

Ep #45: Create Your Freedom Plan with Tom Olson



Full Episode Transcript

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Dr. David Phelps and Evan Harris

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You are listening to the *Dentist Freedom Blueprint* podcast, with David Phelps and Evan Harris. Navigating you through the uncharted waters of a turbulent economy with straight-forward advice to, transform your practice into a self-sufficient cash machine, compound your net worth assets, and multiply, multiply, multiply your passive cash flow streams.

David: Hello, everyone. This is Dr. David Phelps of the *Dentist Freedom Blueprint* podcast and Freedom Founders Mastermind. Back today with you with a very exciting interview with a good friend of mine, Mr. Tom Olson. Tom, are you there?

Tom: I am, Dave. How are you doing today?

David: I'm doing great. We were talking a minute ago about the differences in our geography. Me being here in the Dallas area in north Texas and you being in northwest Indiana, we've got a little disparity in our climate today, do we not?

Tom: Yeah, today's one of those days that I don't like you very much, Dave.

David: [Laughs]

Tom: It's snow-raining here.

David: Snow-raining. Yeah, well, we'll get some of that at some point but right now we're enjoying a week in the 70s so I'll just leave it at that and we'll go on from there.

So everybody knows, Tom and I have become good friends over the last several years. We first met in another mastermind group. Some of you have heard me reference the Collective Genius, that's a mastermind group of nationwide real estate, I'll call them business people/investors. These are people that have businesses,

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companies, real boots on the ground, in different parts of the country who have really figured out their market niche.

It's one of the things that I really love about being in a mastermind like Collective Genius because I get to keep a finger on the pulse of a lot of markets around the country, besides the fact I just get to meet with some of the coolest people who are genuine, who run really great businesses.

We just learn from each other and Tom and the company he's with, which I'll let him go into in a minute, are part of that group. So we met there first and then I've invited Tom and his copartner, Mr. Wayne Schafer to come and be a part of Freedom Founders Mastermind which you guys were kind enough to do.

Now you've been a part of that for several years and it's just been a real blessing because Tom, as you know, this is how we all roll. It's not about one person being great. It's about the synergy of a lot of people who come together for a collective purpose. I know your group there in northwest Indiana share common values, core vision, that kind of thing. That's so important to having a business that runs well.

That's my intro for you, Tom. But why don't you kind of give us a little bit of your background and bring us up to speed on anything I left out there that you think would be important for people to know.

Tom: Yeah, absolutely, Dave. I love meeting with your people. I actually had a phone conversation with somebody in the group this morning. I just love working with David Phelps and the people at Freedom Founders. I guess the biggest thing I would say and the reason why, kind of like what you said, is that people are genuine.

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That's one of the biggest things that attracted me to you, Dave, is that you're just really genuine. You really care about the people that you're trying to help. It's not really all about David Phelps. It's not really all about any particular person that we're trying to promote or push. We're not really trying to push any agenda. I mean really the agenda is to help as many people as we can. That's why I just love being a part of that group.

The last time we were there, I just kind of, I didn't even say a whole lot. I was just in awe and very thankful to be a part of that group. Same thing with Collective Genius, it's the same way in other mastermind groups. I would recommend and I would push that if anybody is out there that even in any kind of business, I would try to encourage them to be a part of some kind of group where they can get together and get help from other people and help as well at the same time. It's a give and take and I think it's very valuable.

David: You're so right. I totally agree that a good mastermind group is absolutely one of the most fundamental, most powerful assets that's been in my life. Well Tom, let's talk a little bit about you, anything personal you can, we're certainly open to that but you don't have to but just anything you want to talk about your background. I could talk about you all day long but give us some of those specifics about where you started in real estate and what brought you together to where you are today.

Tom: Sure. Well first of all, start a little personal. It was my eighteenth anniversary yesterday.

David: That's right, that's right. Congratulations to you and Becky, that's awesome.

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Tom: Yes, I've been married to my high school sweetheart. I dated her from the time I was in ninth grade until the time I married her when I was twenty and she was nineteen. We've been happily ever after married since then. She actually works with us too, which is really good. I got three kids and they're just a joy and a blessing.

Me, I actually started in construction is kind of my background. I started working for my eighth grade history teacher all through high school and I can still remember going to work after basketball practice and sometimes working late at night. That probably wouldn't be allowed now but we did it then. But I really got to learn how to work, which I do, I love to work, I really do. I'm one of those weird people. But I also got to learn a lot about real estate because I was in construction.

I also made the mistake, or maybe it was a blessing, to read the book *Rich Dad Poor Dad* when I was in ninth grade and that really gave me a love for real estate and a love for what we're doing. I love where I'm at now. I wake up every day thinking that I do have, I'm kind of living a dream almost you could say. I love real estate. I love what I'm doing. I love the people I work with.

I started a construction company about ten years ago called Olson Property Services. About eight years ago that kind of dwarfed into helping real estate investors find properties, fix them up, and sell them. What I didn't realize is there's a ton of value in that. I just did it just to get more construction work. I was trying to add more value as a contractor to my clients.

During the first four years or so, I probably did about 100 to 150 flips for people. Mostly out of state, and again, I didn't realize there was value in that in today's day and

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age. There's a very big value in having trustworthy boots on the ground and trustworthy people that you can trust to make sure that they're going to do what they say they're going to do. I wasn't charging anything for the services at all. I didn't really make a lot of money at it.

About four years ago, started working with Wayne wholesaling houses and that's led us to where we are today. To now, we buy and sell over 250 houses a year. We do fix and flip. We buy and fix up and rent and sell turnkey. We also own a lot of rentals ourselves. We'll probably add about 50 rentals a year to our portfolio. We just love working with you, Dave, and love working with other people like you and the dentists and anything else we can do to help you just always let us know.

David: Well you guys have been really helpful to our group. And again, it's not easy for me as you know to let anybody into our group, whether it's new members, doctors, dentists, or some really great real estate people like you and your team with Wayne. We always look at core values first, you know the character of the people that we work with or invest with we know from experience is the most important aspect of anything you do in your life.

If those aren't in agreement, then it doesn't matter how good the "deal" looks or the investment looks, all that can be by the wayside and fall apart in a heartbeat if you're not dealing with people that are really authentic. So you guys passed my sniff test very early. You haven't let me down at all. In fact, our members love working with you.

I want to pick up on something you said just a minute ago because I think this is important for a lot of the dentists, doctors who are listening to this interview is you said

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something I think that's unique not just to you and your contractor background but it's very similar for anybody who's in a business or a practice or a profession where we are typically trading time for dollars. We develop this skill, this business, this practice and we get pretty good at it and it makes money, pays the lifestyle overhead, you know, after taxes. But it's all transactional.

I know one thing that you and Wayne and the rest of your team, you guys got really good and you are really good at making transactional income. I mean, that's the bread and butter for every business. You've got to have transactions. But the other thing that you guys figured out kind of through Collective Genius and maybe being a part of Freedom Founders is, "Hey, we're just like any other business. We have to get up every day and go back and slay the dragon, so to speak, to make money, to pay overhead, to pay our employees so we can all go home and eat again and live to fight another day."

We know that wealth, particularly through a vehicle like real estate, really that long-term wealth is created by actually acquiring some good assets, good real estate assets, the right ones. And holding those and letting the equity build and letting the loans pay down if you're using leverage, letting the tenants pay them down and just holding on to good equity and letting that build up over time.

You guys have started doing that and I forget what your numbers were and you can share them or you don't have to but I know that you and Wayne shared with us at the last meeting how much in the buy and hold, that is the investment part of your business, you have increased over like just the last year.

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Tom: Yeah, absolutely. We had eighteen houses going into this year and I think we've added 50 to our portfolio this year. I think we're going to close on a couple more. So yeah, we have a goal of 500 and yeah, that's definitely something that we did. The other way that we do that is lending as well. So, I'm a very big believer in being a lender and owning real estate. I like them both. I don't really say one is better than the other. They both have their advantages. They both have their disadvantages.

But absolutely, yes, I think and really Dave, the very first meeting I came to see you, I got to give you credit for this. You talked about your plan B and that everybody should have their plan B and I'm like, "Huh, well yeah, that includes me. I'm a part of everybody, right?" So even though I was there as a real estate side, I was just like you're talking about a lot of the dentists have, they have this huge amount of active income which is great, it's awesome.

But at the end of the day, what are you doing passively? What are you doing that's just going to, as Kiyosaki says, be a box of money, or a cash machine every single month that just, it comes in every single month. Like you said, a lot of people think they need a lot of money to be able to retire. But really they don't. Most people, or I say, all people could retire with zero dollars in the bank if they knew all of their expenses were going to be paid. I mean really, what else do you need?

Money is just paper. It really has no value. It's what it gives you that brings a value. So as long as your house was paid for and all of your needs were paid for. There's lots of people who live with no money but all of their expenses are paid for. That's really what you people should be thinking on retirement. That's kind of our focus

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too has been. And not shifted because we're still trying to build this business to a huge business and keep the transactional income going. So we're not slowing down anything. If anything, it's the contrary but we're also adding to that passive income for ourselves.

David: Perfect, perfect. So one of the reasons that we have such good synergy between our respective platforms or you could call them businesses, Freedom Founders and Good Success is that we complement each other. You guys are what I refer to as catalysts or boots on the ground. So what that means to people listening to this interview is that if you're going to get involved in real estate, you need to have access. You need to have connection.

You try to do this yourself and that's where a lot of people get flustered, right Tom? Because they'll go out and maybe they'll read a good book or go to a course or maybe buy a package and it talks about how you can make money in real estate. You can, you can. But you have to run it as a business and that's where most people don't make that happen, particularly busy professionals.

I teach them, as you know, not to go out and try and do this in your own backyard. Number one, your backyard, your geographic area may not be the best place for you to be investing because of the specific dynamics of that market which we'll talk a little bit about in a minute. But secondly, you don't need to be trying to create another business which is what real estate investing is if you've already got a business or a practice. It just makes no sense.

You have to learn how to laser focus on where your best time value is. So learning how to joint venture with people like you, Tom, and Wayne is critical. The thing that most

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people don't understand is that because you guys are in so many markets there, are you in four or five different states now that surround your focus point?

Tom: Yes.

David: So you're in a number of states. You've got twenty plus people that work for you. I've spent several, two or three times, I've been up with you guys. I think three times now. And enjoyed being with you but you guys have a real team on the ground. You're well organized. You're a well-oiled machine. You've got great people and that's the way you parlayed or leveraged this different markets.

And you bring what I call real wholesale deal opportunity to investors who want to invest in good opportunities. Whether they want to lend money as you said or invest in turnkey equity rentals where you provide the backend management, both ways work depending on what buckets of money you do.

But having that access to somebody who's got a great team, it just makes all the sense in the world. A lot of people don't get that I guess because, Tom, they haven't gotten themselves involved in a good group that gives them that access and they learn how to let go a little bit and then learn certainly how to build and vet out the character of people. Would you agree?

Tom: You know, absolutely. I think there's one word I was looking for you to say and I was wondering if you were going to say it or not, but I think what nobody's been taught is how to have freedom. I know it's a passion of yours but I think that's the word that I think people ought to be focused on is freedom. It's not just freedom as in, "Oh, I'm free to do whatever I want." It's just pure freedom.

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Just like you said, you don't want to create another job for yourself. That's the last thing that people should be doing. It's kind of funny, a lot of times I'll come to your group and I'll say, "Yeah, my name is Tom Olson and I'm in real estate. I'm from Chicagoland and I came here to learn how to be a dentist." I kind of make a joke about it a little bit and it is, I'm completely joking. I don't really want to go there and learn dentistry and learn how to do crowns and learn how to assess people's teeth and their health of their teeth.

I'm going there to try to work together with people but it all goes back to freedom. That's what we like to create. We like to create ways for people to have freedom with their money. Have freedom with their time and at some point everybody comes to capacity. They can only do so much in their life. You cannot have two fulltime jobs and work 80 hours a week for years and years and years. I know some people that do it and they work 60-70 hours a week but at some point, your body can't handle it. You're going to burn out. I think freedom is the key thing there.

Trying to figure out, and I would encourage everybody to have what I call for myself, my freedom plan. It's going to be different for every single person. A person in their 20s is going to have a different freedom-looking plan than somebody in their 50s or 60s. That's why I love being in the position I'm in. I love working with people that are not from this area. Does that answer your question?

David: Yeah, no, that was well stated. You're right. It is about freedom and I tell people that they have to get over this idea that you only really gain freedom somewhere down the road, that thing that people refer to as "someday." Which last time I looked at a calendar there was no day in the week called someday but people will reference, "Well,

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someday, when I have everything just right. I've paid off the debt and I've got the kids through school." Whatever it is, that someday, unfortunately, really doesn't ever come.

So you're right. You have to have freedom along the way. You've got to learn how to enjoy life along the way and not have this idea that when I get it all right. Because if you do that, it just doesn't happen. The key here and something I talk about a lot is leverage. There's so many ways to leverage but leveraging good relationships that are mutually beneficial like we're talking about here is one of the keys. Now we can talk about financial leverage of course as well but just finding other people that can help you get the job done.

Just like you have in your company with Wayne, you guys, if you try to do it yourself, just you and Wayne—smart guys, very capable, hard working as you are—but how far could you get trying to do it all yourself? You could not begin to do it and now because you've put together this great team, you're able to impact in so many ways, so many other people. Not only the team that you have because you've got a great team and they work well together and you all are on a mission to not only just make money, which is great, but you also change neighborhoods.

You solve problems for people with real estate problems. And you have this great mission, goal and you give back so much to your church and your community. That's what drives I think everything, it's that reason why that people really have to grasp hold of in life.

So what's the real reason I'm doing this? Well yeah, freedom, personal freedom for my family, security. But then at some point it's like, what else is there? How can I

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even be more significant? How can I leave a legacy? You guys have just embraced that 150 percent, another reason why I love having you come because we are on the same value play together. It just makes everything work so well.

Tom: Absolutely. That's why we went through our whole new branding of our company. We're still going through it now. I think our company still may be called Foreclosures for Cash who buys and sells houses but the brand that we're pushing out is Good Success. The whole meaning and purpose behind it is to have the right kind of success.

I know that there's that great book out that's called *Good to Great* and I actually like it and I think there's a really good meaning behind it. But really sometimes that good success is better than so much more success. I mean, a lot of times scaling is not scaling up. It's scaling back. It's scaling down. It's scaling to a point that you can handle. You can be more profitable. Sometimes you can actually make more money by scaling down than scaling up.

Now how to get to where we want to get to is what I always like to call now, what, why, how, and when. If you people can get this down, so now is where anybody is now in their life. What is where they want to achieve. Why is why they do it. And the why is so important. It's stuck in the middle there but it's so important. If you don't know why you're doing something, you'll never succeed.

I don't know if somebody else said this at one point but I just picked it up and maybe I came up with it, I don't even know, honestly, Dave. But I love to make the statement, if your why is big enough, your what will take care of itself. Then after you've figured out your why, and that why that's going to keep you going every single day in your life

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when you get up in the morning and you don't want to do what you're supposed to do.

Or if there's a situation that you told somebody you were going to do something but you know integrity is something you hold fast to and you still don't want to because it may not be good for you. You go back to that why and that why is what keeps you doing what you're supposed to do.

Then after that, it's just a matter of coming up with a plan, how. How do I do this? Then I think a lot of people get stuck with that now. They can't be honest with themselves, where they're at now. And some people can't even create a goal. Some people they get stuck there. So they never get to what. If you don't know what your why is, I think I see a lot of people that get stuck between what and the why. They have all the bells and whistles. They have the what but they really don't have a why. I actually feel sorry for them. We know what we want and why we want it.

Then after that, it's just about creating a plan on how and then, which is the action thing, you know when. When am I going to get this done? You go through all these steps in your Freedom Founders and just don't play it out the way I'm laying it out. But really, when are you going to get this done by? Give yourself a deadline and this first step or this second step.

I think for me, that's what's really helped me is those five steps. Having people in place to be able to help me with my why and then how to get it done a lot of times, you have to have other people to do it for you. You can't do it all yourself.

David: I love that framework. In fact, you may see it in my next newsletter but I will give you credit for it. I always give

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people credit. I love the framework. Yeah, where it comes down to, Tom, is clarity. Clarity and focus. Once you can define those five elements that you laid out so well, then you have focus and clarity.

So many people that are well educated, have gone through whatever it took to get them to the point of their career, their profession, their practice, and are willing to work hard. They put in the work. They sacrificed. But without the clarity and the focus, without a destination point that you can really visualize and then reverse engineer back into okay, now as you said, laying out that framework. How do I put this together? It just doesn't happen. So yeah, you said it beautifully. I love that.

Well something I want to talk to you about a little bit more into detail about real estate investing which is really our overall topic but I love the way we've been able to lead up to this and give it more impact. But that's the elephant in the room and I think for, whether it's new people thinking about investing in real estate or people that are more veteran and been doing it for a while. The concern a lot of people have is the market seems to always cycle.

Back 2006, up to 2006-2007, and maybe the first part of 2008, the real estate markets and the stock market, Wall Street, were both in conjunction doing very, very well. It seemed like nobody could lose money on anything and there was people out in the real estate markets flipping houses and speculating. Always thinking that there's going to be the next person will pay more, pay more. And it was working.

But having gone through about four of these cycles over the last 35 years myself, I know, as you know, that markets will cycle and go the other way. There will be a

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reset. We'll have it again in the financial markets. We'll have it again in the housing markets as well to some degree. So let's talk a little bit about how we, Tom, you and I, and other people that are more veteran at doing this. How we kind of hedge our bets.

Does it mean that when we get to a market like this we just stop doing things? I know you guys aren't but how do you protect yourself against when we do have a reset so that you can go back in and buy low but at the same time the assets that you've been buying and holding and the projects you're in the middle of right now. How do you keep from taking a hit when we have some kind of a reset?

Tom: Well, I guess I'd like to first say, I think there's always ways that you can hedge, especially in real estate. But I think it's never foolproof. So I mean I guess that's the first thing that I would just throw out there. Anybody who's thinking about investing, just always know that it does come with risk. There's definitely things that can happen. I'm not just trying to say that as a disclaimer. I just want to make sure that I paint a real picture which I know you do well too but I don't ever want everybody to think that there's no way.

We got in this really bad rut in the 2000 era where we just never thought that anything could ever happen. And it always could. I think the next thing is, I'm a big, big, huge picture guy. I think the other thing I would encourage people to look at is, don't look at the seven year cycle or look at a twenty, ten-year type picture. Which I know that's what we're looking for now when you're fixing and flipping or when you're wholesaling. You're looking at like days, like the last fifteen days what's happening in this market maybe.

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But look at in the 100-year picture. So if you go back 100 years and look at where real estate was then and look at where it is now and just look at everything that's happened 100 years ago to now, you'll see that eventually everything will ride itself out. I would just encourage people to be patient if there is some kind of an issue.

So I'll preface it by that but to get to the heart of your question, how do you hedge? Or how do you not get hurt? I think for me the biggest thing I would look for is, how is this going to perform for me over the long term? I think fix and flip you can definitely get into some areas that if it's over, if the area is overbought and the prices have gone up too much that you're sitting in a high risk situation and you might want to hedge off of that and move to a little different area or just see if there's another way that you could make money with those same type of deals.

But a true investor is looking at this for the long term. A lot of times we confuse trading with investing. It's kind of like the stock market, you mentioned that a little bit. A day trader is really, in my opinion, not an investor. They are not investing. An investor is somebody that wants to put money out and wants to get money back over the long run. They're looking for a return on that money.

A lender would definitely be an investor. A person who wants to buy a rental property or wants to buy multi-units or commercial building or so on and so forth, that's an investor. An investor's looking for, if you look at in the stock market, if I was to really invest heavily in the stock market, which I don't because I don't like it. I had money in there and I wouldn't say it didn't do well, I just didn't understand it.

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The way I would invest in the stock market would be just like I recommend a dentist investing with me. I would just go find somebody that I trusted, that I created a relationship with, and said, "Hey, do this for me." But those people as we know are sometimes some of the most crookedest people in the world but so are some real estate investors.

David: Yep.

Tom: So I can't, not just trying to single them out. But that's how I would invest in stocks. But I would be looking at it as dividend play. I would be looking at it as, I want to buy this AT&T stock or whatever the stock is and I want to buy it at this and I want a monthly or a quarterly return on my money. That's why I like owning rental properties is because I'm not looking at this as a play for me to get rich quick. Investing is never a get-rich-quick. That's trading. That's speculating. That's not investing.

I think that that's one of the biggest keys for us to understand the difference in speculating and investing. Investing takes time. So that's why these plans that we come up with and try to help people create their own freedom plan. That's how we need to look at this thing. Not in the short term but how is this going to perform over the long haul?

I guess, I'm not sure if I'm answering your question the way that you expected or not but I think that's what I would be looking at. I know you talked about how do you invest in maybe these markets that are kind of bubbling. Well maybe you don't. Maybe you look at other markets. There's definitely markets I would not buy rentals in in the United States.

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Any market that you've seen 100 percent increase in their housing over the last two or three years is probably not a place that I would be investing in. I may be fixing and flipping if I still think I can get really good deals and I really understand that particular market. Sometimes it's street by street honestly. So you've got to make sure you're ultra-educated and you do lots of research and development on that kind of stuff.

Does that answer your question, Dave?

David: Yeah, I think you did well. So let me just tie it up a little bit. Exactly to your point, you want to be investing and not speculating. So we look at markets like the markets that you're in, northwest Indiana, and Ohio, and parts of Michigan, and let's see, Illinois, where else are you?

Tom: Indiana, Illinois, Michigan.

David: Yeah. So there's are great markets that are, yeah. There are other markets that we like that you don't see those highs and lows. I always say, well if I'm investing with somebody, like you guys, I want to know that the metrics, that is the cash flow that the properties will produce in the price point range in which we are together investing will allow for either a fix and flip model, if that's what we're doing.

But if we have to have a plan B, which I always say have a secondary exit plan, if that fix and flip doesn't go to produce the profit, the retail profit that we were looking for, well can we take and turn that same property into a good rental? Convert it and how will it hold its own from that standpoint? If we can do that, then I'm comfortable.

If I'm in a marketplace like California or getting back to some areas of Florida right now where price points have

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gone back up again and there's some fix and flip people that are really good at their business but they're getting into \$250,000, \$300,000, up to \$400,000 properties now. See I don't like that because if we get caught in those bubble markets and all of a sudden there's a downturn, we can't turn those properties into good cash flow return properties on a rental basis. We can rent them but on a relative rent to value standpoint.

The return is not going to be very good and if we need to hold those properties for two, three, four, five years possibly to then let the market come back up again, which it will do eventually, what are we doing in the meantime? Well we've probably taken a hit. So that's why we like the markets that we choose for our investors, the markets at your end, that's what makes sense.

I think you said it very well so I just want to tie it up and with that, Tom, I think we are back to the point where we need to lock this one down for today. But listen, I want to thank you so much for taking the time. You gave some really good points here. Again, for people that want to find out where you are. Tom Olson, ForeclosuresForCash.com or also now converting to GoodSuccess.com.

They're in northwest, Schererville, Merrillville, Indiana area. You guys have been great. Thanks so much for all that you do with us, for me, and with Freedom Founders.

Tom: Thanks, Dave. Have a good day.

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