

## When life gets in the way.

Instant parenthood we called it. The birth of our first child, that is. It was nearly 43 years ago, but it seems like yesterday.

Mary's pregnancy had gone according to plan and, when she went into labor, two young parents-to-be were excited about the experience of welcoming our baby into the world. I was in the delivery room when Heather was born, and she was pink, beautiful, and healthy-looking.

As soon as I could, I got on the phone to our parents, who lived one thousand miles away from us, to tell them the good news. While I was talking with my mom, one of the nurses came to me and said Mary's doctor needed to speak with me right away. I didn't want to hang up on my mom, but the nurse had such an urgent look on her face that I had to comply, so I told my mom that I would call her later, and I dutifully followed the nurse back to Mary's room. Her doctor was at her side.

His news was devastating. Our little Heather had a very rare birth defect called a tracheal-esophageal fistula. Simply put, her esophagus was connected to her windpipe. She couldn't swallow, and, as she breathed, liquid from her stomach passed into her lungs. It was serious – very serious – and Heather needed immediate surgery to correct the problem. A pediatric surgeon had already been called, and she was on her way to the hospital. We just had to sign the release forms. You know, the ones that list all the bad, awful, horrible things that could happen to our little girl. Instant parenthood, indeed. Amazingly, another child – this time a little boy – was born that same week in New Orleans with the same problem. More instant parents.



To make a long story short, the surgery was a success and Heather was released from the hospital one week later. Relieved, we brought her home to Slidell to the new house we had just purchased. Today, nearly 43 years later, you can see here that she is a beautiful young woman. She's also talented, a vivacious wife and mother, and – get this – a wellness coach and ultra-marathoner. The only side effects of her surgery are a scar on the right side of her back and a cough that sometimes makes her sound like a barking seal, but it's a small price to pay for the miracle of her recovery.

I learned an important lesson from that experience: bad things don't happen only to other people, they happen to me and my family. It's an old joke that, if you want to make God laugh, tell him your plans. I had never paid any mind to the joke until the plans Mary and I had for Heather's birth went, well, not according to our plan. That experience made real for me the fact that life has a tendency to get in the way of what we expect to happen. Bad things *do* happen, and I don't know anyone who's immune to problems, big and small.

As a financial advisor, I meet with people from time to time who think they're bullet-proof. They tell me they'll never need life insurance, disability coverage, a long term care strategy, a source of guaranteed income for retirement, a place to put money other than the stock market, or anything else that makes financial sense, because, well, bad things won't happen to them. And, they certainly don't need a financial advisor to tell them how to invest their money. It's frustrating to me because, sadly, they are so wrong. It's impossible to know what the future holds for any of us, and, in nearly 11 years as a financial advisor, I have yet to meet a single person who can figure out all of the pieces of a successful financial life. Mary and I, never in our dreams, expected that our first baby would need life-saving surgery on the day of her birth, but life threw us a curve ball. It all worked out for Heather and us, but I learned then that I needed to get my financial house in order. So, at the age of 25, I found my own advisor and started building an insurance and investment plan to prepare for a future that I knew would be uncertain. I've never been sorry I did, because, despite all of the good times and good luck we've had, Mary and I have had to weather many financial storms since then.

If I remember correctly, a version of this article is one of the first I wrote for *Slidell Magazine*. When I began this journey, my goal was to make my articles personal, interesting, and useful. I wanted to show

my readers that they don't have to be rich to manage financial independence, they just have to define what independence means to them, and then take steps to make it happen.

I've helped a lot of people since then, but there are so many more whom I'd like to meet.

Before life gets in the way.

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