



A collaboration with:



February 2026

Healthcare Marketing Through Direct Mail: Engaging Patients and Promoting Wellness



We all know of healthcare businesses that use postcard mailings to acquire patients. These are inexpensive campaigns, which can be mailed to a list or targeted to addresses within a specific geographic range using unaddressed admail.

Consider this example: St. Luke's Primary Care, a family practice in Kutztown, PA.

This mailing appears to be for a local business with a single doctor (and, presumably, a small support staff).

But, this location is actually part of St. Luke's University Health Network, a fully integrated, regional, nonprofit network with annual net revenue of more than \$4.5 billion and 23,000+ employees at 16 hospital campuses and 350+ outpatient sites.

In addition to this postcard mailing, St. Luke's University Health Network recently mailed a multi-page "welcome" letter to new residents of the area. This mailing included a free first-aid kit gift in exchange for details of one's family and its health interests. The physical form could be filled out and mailed in the enclosed BRE or completed online. Either way,

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FREE First Aid Kit

To get your free first aid kit and information about our services, complete and return the form in the postage-paid envelope (or fill out the form online on your personal webpage) Liz-Verna-381.stlukeswelcome.org

Enter any address changes/corrections below

Name _____

Address _____

City _____ State _____ Zip _____

Email*: _____

Date of Birth: ____ mm ____ dd ____ YYYY Gender: ☐ Female ☐ Male

Number of Children in Household: Age 5 and Under ____ Age 6-11 ____ Age 12-17 ____

Do you have a primary care physician: ☐ Yes ☐ No

I would like a physician referral to a: Phone: (____) _____

☐ Primary Care Physician ☐ Pediatrician ☐ OB-GYN ☐ Specialist in: _____

I'm interested in information about:

<input type="checkbox"/> Health & Wellness Kit	<input type="checkbox"/> Back, Neck & Joint Pain	<input type="checkbox"/> Weight Loss Services
<input type="checkbox"/> Women's Health Kit	<input type="checkbox"/> Cancer Care	<input type="checkbox"/> Emergency & Urgent Care
<input type="checkbox"/> Healthy Kids Kit	<input type="checkbox"/> Stroke Awareness	<input type="checkbox"/> Physical Therapy
<input type="checkbox"/> Heart Health	<input type="checkbox"/> Maternity & Pregnancy Planning	<input type="checkbox"/> Behavioral Health
<input type="checkbox"/> Senior Health	<input type="checkbox"/> Breast Health	

*By providing an email address you are opting in to receive periodic information on health-related events and other information on leading a health lifestyle. You may opt out at any time.

Your privacy is important to us. Your information will only be used by St. Luke's University Health Network.

St. Luke's
UNIVERSITY HEALTH NETWORK

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"Healthcare Marketing"



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For subscription and membership details, please visit our website.

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St. Luke's has some useful data for future campaigns, segmented by age, health conditions, or interests.

And, we are familiar with organizations that promote their health-focused subscription newsletters using direct mail.



Perhaps the best-known example is the **Wellness Letter**, published by the University of California, Berkeley.

Launched in 1984 as a printed newsletter, it took just a few years to amass a million subscribers and claim national awards for excellence in reporting on a wide range of health topics.

(The *Wellness Letter* suspended publication in September 2020 — a victim of the pandemic — but it relaunched as a digital publication in January 2022.)

But are there other ways that the healthcare industry could use direct mail to promote itself?

Absolutely. Consider this simple example:

Imagine you own a cosmetic surgery practice, and, in 2025, you have consulted with 89 people about a rhinoplasty. Of this group, 39 have not had the procedure.

If you follow best practices, you will have followed up with them. Suppose that 23 of the 39 specifically mentioned the cost of the procedure as a barrier; this becomes the list for a targeted direct mail campaign.

You send them a letter with a financing offer. It might begin like this:

"If you are putting off your rhinoplasty because of budget, I have great news for you: Until [offer expiry date] **enjoy 0% financing for 6 months.**

Continues on the right

Simply put, if you pay off your account in full within 6 months of your procedure, you will pay absolutely zero interest.

If you have a balance after 6 months, enjoy a preferred APR of 8.99% until fully paid.”

In addition to the letter, this direct mail package should include some information on the procedure (from those brochures in the waiting room) or, better still, specific information about that person’s procedure.

It’s true, a marketing campaign like this takes some administrative time, researching the list and reviewing patient records, but none of that is difficult. (One might need to hire a part-time person for this; the results should pay for this person and much more.)

And, the surgeon signing the letters will need to devote an hour or so checking that everything in the envelopes is correct.

When ready to mail, run the envelopes through a mail merge program and remember to add these words above and to the left of the recipient’s address:

PRIVATE & CONFIDENTIAL
TO BE OPENED BY THE
ADDRESSEE ONLY

Then add the appropriate postage, mail, and wait for the phone to ring.

Almost certainly, this campaign will produce some inquiries about the offer and booking procedures.

The best businesses build campaigns like this into their marketing processes so that offers like this are made routinely, and so that the “sales” that result from them keep the operating suite

busy and revenue flowing.

Why direct mail?

The skeptic might ask, *Why use physical mail when email is faster and cheaper?*

We can think of five reasons:

First, **confidentiality**. Direct mail helps maintain patient privacy and adherence to HIPAA requirements, as sensitive information is securely delivered. Email is not secure.

For the same reason, this campaign must use an envelope mailing. While it is fine to discuss general health matters on a postcard, any communication relating to a person's medical condition (or inquiry) must be sent inside a sealed envelope.

Second, **tangibility**. A letter mailed in an envelope is hard to ignore. It feels personal.

Third, **high engagement**. A person thinks, *If my doctor is sending something in the mail, it must be important*. For this reason, the open rate will be very high, possibly 100%.

Fourth, **targeted outreach**. This campaign was mailed to just 23 individuals, selected based on two criteria: (1) They had inquired about having a rhinoplasty but had not had the procedure done (to the best of everyone's knowledge), and (2) They had specifically mentioned budget as a concern.

Fifth, **results**. If just one person who received this hypothetical campaign responded and had the procedure done, the campaign would be very profitable.

Let's presume that the all-in cost of this campaign was \$25 per letter, or \$575 in total.

Let's further presume that the 0% interest

Continues on page 4

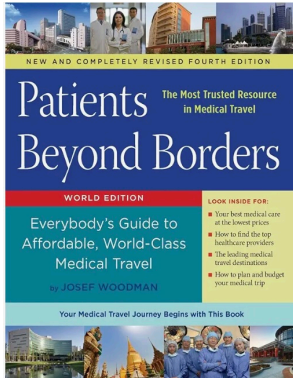
"Healthcare Marketing"
Continued from page 3

actually cost the surgical practice 8.99% APR for six months, meaning that the patient was responsible for the principal amount and the business paid the interest during this time.

If the rhinoplasty fee was \$8,000 (on the low end of American fees for this procedure), the interest cost would be \$193.80 over the 6-month period. (See note at the end for the calculations.)

Therefore, the total cost of this campaign would be \$768.80 (\$575 + \$193.80) or 9.6% of revenue (\$8,000).

Healthcare businesses, particularly surgical practices in America, should use direct mail to build strong relationships with patients and potential patients (through regular newsletters, for example) and to maximize revenue through the type of campaign discussed above, because many may face unexpected competition from medical tourism.



Patients Beyond Borders is an established business that publishes books on medical tourism and works with health organizations in foreign countries.

It says that in 2023 approximately 1.8 million Americans sought medical treatment outside the USA and while the market is still very young, it is growing. Usually, the motivation to travel internationally for a medical procedure is financial, and the savings compared to the US can be significant.

Here are popular destinations and potential savings for American clients, according to the company: Brazil (20-30%), Costa Rica (45-65%), India (65-90%), Malaysia (65-80%), Mexico (40-65%), Singapore (25-40%), South Korea (30-45%), Taiwan (40-55%), Thailand (50-75%) and Turkey (50-65%).

Whatever the motivation, healthcare marketing through direct mail offers a unique blend of personalization, trust, and effectiveness that fosters lasting relationships, promotes healthy behaviors, and enhances community wellness.

In an age of digital noise, well-crafted direct mail campaigns can be the personal touch patients remember — and act upon.

Interest cost calculation:

Loan is \$8,000 at 8.99% APR:

Total interest over 18 months: \$581.40.

Therefore, interest cost over 6 months equals \$581.40/3 or \$193.80.

MEMBERS-ONLY LIVE DIRECT MAIL INSIDERS' CALLS ON ZOOM

(All 90-minute calls start at NOON Eastern/11 AM Central/9 AM Pacific)

ALL Members

February 10th

March 10th

April 14th

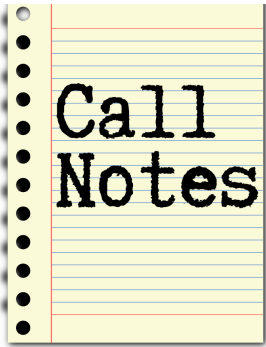
FULL Members

February 24th

March 24th

April 28th

These calls will be recorded and posted on the Private Members' Site for future reference.



On our January 13th call, **Michael Hill**, a lawyer in Fort Myers, FL, specializing in estate and trust matters, shared the results of a recent direct mail campaign conducted on behalf of his law practice.

For the campaign, Michael hired a direct-mail marketing firm focused on attorney clients. This company sourced the names and addresses of 20,000 retirees in his trading area and mailed 10,000 of them.

Of these, 5,000 received a self-mailer, and 5,000 received an envelope mailing. The promotion invited recipients to attend a free seminar on estate planning.

Michael invested \$10,000 in the first campaign and, as of our call, had achieved about \$50,000 in revenue, with about half is in the bank and the balance due within a few months.

(More meetings with prospective clients are scheduled in the near future, so revenue from this campaign should grow, perhaps to \$75,000 or more.)

An identical mailing to the second tranche of 10,000 names is imminent. *Will it produce different results?*

Practically speaking, the only difference is the seminar's date.

David Foley feels that Michael could achieve a much higher response from these mailings. That said, there is much that we simply do not know about this campaign. A few questions:

1. *Do people on the list already have a will? Is this*

seminar about creating a will, updating an existing will, or other estate matters? (These options represent three potential seminar subjects.)

2. *Other than age, what filters were used to trim the list? Is any other data available that would help refine the audience, such as household income or home ownership?* (Michael's fees are not insignificant.)

3. *When was the list last updated? Were the undeliverables returned?* (Response should be calculated on the net mailing quantity.)

4. *What did the "invitation" in the envelope look like? Was it an invitation on a card inside an invitation-sized envelope, or was it the "invitation" made on a sheet of 8 1/2" x 11" paper folded and placed inside a #10 envelope?* (Creative can affect response.)

5. *Did the law firm receive any phone calls from recipients of this mailing, other than to schedule appointments?* (If so, these comments/feedback may provide useful insights for the future.)

Given the opportunity, we will review the mailing in detail and suggest "tweaks" that may increase response in the future. (This is precisely what every direct mail marketer should do: Find ways to improve an established, profitable "control.")

David Baer suggested that Michael should immediately follow up with those prospects who agreed to an appointment but who had not scheduled one *by calling them now*. There's money in those calls!

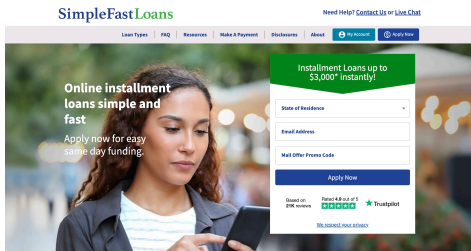
*For the complete presentation, which includes the exact number of responses, seminar attendees, appointment sign-ups, and new client count as of the call, members may log in to **directmailinsiders.com** to view the replay.*

Mailing of the Month:

Simple Fast Loans Inc.

Atlanta, GA

About Simple Fast Loans Inc.



From its website: "Simple Fast Loans is a nationally recognized, fully licensed financial services company offering online loans. We offer and market a wide variety of convenient loan services, including online installment loans and personal loans. Our top priority is customer service and satisfaction. We treat our customers with dignity and respect. Our loan application process is fast because we know how important it is to get the money you need quickly."

Simple Fast Loans services the loans it makes, although the funds come from Capital Community Bank (a Utah-chartered bank and member of the FDIC) through a subsidiary, CC Connect.

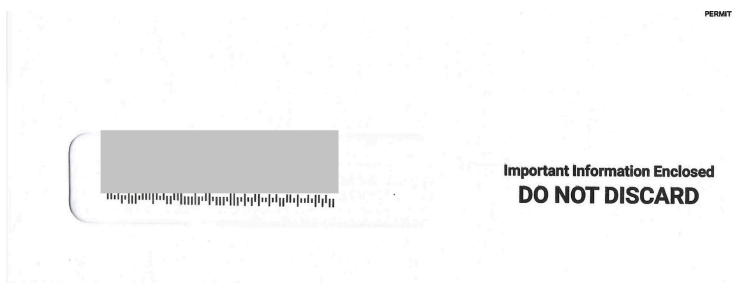
Simple Fast Loans is a large user of direct mail.

About this Campaign

This campaign has been running, essentially unchanged, since 2020. According to WMW!, it has been mailed 26 times, and 12 of those times, it has been named a "grand control," which means it has been mailed repeatedly over the last three years.

This campaign must be acquiring loan customers profitably; otherwise, it would never have been mailed as frequently as it has.

Comments on this Campaign



PERMIT NC This campaign uses a #10 window envelope that is truly "blind." There's no cornercard to identify the sender and nothing on the reverse side (other than a code number).

However, you will see the instruction: **DO NOT DISCARD**, citing the "Important

Information" inside.

This wording is interesting because it is rarely used on outer envelope copy from financial services firms. But that's likely the point: The reader has no clue who is sending this.

Inside, the letter-like message gets right to the point. The reader is "pre-qualified" for a \$1,500 loan, an offer not uncommon in the financial services business. ("Pre-qualified" means that recipients have passed an initial review based on their credit score. At this point, a loan may be



approved or not.)

This letter is light on details and strong on action. In the upper right, the online promotion code and expiry date.

The QR code is presumably further down the page, along with the promo code and the offer's expiry date.

As to why the recipient might need this loan, this letter offers to "get the money you need to handle life's expenses," which is perfectly valid.

Other versions give slightly more detail, which frankly we prefer: "From necessary repairs to medical care to an unexpected bill, we can help you get money for life's expenses." (The more one can ignite the imagination of the prospect, the better.)

The letter states that people can expect "an easy, secure process, next-day funding, flexible repayment terms, and

no collateral requirement." All good.

But, nowhere in this package, or the two others in the series we reviewed, do they state the interest rate charged on these loans. Or, more commonly, the range of applicable interest rates. Or, additional costs such as origination fees.

On its website, the company states, "All rate and fee information will be disclosed to you before you sign any agreement. Please review all the rate information provided to you thoroughly and completely before signing any agreement..." However, most money lenders using direct mail specify actual rates and fees right in their promotional pieces.

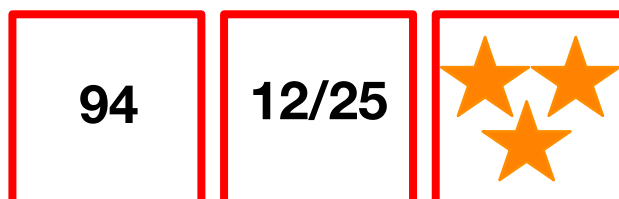
It's nice that this is a long-running, successful campaign for Simple Fast Loans. While we presume that these packages have received approval from their legal department, it should be noted that **the Truth In Lending Act requires that interest rates on loans be disclosed in promotional materials.** Just a word of caution.

This mailing's stats from Who's Mailing What!

Left: WMW!'s "score" for this campaign (0 to 100)

Center: This campaign's most recent mailing date

Right: One star indicates a "control mailing; 3 stars, a "grand control."



Images courtesy of Who's Mailing What!

Beyond The Mailbox

Why Novelty and Hype Can Hurt Your Bottom Line

by David Baer

My love/hate relationship with the franchise model began over a decade ago. On paper, it looked great, but the reality of operating a meal prep and delivery where others conceived of and directed the details had its challenges.

In my consulting work, I regularly encounter franchisees of various brands whose anecdotes suggest to me I'm not the only one who has experienced frustration with the model.

So this month, I thought I'd dig into one such business as an example of what happens when the promise of a franchise collides with the reality of running one.

Crumbl Cookies is everywhere right now — lines out the door, viral videos, and a menu that changes every week.



On the surface, Crumbl Cookies looks like a dream: a brand that grew from a single Utah shop to over a thousand locations in just a few years, all fuelled by social media buzz and a steady stream of new flavors.

But behind the pink boxes and Instagram posts, things aren't as sweet as they seem. Franchisees face high startup costs and steep

fees. Some stores are thriving, but many are struggling. The company's rapid growth has brought in big investors, but it's also led to layoffs, store closures, and a widening gap between the best and worst performers.

If you've ever wondered what it's really like to run a franchise when the demands keep shifting and the margins get thinner, Crumbl's story might serve as a cautionary tale. It shows how a business model built on hype and novelty can create as many problems as it solves — especially for the people on the ground.

Let's look at what's actually going on and what lessons small business owners can take from it.

Novelty Is a Double-Edged Sword

Crumbl's whole business is built on newness. Every week, the entire menu changes (except for their milk chocolate chip cookie). Sometimes it's a classic flavor. Sometimes it's something wild, like a cookie topped with Nerds candy or a brownie with pistachio cream. They even do celebrity collaborations. The goal is to get people talking, sharing, and coming back to see what's new.

This works... at first.

People love trying new things. Social media loves novelty. But there's a cost, too. Because every new recipe means new ingredients, new training, and new mistakes. Staff at each location have to learn fast. Customers have to adjust. Franchisees have to guess how much of the new ingredient(s) to order. If the new item

Continues on the right

is a hit with customers, the franchisee sells out (leaving sales and profits on the table); if it's a flop, they're stuck with unsellable inventory.

And the company keeps pushing out new desserts, partnerships, and promotions all the time, which sounds pretty cool. But for the people running the stores, it's chaos. It's hard to plan... to keep up... and make money when one is always reacting to the next big thing.

Complexity Eats Profits

The whole point of franchises is that they're simple and easy to replicate. You pay for a proven system. In food-based franchises, you get a set menu, clear recipes, and predictable operations. You know what to expect.

But Crumbl's model is the opposite. The menu changes every week. The recipes are complicated. New ingredients are always being added. Sometimes, a new dessert is so complex that staff can't make it. This week, a cookie needs a special filling or a topping that takes extra time; next week, it's something else.

This situation makes it hard to control costs. Franchisees have to order more ingredients... train staff on new recipes.... deal with mistakes and waste.

And all this eats into margins. Crumbl's franchisees pay a lot to get started. Then they pay 8% of sales back to the company (high for the industry).

When things go well, the numbers look good. But when you add up the costs—ingredients, labor, waste, fees, etc... it's easy to see how profits can disappear.

Top-Down Control Can Backfire

Crumbl's headquarters makes the big decisions. They decide on the menu. They decide when new items launch. They decide how stores

should look and operate. Franchisees have to follow the rules. Sometimes, the company makes a last-minute change — like extending a popular cookie for another week. The stores get little notice and must scramble to adjust.

This kind of control can make sense for a big brand. But it doesn't always work on the ground. Each local market is different. Some stores have more experienced staff, others less. Some customers want wild new flavors, while others crave the basics. When decisions come from the top without input from people running the stores, things can fall apart.

Fast Growth Hides Real Problems

Crumbl grew fast. They opened hundreds of stores in just a few years. They didn't even advertise for new franchisees (social media drove most of the inquiries).

But as they grew, the problems got bigger. Some stores did great. Others struggled. The gap between the best and worst stores got wider. Some franchisees opened multiple locations at once, thinking they'd miss out if they didn't. Many got in over their heads.

The average profit per store looked good, but that was skewed by a few top performers. The median profit was much lower. Some stores barely made money. Others lost money. When costs went up or sales dropped, those stores were in trouble.

Brand Power Isn't Enough

Crumbl has a strong brand. Their cookies are everywhere online. They have millions of followers. They've partnered with big names. But even a strong brand can't fix operational problems.

If the product isn't consistent, if the staff is burned out, if the margins are thin, the brand

Continues on page 10

can only do so much. When the novelty wears off or customers get frustrated, sales drop.

Other brands are catching up. New cookie chains are opening. Old ones are expanding. The market is crowded. A strong brand helps, but it's not a safety net.

The Franchise Model Isn't Always a Safe Bet

Many people buy a franchise because they think it's safer than starting from scratch. They get a known brand, a proven system, and support from the company. But it only works if the system is stable. When the franchise model is built on constant change, high fees, and unpredictable operations, it can be risky.

The company's decisions can make or break a store. If franchisees are not careful, they can end up with thin margins and a lot of stress.

Real People Run These Stores

Many Crumbl employees are young and inexperienced. For some, it's their first job. The constant changes, the complex recipes, and the pressure to perform can be overwhelming. Burnout is real. Turnover is high. When staff are stressed, customers notice. And when franchisees are struggling, the whole system suffers.

What Should a Single-Unit Business Do Differently?

If you run a small, single-location business, or you're thinking about starting one, here's what you can take from Crumbl's story:

1. Keep It Simple

Don't try to do everything. Focus on what you do best. A small, consistent menu is easier to manage. It's easier to train staff. It's easier to control costs. Customers know what to expect.

2. Know Your Numbers

Track your costs. Track your sales. Know your margins. Don't let complexity eat into your profits. If something isn't working, cut it.

3. Listen to Your Team

Your staff are on the front lines. They know what's working and what isn't. If they're overwhelmed, your customers will feel it. Make sure they have what they need to succeed.

4. Adapt to Your Market

Every location is different. What works in one place might not work in another. Use your local knowledge. Talk to your customers. Adjust as needed.

5. Grow at Your Own Pace

Don't let outside pressure push you to expand before you're ready. Make sure your current operation is solid. Only grow when you know you can handle it.

6. Don't Rely on Hype

A strong brand helps, but it's not enough on its own. Focus on delivering a good product and good service every time.

Crumbl's story may be an extreme example of why franchising can be problematic... but it's one example that carries valuable lessons: fast growth, constant change, and viral hype can make a business look successful. But behind the scenes, it's a different story.

For most small businesses, the best path is steady, sustainable growth. Keep things simple. Focus on your team. Know your numbers. Listen to your customers. Don't get distracted by trends or outside pressure.

Disclosure: Neither David Baer nor David Foley has any financial interest in Crumbl or any of its franchisees.

McDonald's delivers consistency beyond its menu.

by David Foley

McDonald's Canada mails savings booklets to Canadians about every 6 - 8 weeks.

Each booklet uses the same format — a front cover which communicates the theme of that particular mailing, brand messaging on the other covers and inside flap, and four pages of offers/coupons.

Here are the front covers of two mailings, from December and September 2025:



Inside, the coupons use the same format, although the offers can change from one promotion to the next.



Each of the 4 sheets contains five coupons, for a total of 20. The coupons include breakfast

and lunch or dinner meal deals, and the same offer may be used multiple times.

For example, both offers shown above appear twice on the same coupon sheet.

The coupons are usually valid for about a month: The December promotion lasts 38 days; the September promotion, 34 days.

Having built a high level of awareness for these coupon booklets, I cannot imagine McDonald's abandoning or changing their format, unless the booklets stop creating sales.

You should take the same approach. Find a format that works (which might take some time) and stick with it for future promotions.

This also applies to customer newsletters: Place the same editorial or sales feature in the same position in each issue.

If you are using an 11" x 17" format, which is then folded to 8 1/2" x 11", position your special offers or new products on page three (the page readers see when they open the newsletter).

Fill the front cover with engaging "editorial" content, such as a customer profile, local community story, recipe or other involvement device, like a puzzle.

In time, those who receive your promotions will come to know what's where, and where they want to read first!



HOW ANCIENT STOIC PRINCIPLES CAN SHAPE MODERN BUSINESS DECISIONS.

The teachings of Stoicism, a philosophy rooted in ancient Greece and Rome, offer timeless insights. These principles emphasize resilience, self-control, and clarity of thought — qualities every decision-maker can benefit from. Here's how Stoicism can inform business decisions:

Focus on What You Can Control

A central tenet of Stoicism is to distinguish between what is within your control and what is not. In business, this means focusing on actions and decisions you can directly influence rather than external factors. By doing so, energy is focused where it truly matters.

Practical Application: When faced with uncertainty, create a list of controllable factors. This list guides your actions and accepts external outcomes without emotional baggage.

Practice Rational Decision-Making

Stoicism encourages making decisions based on reason rather than emotion, which is very relevant in business, where emotional reactions can lead to poor outcomes. In negotiating a deal or navigating a crisis, logic and composure will help leaders make sound choices.

Practical Application: Before making a significant decision, take a moment to assess it objectively. Ask questions like, “What are the facts?” and “What’s the worst possible outcome?” This helps strip away emotional bias.

Embrace Discomfort and Change

Stoics taught that discomfort and challenges

are opportunities for growth. Modern business leaders often face difficult decisions, such as restructuring. Viewing these challenges as a chance to improve, rather than as setbacks, can foster resilience and long-term success.

Practical Application: When confronting a tough situation, frame it as an opportunity to refine your skills or strengthen your business. This mindset not only reduces fear but also promotes proactive problem-solving.

Cultivate Gratitude and Perspective

Stoicism emphasizes gratitude and maintaining perspective, even in adversity. Recognizing what you’ve achieved and the resources you have can help counteract a scarcity mindset and foster better decision-making.

Practical Application: Regularly reflect on your business’s progress and achievements. This practice helps maintain a balanced outlook and encourages forward thinking.

Prepare for Setbacks

The Stoic practice of “premeditation malorum” imagines potential obstacles before they occur. Anticipating challenges allows leaders to plan contingencies, making them more adaptable and less reactive when issues arise.

Practical Application: Before launching a project or making a major move, conduct a risk assessment to identify potential roadblocks. Address these issues proactively.

Final Thought

The principles of ancient Stoicism apply to modern business. By focusing on what you can control, you can make decisions with greater clarity and confidence.

Stoic wisdom offers a steady compass in the complex landscape of modern leadership.