

FROM THE BOOK
THE PARTICIPATION EFFECT

John A. Liddy

PART ONE

Uncertainty

What if the problem isn't that life is chaotic?

What if the problem is that you're trying to control
the wrong variable?

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Chapter 1: Fifty-Five

I want to tell you how I retired at fifty-five.

Not because that's rare. Plenty of people retire at fifty-five.

I want to tell you because of how it happened.
Because it happened in a way I never could have
engineered. And because the way it happened forced
me to rethink how outcomes actually unfold.

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For ten years, I was financially wrecked.

Not struggling — wrecked. The kind where you wake
up at 3 a.m. and your first conscious thought is a
number you owe. The kind where Sunday night isn't
about the week ahead — it's about which bill can wait
and which excuse you haven't used yet.

I smiled at patients all day and drove home with my
jaw clenched so tight my teeth ached.

Fear wasn't dramatic. It was chronic. A low hum in
my chest that never fully turned off.

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There is a particular kind of fear that does not
announce itself loudly.

It arrives as uncertainty.

Not a clear threat. Not a visible enemy. Just a subtle destabilization of the ground you thought you were standing on.

I realized I did not trust the floor anymore.

The numbers worked — technically. The practice still functioned. The house was still ours. But the certainty was gone. And when certainty leaves, imagination fills the gap.

Uncertainty is not dramatic. It is corrosive. It does not say, "You are ruined." It says, "What if you are?" And the mind begins to build.

Financial ruin was not a fantasy in my history. I had stood within forty-eight hours of collapse before. I knew how quickly liquidity becomes leverage. How fast a demand becomes a deadline. How thin the margin is between stability and exposure.

So when uncertainty appeared, my mind did not wander. It calculated.

What if revenue drops? What if costs spike? What if the market shifts again? What if the reassessment hits? What if I miss something? What if I already have?

I did not panic outwardly. I tightened inwardly.

That is more dangerous.

The third layer was harder to admit.

Loss of respect. Not public humiliation. Not scandal. Just the quiet erosion of confidence. The look that says, "He used to be sharp." The internal whisper that says, "You missed it."

For a man who built his identity on anticipation, losing the ability to see around corners feels like losing oxygen.

Uncertainty became threat. Threat became calculation. Calculation became rumination.

The body followed.

Sleep narrowed to four-hour windows. Jaw clenched so tightly I woke with headaches. Breathing shallow enough that I would catch myself exhaling in sudden bursts, as if surfacing.

I was not in crisis. But I was not stable.

That distinction matters. Panic is visible. Destabilization is private. And private destabilization

is where bad decisions are born.

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The first time I consciously intervened, it was not elegant.

It was three in the morning. Staring at the ceiling. Running projections that had no new data. The same loop. Different phrasing.

And I noticed something small: nothing new had happened in the last hour. Only my state had changed.

The numbers were the same. The circumstances were the same. The only variable shifting was my internal altitude.

That was the first crack. Not a breakthrough. A crack.

If my perception could narrow without new information, perhaps it could widen without new information.

That was not hope. It was a question.

And that question would eventually become a framework.

I did not have a framework yet. I only had the beginning of one.

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During that time, I did something that made no rational sense.

I wrote, one hundred times, "I am in my new office, opening mail."

I did not have a new office.

I did not have money for a new office.

I did not believe I would ever have one.

I wrote it mechanically. Like taking a vitamin you don't believe in but figure can't hurt.

I also set an intention: I would retire at fifty-five.

No savings. Debt. A practice that kept me alive but not wealthy.

By any rational standard, the goal was absurd.

I held it anyway.

Not confidently. Not calmly. I held it the way you hold a rope in a storm — not because you believe the rope will save you, but because letting go feels worse.

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My strategy was straightforward.

Sign a ten-year lease.

Build the practice.

Sell for enough to retire.

Clean plan. Logical. Linear.

Then my landlord tried to evict me.

He reinterpreted a clause in the lease — reclassified the terms — and charged me eighty thousand dollars in back taxes and electric charges I did not owe under the original agreement. I had forty-eight hours to pay or lose everything. I borrowed from anywhere that would say yes just to keep the lease that was supposed to be my retirement vehicle.

I paid it.

I was eighty thousand dollars deeper in debt.

If you'd asked me then whether intention worked, I would have laughed. Or sworn. Or both.

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Then something happened that forced me to reconsider everything.

The same landlord who tried to push me out came back and asked how much I would take to leave.

He had a buyer for the building. The buyer wanted it vacant. My lease — the one I nearly went bankrupt protecting — had value.

He paid me hundreds of thousands of dollars to walk away.

At the same time, I was in a car accident. Nothing catastrophic. But my wife insisted I file a disability claim under a policy I had mostly forgotten about. I resisted. She pushed. I filed.

It paid.

Then I sold my practice to my apprentice. Not for millions — that fantasy had died by then — but for fair value. Clean transition. Respectful handoff.

When everything settled — the lease buyout, the disability benefit, the practice sale — I was no longer working.

You know how old I was?

Fifty-five.

Not fifty-four. Not fifty-six.

Fifty-five.

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What matters is this.

I did not cause those events. I did not engineer a landlord reversal or orchestrate a car accident or control the timing.

What changed was something else.

Somewhere in those ten years, I stopped trying to force a specific pathway and started regulating how I responded to uncertainty.

I didn't become serene. I didn't float above fear. But I began noticing something subtle:

When I panicked, my world narrowed.

When I steadied myself, I saw options.

When I fixated on one plan, I missed alternatives.

When I loosened my grip, I recognized openings.

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The landlord wasn't "the universe delivering."

He was a variable in a complex system.

The accident wasn't destiny.

It was an event inside probability.

The practice sale wasn't magic.

It was timing plus relationship plus readiness.

Clarity didn't create those events.

Clarity allowed me to move through them differently.

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Because if I had stayed locked into my original plan — build, scale, sell for millions — I would have ignored the buyout offer. I would have dismissed the disability

filing. I would have resisted the practice sale because it didn't match the original blueprint.

I would have missed the boat.

Not because the boat was mystical.

Because I was rigid.

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Over time, I noticed a pattern.

When my emotional state was reactive, I made tight decisions. Defensive decisions. Ego decisions.

When I regulated first — when I created even a small amount of internal space — my decisions widened. My timing improved. My ability to recognize opportunity increased.

Outcomes did not become guaranteed.

They became more likely.

That difference is everything.

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This book is not about convincing you that reality rearranges itself for your desires.

It's about showing you how your internal state changes how you participate in uncertain systems.

Retirement at fifty-five wasn't a miracle.

It was a probability trajectory that shifted over time.

Fear narrowed me. Clarity widened my options, and over time that changed how I moved — my timing, my decisions, my willingness to recognize something good when it appeared.

Over ten years, that accumulated.

That accumulation is what I now call the Participation Effect.

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There is a joke about a man trapped on a roof during a flood. He prays to be saved. A boat passes. He waves it off — God will save him. A log floats by. He ignores it. His house drifts under a bridge he could climb. He refuses. He drowns. Standing before God, he asks why he wasn't rescued.

"I sent you a boat," comes the reply. "I sent you a log.
I gave you a bridge."

The lesson is not that the universe grants wishes.

It is that delivery rarely looks like expectation.

If you control the flood, you're delusional.

If you ignore the boat because it doesn't look like the
rescue you imagined, you drown.

The work is not controlling the water.

The work is seeing clearly enough to recognize what's
already there.

We start here.

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