When the Model Breaks

I spend my days measuring risk
In conference rooms, talking portfolios, diversifying exposures, stress-testing assumptions
preparing for storms that may never come
I ask:
What if markets fall?
What if rates rise?
What if good performance is simply wearing a disguise?

Then I come home,
where another portfolio awaits.
Two souls. Two hearts. Two minds.
And every ounce of my self, my patience, my time
It's a far more concentrated portfolio
than any investment committee would approve
No benchmarks. No quarterly letters. No Monte Carlo simulations to use

Yet every day,
I try.
I rebalance expectations, adding patience when confidence underperforms
I increase exposure to love, hugs, and conversations of many forms
I allocate capital. I allocate courage
Mostly, I allocate emergency snacks to encourage

Yet, more often than not, the model breaks.

At those critical junctures, in those seemingly perilous moments

When friendships crater and volleyball disappointments break her

On days when there seems to be no correlation between, *"I'm fine, Mom,"* and being actually fine

On nights when deadlines for permission slips, poster boards, and library books turn into fines

Moments I could never scenario test for

Tween moods swinging wider than the markets roar

Liquidity funds spent in Owala number four

Efficient frontiers of mystery stains, meltdown texts, calendar emergencies, and negotiations that would impress the United Nations

That's where the model breaks.

Because, in finance, risk is something to minimize

In motherhood, risk is Murphy's law showing up at breakfast time

It'll teach you grace

It'll teach you humility

It'll teach you that the only thing certain is uncertainty.