

□ FINANCIAL INCONTINENCE



I was reading an article the other day by a well-respected author for The Globe and Mail, and he used the term intellectual incontinence.

He was writing about politics, but it made me stop, chuckle, and then think.

Incontinence: Loss of control over an essential function.

The idea lingered. Recently, I dropped the phrase financial incontinence into a conversation with a banker, and he laughed quite vibrantly. The term resonated, but it also struck a nerve.

Financial incontinence: Loss of control over your finances.

It begs the question: what forces outside ourselves could cause this?

The government and taxation—a relentless siphoning of hard-earned income.

The government and reckless social spending—money flowing in every direction except the right one.

A bloated bureaucracy—government salaries in Canada have ballooned by almost 50% in just a decade.

And let's not forget the past 3 years: Rising interest rates—a silent thief in the night.

Add our suppliers leveraging the pandemic—keeping prices inflated even as supply chains stabilize.

And now to add insult to it all: TARIFFS!

These external forces leave many entrepreneurs gasping for air, their financial independence slipping away.

The dream of entrepreneurial freedom, the ability to build something meaningful while reaping the rewards of sweat equity, is now becoming a nightmare. The very economy that once promised growth and security has left some of my clients teetering on the edge, or worse, finding themselves metaphorically clad in Depends adult underwear.

This is financial incontinence.

It's the bleeding and suffering of the high-risk taking Canadian entrepreneur, the one who pours 60–70 hours a week into their business. The one who dreams of a well-deserved payoff, only to see it whittled away by rising costs, stagnating profits, and punitive taxes.

Now, with the potential for higher capital gains tax rates, the reward for risk is further eroded. For the bold, hardworking, risk-taking Canadian, the system feels less like an opportunity and more like a punishment.

But here's the message I want to leave you with:

Do not let incontinence drain your finances.

Take control. Challenge the forces working against you. Seek clarity, demand accountability, and refuse to let your financial independence slip away.

Remember: resilience and determination are the foundations of success, even in the face of adversity.

Need to vent?
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