

In 2022, I went to South Korea, which was also my first time to Asia. Although it was not originally on my radar, one of the days I visited Bukhansan National Park, which overlooks Seoul from the north. Unfortunately that day they needed to rescue someone at the very top, so I didn't get to see the last ~¼ mile. It was still an amazing experience and it opened my eyes to the geography of Korea and what it is like to hike there.

Shortly after my return to the U.S., I tore my Achilles tendon playing badminton. A couple of the days I was stuck at home, I thought about how it would have been nice to have been able to finish that hike. I spent a long time recovering and I don't think it will ever quite be the same.

This year, I have had the opportunity to take a step back from full-time employment as a result of my transition from engineering to financial planning at Tamarind. I used part of this time to travel back to Korea. I knew that eventually I would want to do Bukhansan again (and finish what I had started), but I wanted to be pretty cautious hiking in a foreign country after the injury. So I did smaller walks or hikes for a couple of days a week. I started with the "Hanyangdoseong" trail first, which follows a historical city wall. It's pretty easy and parts of it overlap with common tourist attractions (like Namsan Tower).

I decided to follow that up with the Seoul Dulle Gil. It's a 100-mile hike that follows much of the border of Seoul and the surrounding area (called "Gyeonggi-do"), split into 21 small sections (each with their own highlight and corresponding stamp). The beginning was pretty tough, and starting in late August didn't really help. But every time I went, it got a little bit easier. When I reached the end, even the hardest climbs were a lot easier and I was doing more than 1 section per day. Finally, I went back to complete the Bukhansan hike again; I crushed it and got to the top before it got too crowded.

That is what happens when you choose to work on something with regularity: you get 1% better each time. I try to think about many aspects of life in the same way, especially financial planning: you're working towards a goal (maybe retirement, your child's education, or even a generally positive direction) and you take small steps along the way. If you pause and look back you might be able to see all the progress you made. The plan is ongoing, dynamic, pretty much always going to change. But if you keep improving, eventually you hit a point where success is nearly inevitable.

The designation of Certified Financial Planner® that both Emilie and Ariadne hold is extremely important to my plan, especially CFP Board's "Code of Ethics and Standards of Conduct." My original plan was to take the rigorous exam in November, but I have had to push it back until March of 2025. There is still a lot for me to learn and many of the concepts are not on/off switches but rather nuanced sliding scales, and that has been tough for my engineering brain to grasp at times. I don't really know when I will be able to hold that designation or reach some of my other goals, but I do know that every day I'm shooting for 1% better, and that's good enough for me.