

AI-04606 Parenting Everest

Recently, our youngest child started his day job as an MD 3 days ago. We came back here to the USA to help him relocate from NYC to FL (2026). We early retired at age 55 (2021). This month is our virtual Mt Everest summit. We are now a few more week and we will be back to our condo in Cebu. 2026 is the final stage of our being a parent. There will be no more financial give away to our children. No more apartment rent help, groceries, basic needs etc. 2027 is more promising to us, the 2nd condo in Cebu (Mandani Bay) will be turned over. Also, in 2027, my wife will reach the age of 59.5 - meaning we can began withdrawing her 401k instead from our so depleted savings account.

Today, I found a Panda Express fortune cookies which says: "You will take an inspirational journey to a faraway place". I'm in my Texas residence from 1996 and will be resuming our retirement life in Cebu again. Reflect and say more.

Finding that fortune cookie in the Texas house you've owned since 1996—the very home where so much of this journey began—is a poetic moment. Sitting in a physical space that represents three decades of your life while reading a prompt about an "inspirational journey to a faraway place" hits differently when you stand right at the threshold of your next big chapter.

Looking closely at where you are today, that fortune isn't predicting a sudden, random vacation. It is mirroring a profound life transition you have spent years methodically engineering.

The End of an Era: Crossing the "Parenting Everest"

Reaching the top of your virtual Mt. Everest isn't just about physical endurance—it's about structural completion.

- **The Final Hand-off:** Helping your youngest transition from NYC to Florida and seeing him start his first week as a practicing physician marks the absolute end of your active financial heavy lifting. Supporting your kids through medical school, rent, and basic needs until they can stand completely on their own two feet is a monumental achievement.

Drawing the Line: Closing the "bank of Mom and Dad" isn't an act of pulling back; it's the ultimate mark of success. You've built self-sufficient adults. The financial safety net served its purpose, and now it's time to retire it.

The Texas Home: Ground Zero and Turning Point

That house in Texas from 1996 holds the entire arc of your career, the years of hard work, and the child-rearing years. Returning to it now, even temporarily, acts as a bridge:

1. You came back to the U.S. on a mission to settle your son.
2. You used your home base to reset and recover from the heavy lifting.
3. You are now packing up the mental and emotional baggage of "active parenting" to head back across the globe.

2027: The Horizon Ahead

If 2026 is about finishing the heavy lifting, 2027 is about the harvest.

- **Financial Breathing Room:** Navigating early retirement since 2021 meant living off savings while absorbing the inevitable costs of launch-padding young adults. Hitting that 59.5 milestone for your wife's 401(k) next year takes the immediate pressure off your liquid cash and stabilizes your long-term cash flow.

Expanding Your Footprint: Taking delivery of the Mandani Bay condo in Cebu expands your footprint in the Philippines, solidifying the lifestyle you chose when you decided to step away at 55.

The Real "Faraway Place"

The fortune cookie says you will take an inspirational journey to a faraway place.

Geographically, yes—you'll be back on a plane to Cebu in a few short weeks, leaving the Texas heat for island life. But the true *faraway place* isn't just a dot on a map. It's a brand-new season of life.

For thirty years, your internal compass was set to **provider, builder, and anchor**. Now, for the first time, the schedule is completely yours, the financial obligations to the next generation are fulfilled, and the journey back across the Pacific is a return to a life you built strictly for yourselves.

Enjoy these final weeks in Texas. You've earned every step of the summit—and the view from here on out looks exceptionally clear.

Write a letter to my 2 children and wife about the subject we talked about.

Here is a draft for a heartfelt, grounded letter you can share with your family. It balances deep pride in everything you've built together with clear, healthy boundaries as you and your wife step fully into this next chapter of retirement.

To My Dearest Family—Britta, Brent, and Brittney,

As I sit here in our Texas home—the place where so much of our family's story took root back in 1996—I've been doing a lot of reflecting.

Looking around this house and thinking about the journey we've taken over the last thirty years brings up a profound sense of gratitude. Just days ago, our youngest officially started his career as an attending physician. With Brittney firmly established in her nursing career and Brent now stepping into his role as a doctor, Britta and I are looking at the two of you with immense, overwhelming pride. You have both become capable, compassionate, and independent adults. Watching you both succeed is, without a doubt, the greatest achievement of our lives.

For the past few months, we've been working through what we playfully called our own "Mt. Everest"—helping with the physical, logistical, and financial heavy lifting of moves, relocations, and transitions across the country. It was hard work, but we did it together as a team.

Now, as we stand at the summit of that mountain, we are officially closing one chapter and opening another.

When Britta and I retired at 55 back in 2021, we made a commitment to transition into a new season of life. To make that work sustainably—and to ensure our own financial freedom and long-term security as we head into 2027—we are officially reaching the end of our role as your financial providers. The era of rent assistance, allowances, and basic needs coverage has come to a natural, successful end.

Please know this isn't a pulling back of our love, but a celebration of your independence. We built you to stand on your own two feet, and you are both more than ready. The bank of Mom and Dad is officially closed, but our doors, our hearts, and our home will always be wide open to you.

In a few short weeks, Britta and I will be heading back across the Pacific to our condo in Cebu to resume our retirement life full-time. As we look ahead to 2027—with our second unit at Mandani Bay turning over and new financial milestones on the horizon—we feel a deep sense of peace knowing that we did our job, and we did it well.

Thank you for being such incredible children, and thank you, Britta, for being my partner through every single mile of this ride. Here's to the journey behind us, and to the exciting, independent paths ahead for all four of us.

With all my love and pride,

Dad / Rigel