I was. I cried. I cried for my wife and my daughter, and I cried for my family and friends. I even cried for myself.”

Dave’s wife reached over and took both of his hands. She was sobbing now, her head buried on her breast. Dave’s own eyes were moist, and tears flowed all around the room.

The old man took a deep breath and continued. “And then, well, it is almost beyond belief. The loudspeaker announced the arrival of my train. People swarmed onto the platform, everyone bumping against everyone else. It was madness. I was pushed backwards, and I stumbled over someone’s suitcase. I scrambled to my feet, and I saw, and then I saw...”

Dave stopped. Tears were flowing freely down his face. He could not speak for a moment. Milos went up to him and hugged him. The grandkids held onto one another.

At last, Dave wiped his face with his one long sleeve, and said, “I saw my wife. Standing right there in front of me. My wife! And next to her, my little girl, not so little any more. Right there on the platform, waiting for the train to Linz. My wife and my daughter.”

He could not go on. Deep sobs racked the old man’s body. His sons had never seen such emotion in their father. They had heard bits and pieces of his story, but never the whole thing, not in this detail. Wives cried. Grandchildren cried. But everyone wanted to hear the rest of the story.

Dave slowly calmed down, but it was his wife who picked up the story on the train station platform. “You see,” she told her family, “when we were separated from my husband at Auschwitz, we were processed, and asked if we had any special skills. I was a fine seamstress, and I told them I had owned my own shop. A lie, yes, but, in such a time God forgives, no? I told them my daughter’s small hands were expert at working with fine laces, and that she was highly trained, too. We were given jobs, and soon we were moved

to another camp. It was not easy,” she said, “but we survived. So many did not.”

The room was quiet. Finally, Milos suggested they all take a break. The teenagers who had been forced to come to the meeting were the most reluctant to leave their grandfather’s side—even for a minute. So much made sense to them now. They understood his gruffness, his impatience, his attitude about work and prayer.



When everyone returned from the break, Milos announced that the story wasn’t quite over yet. “Mamma and Papa didn’t exactly waltz here from Hungary in 1957,” he said. “Their adventure was only half over.” Then, Dave told the second half of his remarkable tale.

He and his family returned to Hungary, only to find his businesses had vanished, and his savings along with them. He started a small construction company with two friends, and the little company thrived in the post-war construction boom. They had three sons, including Milos, and they began to enjoy a prosperous life. Then in 1956, disaster.

The Soviets invaded Hungary.

“In 1943, I was arrested for being a Jew,” said Dave. “In 1956, I was arrested for being a capitalist!”

The new regime confiscated Dave’s buildings and equipment and seized his bank accounts. Only hours before he was to surrender to police to face trial as an enemy of the people, Dave fled Hungary with his family. They made their way to Austria, and a year later, were helped out of the refuge camps and into the United States by a church in Georgia.

In America, Dave’s credo of ‘prayer, patience, work and hope’ was put to the test once again. For the third time in his life, he applied himself, set goals, worked harder than anyone, and never looked back.

At least, not until this day.

His family was changed forever by the story Dave shared at the family retreat. His children and his grandchildren’s grandchildren will continue to tell the story, for generations. Four simple values, faith, hope, patience and work, shine across the decades to illuminate the hearts of every member of

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Dave's family. The values that carried him through some of history's darkest days won't simply be recalled, either. They have been enshrined by the family as the foundation stones for all of the business and philanthropy they do together. They even had an artist design a family crest emblazoned with Dave's values. It was used to make a family seal that is used to stamp every family council document they produce.

Dave's story is remarkable, and it is unique, but every family has its own stories of trials and triumphs. Sadly, most of those stories are never told. Their unvarnished lessons about the importance of values never get to their most important audiences, especially to the grandchildren.

At the Ongoing Family Retreat, The Heritage Process encourages and promotes the telling of these family histories. They are more than stories. They are treasures. The most valuable asset your family possess.