



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

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Road Trips

I seldom leave [the reservation](#). When you live in a place that's peaceful, beautiful and safe, and virtually everything that lies outside the gates involves people leading lives of [noisy desperation](#), there's little reason to leave. Even the "traffic jams" here consist of waiting for wildlife to cross the road (recently I had to wait for fawns, boarhogs—including piglets—and a hawk to move out of the way, all within one quarter of a mile; this morning it was a stationary fox on my street shortly followed by a flock of eight turkeys).

Nevertheless, I do think it's healthy and soul-filling to occasionally take an extended road trip to visit old friends. I had been wanting to do so for years, and finally had the opportunity to do so last week.

After checking in on my dad, I had lunch with an old friend from 25 years ago, and then I went to check on a couple of my dad's properties that are near a large lake that I hadn't seen in about 20 years. As I passed the lot on the lake, I looked for the dirt road that led to the old homesite, but was shocked to discover that the jungle (there's a swamp right next to the road) had completely reclaimed it, and there were no signs that the land had ever been inhabited by humans.

So I drove next door to see if I could talk to the patriarch of the family there. I quickly

realized that in recent decades, nature had been slowly encroaching on his dwelling as well, and had almost started to envelop it. I knocked on the door and a 91-year old man in an old, dirty T-shirt came to the door. I reintroduced myself as my father's son who he had last seen 40 years ago. Holy cow, where did the time go? As my mother would say, "[time and the river](#)." I had wondered what this moment would be like. Now that the revelation had arrived, it was strange.

He invited me in. His house was still in disarray from the large tree that fell on it during a hurricane (apparently the same one that also dropped a tree on my dad's house, rendering it uninhabitable) that caused \$400K worth of damage. It also wrecked his dock and boat, which lay half-submerged among the cypress knees like a prop in a Disney jungle cruise.

We had a nice conversation, and then my childhood friend from the next lot over who I also hadn't seen in 40 years came over. When I was growing up, my family basically moved out to our lake place during the summers and lived in a trailer/cabana. I spent many hours fishing, riding motorcycles, boating and hunting with this friend and his brother. His father had been my dad's old boss when both of them were "rocket scientists" at Cape Canaveral.

They had a small cabin that had been built in the 1940s, and a dock that was similar to a bouncy suspension bridge. Most of the cabin was comprised of a large, central room that had a bed built into each of the four corners—one for each child. Old, random fishing and hunting gear adorned the walls and every surface, and the kitchen table doubled as a (narrow) ping pong table. When I'd come over, they'd be rocking out to songs like "[I Want You to Want Me](#)" from the local rock radio station. It was the coolest place for a teenage boy to hang out. Sometimes we'd sleep on mattresses on their front porch, and when we awoke from the sun rising across the lake, we'd head out to fish for bass.

After my friend cut the grass (as part of a constant fight against [entropy](#)), he gave me a tour of his lot and showed me his new dock and all of the improvements he had made. He told me about how a large alligator nearly attacked him while he was working in the lake, and about how his family plans to spread the ashes of his younger sister, who passed away recently after a surgery. He showed me the box full of Indian pottery and tools he had found. Interestingly, the pottery was identical to the two shoeboxfuls that I had found at my childhood home (which was about 100 yards away from the shore of another large lake in the same county).

Then it was on to the main event of my trip: my 40th high school reunion, the first one I had ever attended. For years (especially before the Internet became widely popular), I kind of assumed that someone from my class would find me and send me an invitation in the mail. That's not how it works. I knew my 40th was coming up, so for months I scoured the Internet looking for any information about it.

Driving through my hometown prompted a flood of memories every few seconds (with the exception of the several new marijuana dispensaries I noticed).



I thought to bring my senior yearbook with me and am glad I did. When I started perusing the photos of my senior class (which numbered 242), I was shocked by the dozens and dozens of them for whom I had no recollection of either their face or name. How is that even possible?

Well, the vast majority of my classes were advanced, so I was mostly surrounded by the members of a small academic elite, though I also played football, soccer and track, which gave me exposure to the full socioeconomic strata. Still, their identities and my lack of familiarity with them were a mystery. I soon learned that a number of them had no recollection of my name or face, either.

About a dozen of my classmates had already died, including several by suicide, one of whom had once been a friend of mine and was voted by my class as Most Likely to Succeed (there's a very dark backstory about this that I won't get into here). Another close friend of mine (and his girlfriend) died from carbon monoxide poisoning.

I also met several classmates who had struggled in high school (two of whom never actually graduated) who went on to have successful careers, including one who earned a PhD and became a professor at a major university. I've learned that when it comes to how people and events turn out, life will often surprise you.

I heard about a number of classmates who knew about the reunion and could have easily attended but chose not to, I think because of shame or embarrassment about what they had done (or failed to accomplish) or some other tragic event that few of us knew of. It's a shame because virtually everyone there was kind and gracious.

There were a number of classmates from my former circle of friends who I had hoped would be there but were not. Most of those have vanished and I have no idea how to get ahold of them. I was able to briefly talk with my first "girlfriend" from first grade via a video call (she's now overseas), which was great fun.

Almost everyone had children in their 20s or 30s, and some had a handful of grandchildren. A number were divorced. Some had aged well, others not so much.

Driving home, my brain felt like it had been drenched in serotonin and other feel-good hormones, and my mood was the best I've had in a long time. It was a great experience, and I'm glad I went and was able to reconnect with so many classmates, some of whom had been in my class from Montessori through junior college.

My nearly 89-year old dad is in an assisted living facility, and he still peruses his old high school yearbook (from the same school) and texts with the few remaining classmates that he knows about. One of the most common regrets among people who are dying is that they didn't keep in touch with their friends. Life is primarily about relationships, and as you get older, this becomes ever clearer. I think being in touch can help ameliorate one's growing regrets.

I also spent the night with a kind relative and had brunch with a former business partner who I hadn't seen in about 22 years. It was great to see them and catch up. I should have done so more often.

In closing, I highly recommend that you attend your class reunions and periodically take a leisurely road trip to visit old and dear friends. It will be good for your soul.

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