



Above the Market

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#45: Cold Water, Clear Perspective

"Cold water is a shock to the soul, a reminder that life is never meant to be comfortable."

— John Updike

The beach wasn't warm.

Of course, that's pretty much what you would expect of northern Florida in early March, but my son Tristan's optimistically termed "spring" break was scheduled for autumn, so that was that.

He's a 21-year-old college junior, and my fatherly instincts had been quietly but persistently nagging me. I suspected that the days our little family of 3 and Harley Quinn would be vacationing together as a quartet were numbered, so I wanted to focus more on the time together than the temperature.

Turns out that not only were we dealing with frigid ocean water and cold breezes, we also experienced a massive, unnamed storm system that spawned over 100 tornadoes, wildfires and dust storms across the southeast, which luckily for us, presented itself in the panhandle merely as chilly driving rain. Good times, right?

Actually, it was.

Early in our week, while Traci was scouring the local shops, Tristan and I happened upon a quaint little beach bar that had a great happy hour deal on margaritas and raw oysters, and

we immediately planned our days around what became our daily routine (unfortunately, as did Traci's shopping excursions). It is amazing what two guys sitting in the rain, sipping drinks, and scarfing down oysters can talk about.

Our trip definitely wasn't the kind of spring break you see in travel ads. We wore windbreakers and hoodies a lot. We shivered a lot. We got wet a lot. But I wouldn't trade one those rainy afternoons *for anything*.



Cold water has a way of focusing the mind. You feel, you notice it, and it brings you into the moment.

Financial decisions can work the same way. Discomfort, complexity, or uncertainty often signal exactly where our attention is needed. The financial plans we create for our clients aren't designed to *avoid* the allegorical cold water – they're designed to help you **move through it** with confidence.

As “spring” break taught me this year, some of the most meaningful moments in life don't wait for perfection, **they happen when they happen**. Similarly, good planning isn't about waiting for perfect conditions, rather it's making sure you're ready to live fully when the moment arrives, no matter what the moment brings along with it.

Of course, it would be nice if it brought margaritas and oysters. Those definitely help!



The Guerry quartet

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