

Backpacks, Bedtimes, and A Herd of Turtles

By J.R. Gerhart



"And we're off! Like a herd of turtles!"

It's a phrase I've found myself saying almost every morning this August as our extremely independent three-year-old gets ready for school. She insists on picking out every part of her outfit before the daily negotiation over brushing her teeth and combing her hair. She wants cereal, then she doesn't, then she decides she does after all. And like her mother, she also needs her morning "coffee" (steamed chocolate milk) before she's ready to face the day.

Then comes the final challenge: the slow march to the car. Backpack? Check. Nap mat? Check. Car seat buckled? Eventually. And if I'm lucky, this is the day she lets me listen to my music instead of the *Frozen* soundtrack.

Back-to-school season always brings excitement. Store shelves fill with crayons, backpacks, lunch boxes, and fresh notebooks. Students meet new teachers and reconnect with friends, while parents prepare for school traffic and new routines.

One of the things I've appreciated most about joining New Perspectives is our team's commitment to continuous learning. Financial planning is constantly evolving, so staying current isn't optional.

That commitment to learning shows throughout our office. Nancy and Ryder lead the way as CFA® charterholders, Kaitlyn is working through her CPA exams, and Dierrah and I are preparing to sit for the CFP® exam this November, hoping to join Meredith, who earned her CFP® certification last year. We've spent countless hours studying taxes, investments, retirement planning, insurance, and estate planning. Every lesson helps us become better advisors for the families we serve.

The excitement of this season extends beyond school for our family. This December, Keegan will become a big sister, and Lauren and I couldn't be more excited. Watching her grow has reminded me that every stage of life brings new opportunities to learn and adapt.

I may not have a monogrammed lunch box or a brand-new box of colored pencils this August, but the excitement of learning is still very much alive. It's a passion I hope to pass along to my daughters and one we'll continue to embrace at New Perspectives. Whether we're preparing for an exam or staying ahead of changes in financial planning, our goal is the same: to keep learning so we can better serve you.

Even if some mornings begin like a herd of turtles, we'll get where we're going together.



"Always walk through life as if you have something new to learn, and you will." — Vernon Howard