FOORD

HOW TO GET RICH WITHOUT GETTING LUCKY

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AUGUST 2025

Jeff Bezos once asked Warren Buffett: "Your investment thesis is so simple. You're the second richest guy in the world, and it's so simple. Why doesn't everyone just copy you?"

Buffett's reply was legendary: "Because nobody wants to get rich slowly."

In today's world of viral fame, unicorn start-ups, and crypto jackpots, wealth often looks instant. Social media makes it feel like if you're not rich by 30, you've missed the boat. And yes, some people *do* get lucky. Maybe they bought bitcoin in 2010 on a whim, or traded a meme stock at the perfect time.

But here's the truth: you can't count on luck – but you can count on discipline and time.

THE POWER OF STARTING EARLY

Early in your career, the most important thing isn't what you invest in – it's that you start. As long as you're in assets – like equities – that grow faster than inflation, you're setting yourself up to create long-term wealth.

That's because compounding is money's snowball effect: the longer it rolls, the bigger it gets. The steepest gains don't show up in year three or even year ten – they explode after twenty years or more. Starting early turns time into your most powerful asset.

STAY IN THE GAME

Of course, investing is never a straight line. If you take too much risk chasing quick wins, you can get knocked out of the game entirely – and when that happens, it's "Game Over" on building wealth.

The real risk isn't missing out on today's winner. It's being forced to give up because you bet too big, too soon. Early losses can set you back years – even decades. Staying invested, even through rough patches, is how you allow compounding to do its work.

THE BATTLE AGAINST FOMO

The hardest part isn't knowing what to do – it's sticking with it. Every day, headlines celebrate someone who hit it big overnight. FOMO is powerful. It's human nature to measure success against others. But as they say: comparison is the thief of joy.

Slow and steady returns can feel boring when someone else is waving from a faster bandwagon passing you by. But most bandwagons don't finish the race. Winning isn't about sprinting ahead – it's about staying the course.

BUILD RESILIENCE REAP REWARDS

A good plan accepts that uncertainty is a permanent feature of investing. That's why you need a margin of safety – a built-in buffer for when things don't go exactly as expected.

This mindset blends two powerful attitudes:

- Optimism – believing the future will grow wealth.
- Scepticism – protecting yourself from bumps along the way.

Together, they make you financially unbreakable. Only when your portfolio is built to survive can compounding work its magic. The biggest rewards don't come from luck – but from resilience, patience, and small positive steps that add up over decades.

PUTTING THIS IN PRACTICE

Here are four simple steps every investor can take today:

1. Start now – even a small amount, invested regularly, counts.
2. Stay invested – time in the market beats timing the market.
3. Ignore the noise – FOMO is not a strategy.
4. Build resilience – protect against setbacks so you can keep compounding.

AT FOORD ASSET MANAGEMENT

At Foord, this philosophy is at the heart of how we invest. The best long-term returns come from steadily and consistently investing in the right businesses and assets, and putting positive numbers on the board, while avoiding big losses. We're optimistic about the market's long-term growth trajectory, but we also think carefully about what could go wrong along the way because 'to finish first, you must first finish'. It's this blend of long-term optimism and short-term caution that allows us to protect and grow capital and ultimately unlock the power of compounding for investors who have given us the benefit of time.

Because the only *sure* way to get rich – is to get rich slowly.

DISCLOSURE