



FINANCIAL PREPAREDNESS

"One of life's most painful moments comes when we must admit that we didn't do our homework, that we are not prepared." ~ Merlin Olsen

Issue #287
August 14, 2026

The Last Walk

Life is full of passages that arrive in the same way that the character in the Hemingway novel *The Sun Also Rises* goes bankrupt: gradually and then suddenly. Before you know it, it's over.

For many years, I took a walk most days in the late afternoon or early evening with my son and dog. I don't remember when the tradition began, but I just returned from my last walk with him. (If not for successful major emergency surgery last week, I would have already taken my last walk with my dog.)

For as long as I can remember, the walks would always begin by me asking my dog, "Gunnar, would you like to go for a WALK with Daddy? [At this point my dog would jump up on me.] We could look for some birds and some squirrels and some kitty-kitty-kitty-kitties, chipmunks, bunny rabbits, snapping turtles, rats, hawks, owls, bullfrogs, fish, geese, possums, goats, ferrets, donkeys, muskrats, lizards....We could look for all of those things, but we're gonna need to saddle up [get into his harness]. Do you know about the saddle up process? Saddle up, saddle up, saddle up."

It was a great, unstructured, analog way to spend quality time with each other and also get exercise, sunshine, fresh air and often a good sweat. For a time we had a daily ritual where

we would [pause](#) to appreciate natural beauty when we saw it.

I never felt the need to replace the silence with talk, so most of the time we just quietly enjoyed each other's company and the experience of walking with our dog, often surrounded by [nature](#).

In recent years, however, my now Software Engineering major son usually wanted to talk about AI (he's a skeptical critic). For this [Gen Xer](#), the pace of change (especially technological) in recent years has been overwhelming. My daily walks are my time to decompress and not have to think or worry about anything, and to reconnect with nature. Having to listen to so much AI-related news made me feel like I was mentally drowning, so I made a rule that he had to stop talking about AI at our halfway point.

Many days he couldn't or didn't want to walk with me; [the cat's in the cradle](#) and all that. I never required him to walk with me, and I tried to not make it an expectation. I'm sure sometimes we needed a break from each other. I did still walk with Gunnar, however.

On many of our walks I was able to informally share some laughter, stories or fatherly wisdom. This was in addition to another daily ritual we did for many years that we called "Life Lessons With Daddy & Gunnar" (me reading to him from a relevant book and sometimes discussing a life lesson, which I had him record in a book in case something ever happened to me). That tradition is also coming to an abrupt end as it is time for me to release my grip on the bowling ball, as my father described it.

Suddenly, it's the end of an era. My most fervent wish for him has always been for him to reach his full potential and live a fulfilled life. It seems like just yesterday I was telling that to his Montessori teacher. Now it's time for him to spread his wings and leave the nest and make his own way in the world. He has told us that this will be his last Summer with us, as next Summer he needs to do an internship with a company before his senior year.

When I started grad school, my parents gave me a copy of the Dr. Seuss book *Oh, the Places You'll Go!* I read it and gave it to him just before he left for college. This Summer he did a fair amount of online work for AI-related companies, often earning as much as \$75 per hour. He has his whole life ahead of him and the world is his oyster if he wants it.

As my full-time fatherhood role comes to an end after nearly two decades, I've started to reflect on how I did. Although I think most objective observers would rank me in the top 10% of dads, I did make some mistakes, I do have some regrets and I could have done better.

I do hope that he appreciates everything I've done for him and that he will choose wisely about how he spends the [endless/numbered days](#) of his adulthood.

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