

F3: Female Forward Finance

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April 2026



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What are you holding onto?

A different way to think about art, legacy, and meaning.

What we choose to preserve.

April makes me notice what lasts.

The light changes. Windows open again. The house feels different in spring.

It's also the season when many of us start editing our spaces. Closets get cleaned. Shelves get rearranged. We decide what stays and what goes.

Not everything survives the edit, but the things we keep often tell the real story of our lives.

Recently I arrived at my house in Connecticut after a full stretch in New York. I needed a reset. When I turned on the lights in my living room, the first thing I saw was my great-grandmother's quilt.





I've been carrying that quilt with me for most of my adult life. It's the only one I kept.

It's threadbare now. Velvet and corduroy worn smooth in places, the colors still beautiful. It was made from scraps of dresses my great-great grandmother wore in Montreal in the late 1800s. Thick fabrics. Built for harsh winters.

Her daughter Gertrude took that quilt with her when she left home. Gertrude was unusual for that time. She attended McGill University at the turn of the century, something very few women did. When she graduated, her father told her she could not work. He expected her to stay home until she married.

So she left.

She packed almost nothing, but she took the quilt. Got on a stagecoach to New York City and became a nurse.

The quilt was one of the only things she carried with her.

When I look at it now, I don't just see fabric.

I see courage.

A woman who made a decision about how she wanted to live and followed it through.

Somehow, that story now lives in my home as a piece of art.

What's interesting is that the broader art market is evolving in a similar direction.

The latest Art Basel and UBS Art Market Report points to something deeper than growth. It reflects a shift in how and why people collect, with more participation, more intention, more focus on experience, meaning, and connection, especially as wealth moves across generations.

Even at the highest end of the market, where works above \$10 million are actively traded, the underlying driver is not just acquisition. It's relevance. It's story. It's what the piece represents over time.

That resonates with what I see every day. We tend to think of legacy in financial terms: trusts, foundations, endowments.

Those tools matter, but legacy often begins somewhere simpler. In the objects we preserve. In the stories we attach to them. In the values they carry forward.

Many of the women I work with are in transition. A business sale. An inheritance. A shift into stewardship.

In those moments, one of the most important questions is not just how much wealth there is, it's what that wealth is meant to hold onto.

Because wealth is not simply about growing capital. It is about protecting meaning.

If you're thinking about what you want to preserve, here are a few places to start:

- **Identify what holds emotional weight.**
Art, objects, businesses, places. These are often the anchors of a family's story.
- **Make the story explicit.**
Without context, even the most beautiful piece loses its meaning over time.
- **Pay attention to what you're drawn to.**
Collecting, whether art or otherwise, is often an expression of values before it is an investment decision.
- **Structure for continuity.**
Trusts, philanthropic vehicles, and estate planning strategies can help ensure the intention behind assets carries forward.

That quilt in my living room isn't valuable in the traditional sense.

It's worn and imperfect, but every time I see it, I feel something a balance sheet cannot measure.

A reminder to be brave.

A reminder that legacy is often built in decisions that didn't look obvious at the time.

And a reminder that what we choose to preserve becomes the story the next generation lives inside of.

If you're navigating a transition and thinking about what your wealth is meant to carry forward, that is a conversation I care deeply about.

Your legacy and the meaning it carries forward.

Onward,
Jill

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