

R. Bruce Buchanan

The Mathematics of Life

Bruce Buchanan gazed up at the equation written on the chalkboard high above his head. After recognizing a strong interest in math in the second grade student, his teacher had walked him upstairs to the third grade classroom to see if he could solve the problems taught to the older children. The third grade teacher had scrawled a long equation on the board, and the moment of truth was upon them.

The only help Bruce needed to solve the problem was a boost so he could reach the top of the board—a defining moment for him that showed the young boy there was something special about his aptitude for numbers. But what was even more special about him, and what has served him just as vitally throughout his professional career, was the deep empathy that has always allowed him to connect with others. Now the Managing Partner of Berlin, Ramos & Company, P.A., a CPA firm serving the D.C. metropolitan area, Bruce's work is about more than numbers—it's about the mathematics of life. "The accounting profession is not cold and clinical for me," he affirms. "I enjoy really getting to know people, connecting with them and seeing what's important to them."

Berlin Ramos can be traced back to Paul Berlin's first CPA firm, which was launched in 1947. He joined forces with Rene Ramos in 1970, and Bruce joined the firm shortly thereafter as an entry-level accountant. Having just graduated from college, he was the youngest employee for a period of two years. Now among the firm's second generation of partners, he's currently working on cultivating the third generation. The Berlin Ramos team now has 50 professionals and support staff, including six active partners and a dozen managers. About a third of its employees are 35 years or younger.

Berlin Ramos excels at building strong

client relationships that span generations and is still serving clients it took on sixty years ago. It owes much of its longevity and success to its commitment to focus on key service areas. It has a long history of doing tax work for successful family real estate businesses in the D.C. area, with that segment of the firm's business comprising over a third of its total volume. Twelve percent of their billing comes from audit, and about ten percent from third party administrator work for qualified retirement plans. The firm excels at

helping clients evaluate what kind of qualified retirement plan would work best for them, based on their unique goals. The firm has a diverse mix of business clients, including a number of professionals. Berlin Ramos also prepares about a thousand individual income tax returns, mostly for business owners and exceptionally complex cases. It stays away from SEC work and the risk that comes with accounting for publicly traded companies, and does not work with financial institutions.

"Having watched me for all these years, my wife will often emphasize the 'public' in public accounting because, especially at the leadership level within the firm, we're not just sitting in the back room grinding through numbers," Bruce affirms. "Our main focus is striving to make the financial lives of our clients better, and in order to do that, we have to get to know them. We focus on listening so we can learn the aspects of their financial situation that cause them anxiety, and then we work to relieve that and help them achieve financial security. We try to ask good questions to find out what's really important to them, so we can pursue solutions that are sensitive to their goals. When I have the opportunity to see an improvement in someone's situation—not so much their net worth, but their frame of mind with respect to their lives, it's extremely rewarding."

Bruce grew up in the small town of



Hollidaysburg, Pennsylvania, as the oldest of four children. In the winter of 1957, the family moved into the home that his mother still lives in today. "We had such a stable home life," he says. "My parents were married for 56 years before my father passed away in 2006. My mom's parents lived in the same town, and we'd go over to their house on weekends so I could spend time with my grandparents, who loved us so much. I grew up in that community, and I graduated from high school with many of the same kids I started elementary school with. My roots are there."

Bruce's father ran Buchanan Lumber Company, a group of building supply centers in Central Pennsylvania that his grandfather had started. At one point, the family owned lumber companies in Cumberland, Maryland; Kaiser, West Virginia; and Altoona, Pennsylvania. After the businesses were acquired, his father took an early retirement at age 58 and opened a travel agency. "He loved traveling, as well as the people side of that business," Bruce remembers. "I think a lot of my attributes, both professionally and personally, come from him."

Bruce's mother was a homemaker and would take the children to baseball games and piano lessons, radiating warmth, kindness, and patience as a parent and as a member of the community. "She was always determined that we sit down and have family dinner," he says. "It's more important than a lot of people realize, and I think our culture would be stronger if we had more families sitting around the dinner table together."

Beyond strengthening the fabric of American society, family dinners might also be the perfect setting for children to practice their passions in life, as Bruce did. At the table, his father would challenge the children to do math problems in their heads. "I think it was more a cause of indigestion than encouragement for my siblings, but I always enjoyed it," Bruce laughs. "Five times five times four divided by 10 plus two. Those were the kinds of run-on problems we'd solve as he strung them out in the air." Bruce earned good grades in school, and his paternal grandfather would pay him small sums of money for A's on his report card.

While he was somewhat shy and sensitive as a small child, thanks to the encouragement of his parents and teachers, Bruce's confidence blossomed, and in each year's school picture, his

smile grew a little broader. He took up baseball, basketball, and golf through his childhood. At age 15, his friends convinced him to play the Hammond organ for their rock and roll band, which thrust him in the spotlight and brought out his extroverted nature even more. The four-member band was paid \$57 per gig, and with \$5 of expenses, that meant Bruce was pocketing \$13 for three hours of work—more than he was making in his minimum-wage job at his father's lumber company. "Those were my concurrent first jobs," he says. "My dad would get frustrated when I'd play a gig in the middle of the week and get home late, so he said I had to choose between my job with him and the band. I picked the band!"

Bruce also vividly recalls the summer of 1967, when a friend invited him to attend a week-long Young Life camp in Colorado. A sophomore in high school at the time, he had had no prior experience with the organization, and though he attended church on a regular basis, he hadn't really connected with the Christian faith. "That camp was full of fun and adventure, but there was a serious element to it as well, and it was the first time I really understood what it meant to trust in Christ," Bruce remembers. "It resonated with me immediately." When he started college at Bucknell University several years later, he connected with the Christian community there, beginning with attending a prayer meeting on campus in the wake of the Kent State shooting of 1970, and his faith grew deeper.

Bruce was one of the best students at his high school, but found himself an average student at Bucknell. It was hard to adjust at first, but looking back, he's thankful that he was academically challenged in a small-school environment. He started his college career as a Math major, but experienced a sudden change of heart during his sophomore year when he enrolled in Principles of Abstract Algebra, taught by the dreaded Dr. Kim. By the end of the first class, the severity of the professor had converted five of its approximately 30 enrollees from math majors to accounting majors, including Bruce. "I wanted to do something more concrete and less abstract," he says. "That class was the turning point, leading me to realize I wanted to pursue applied mathematics as opposed to theoretical math."

In anticipation of his upcoming graduation, Bruce interviewed with several large accounting firms in the spring of his senior year.

"The idea of being on the 34th floor of an office building in Philadelphia with one of the Big 8 firms was a bit daunting to me," he remembers. "A professor of mine encouraged me to interview at Berlin Ramos, so I drove from Lewisburg down to Silver Spring, Maryland, and borrowed a red tie from a friend's father, at her insistence, to look professional. The firm seemed warmer, with a company culture that was more closely knit. Having grown up in a small town, the smaller firm environment seemed more appealing to me, and since accepting their offer, the firm and I have both evolved tremendously over the decades."

The success of that evolution is chronicled on a small framed 5 x 7 piece of paper that now sits on Bruce's desk—a Christmas gift he received several years ago from the Berlin Ramos staff. In the center, in green typeface, is his name, surrounded by words and phrases written by staff members about him. *Leader. Enterprising. Analytical. Charismatic.* The ones that mean most to him, however, are those that speak to his character. *Encouraging. Patient educator. Principled. Giver. Understanding. Kind. Boss but not bossy.* "I'm thankful to God for his grace in helping me to show some degree of good character," he says. "I really appreciated the thought that went into that gift. The kinds of comments I got from the staff encouraged me that I'm doing at least some of the right things. I believe in servant leadership, and we have a lot of really wonderful people and strong relationships at the firm. They're an essential part of why people enjoy coming to work here."

This positive company culture has been formally recognized by a national survey of employees conducted by *Accounting Today*, naming Berlin Ramos among the top ten accounting firms in America to work for through six consecutive years. "This has been important for the firm's morale and great for recruiting, as well as being meaningful to our clients," he says. "We have a low turnover rate and a lot of satisfied employees who are doing great work for them." Bruce himself was recognized as a SmartCPA by SmartCEO Magazine, but far more meaningful to him are the small, direct acknowledgments from the people he serves. "Recently, a client said I was the most accommodating person she knows," he recalls. "Another time, I got an email that said, 'Thank you for your excellent, conscientious service.' Those are the kinds of words that I treasure."

None of this could have been possible, however, without the love and support of his wife, Carla. When they met through Young Life, Bruce was an extrovert in full bloom, while she was quiet and pensive, with a beautiful inner life that captivated him immediately. As Young Life leaders, the two would see each other on a weekly basis, and they married in 1977. Active in the Presbyterian Church of America together for almost thirty years, Bruce is now an elder, and Carla dedicates her time to hospitality efforts, mentoring young women, food pantry work, and other vital services. They're also very supportive of the Cystic Fibrosis Foundation and Camp Friendship, a camp for kids with cancer. "It would be impossible to overstate Carla's role in my success," Bruce avows. "I have no idea what I would have done without her and the incredible love, support, and encouragement we share."

In advising young people entering the working world today, Bruce highlights the lessons that are often forgotten for their simplicity. "The small things make a big difference," he notes. "Persistence, daily diligence, and dedication pay off. Do the good work God's given you the gifts to do." This focus on using your gifts stands at the heart of Bruce's work, helping his clients to make sense of the mathematics of life and to improve their lives because of it. "For many people, the numbers side of life feels like a mysterious black box they don't understand," he says. "When we don't really understand something, we tend to be anxious about it. To feel that I have some gifts I can use to help alleviate those fears is really what I've wanted all along. When I was a kid, I thought about my future and hoped I'd be able to make a living using my gift for math in a way that was fun, and I'm so grateful for the opportunity to do that every day."

© February 2014 Gordon J. Bernhardt. All rights reserved. Reprinted by permission.

— By Gordon J. Bernhardt, CPA, PFS, CFP®, AIF®

About Gordon J. Bernhardt
President and founder of Bernhardt Wealth Management and author of Profiles in Success: Inspiration from Executive Leaders in the Washington D.C. Area, Gordon provides financial planning and wealth management services to affluent individuals, families and business-owners throughout

the Washington, DC area. Since establishing his firm in 1994, he and his team have been focused on providing high-quality service and independent financial advice to

help clients make informed decisions about their money. For more information, visit www.BernhardtWealth.com and [Gordon's Blog](#).

