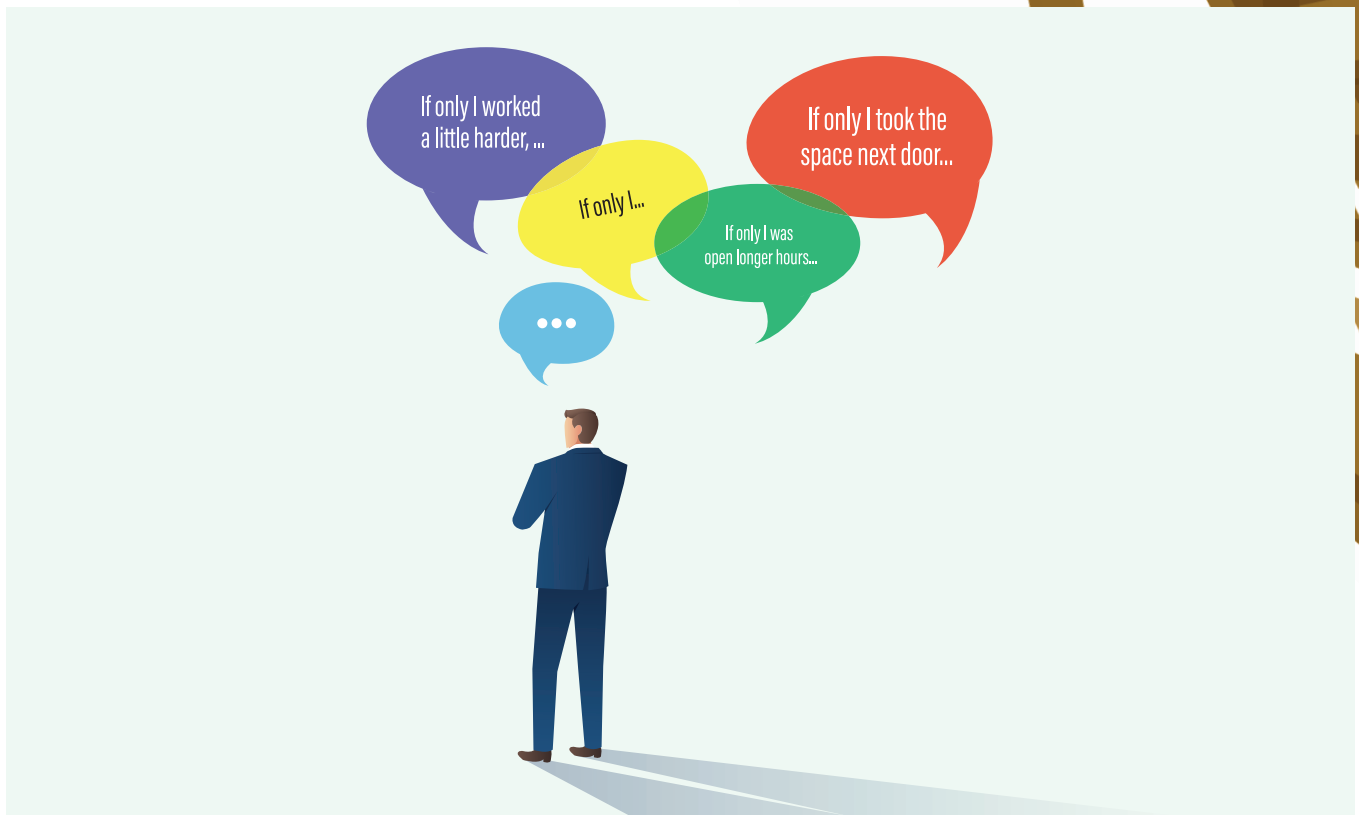




□ FAT & HAPPY



If I had a nickel for every time a client told me, “If only I worked a little harder, opened more hours, or took the space next door... my practice could be producing so much more revenue and be worth so much more money,” I wouldn’t be sitting here writing this—I’d be retired on a beach somewhere.

“If only.” Two words that sound harmless but can haunt you more than the last three Zoom meetings that could’ve been emails.

And sure, I agree—in most cases, more effort does equal more income and value. But if that’s true for you, my dear reader, then Nike called... just do it and enjoy the rewards!

But let’s be real: Most of my clients are at a stage in life where the thought of doubling down on the hustle makes them want to double up on naps instead. It’s not laziness; it’s just that energy levels hit a plateau. Resistance to change? Well, let’s call it what it really is—wisdom wrapped in exhaustion.

One of my mentors loves to say he’s “Fat and Happy,” and to be honest, I’ve adopted that philosophy too. Change? It sounds nice



roicorp.com



in theory, like AI or cryptocurrency—cool for the kids, but still feels like something I don't want to explain over dinner.

Yes, I know, the most dangerous words in business are: "We've always done it this way." But hey, when you're in your sixties (as I am), comfort starts to look a whole lot better than teetering on the edge of a high-risk pitch from some fast-talking consultant who somehow made constructive collaboration and disruptor sound like magic words.

Don't get me wrong; I respect the hustle of the younger generation. The purchasers we survey a year after acquisition often report booming revenue—and they're not lying. They're young, caffeinated, and fueled by a healthy dose of "I have to pay off this massive bank loan." They hustle through lunch while I, by 3 p.m., have one eye on the clock and the other on my couch.

Sure, I could make some big strategic moves, embrace AI, or overhaul the company with the latest tech... but let's not forget: change is expensive, stressful, and often comes with unintended consequences. Plus, I've grown rather fond of predictable. Predictable pays the bills without waking me up at 2 a.m. with an ulcer.

Let's face it: At this point in my career, risk feels like something for the young and energetic—or as I call them, "the optimists."

Meanwhile, hoarding cash? That's not risky—it's genius. Forget "growth at all costs;" sometimes it's OK to hit the brakes, build your nest egg, and leave the big bets to someone else.

So, the next time you're pondering, "If only I..." stop and ask yourself: What's the cost? What's the price? Do I even have the energy for this? Because the truth is, the grind is optional. And sometimes, the best investment you can make is in your own peace of mind.

Now, if you're looking for tips on how to stockpile cash like a squirrel in autumn, feel free to text me. I might just reply—after my nap.

TEXT me @ (416) 520-7420

Publisher



Timothy A. Brown,
FRI, CEO & Broker of
Record



roicorp.com