

Full Episode Transcript

With Your Hosts

Dr. David Phelps

David Phelps: How do we help our kids also become resourceful? No

matter what field they want to go into, to make them resourceful, responsible for their own future. I think that's the best education, if you want to call it that, that we can give our kids, irrespective of the formal education that

they may desire or find necessary that they do what they

really want to do.

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

David Phelps: Good day everyone, this is Dr. David Phelps with the

Freedom Founders Mastermind community and the Dentist Freedom Blueprint Podcast. Got a really fun

interview today with some people that I have just recently gotten to know quite a bit better. I want to introduce them

right now to you. That would be Dr. Yaron and Riese

Miller. How are you two doing today?

Dr. Yaron: Doing great David, thanks for having us on.

Riese Miller: Fine.

David Phelps: Thanks for being here. You became members of the

Freedom Founders Mastermind community just a little over a month ago, so relatively recent. I thought it would be helpful to ... A lot of people who listen to our podcast who are obviously in our profession, in our industry, and there are lots of people outside that are in business and have the same challenges, concerns, I think, that all of us

do.

When you're a small business owner and entrepreneur, you're trying to build for the future. You're trying to create some kind of a work/life balance, and plan for that day when you're hopefully going to transition and slow down a little bit from the active income producing time of your life.

Many of you transition over some years and really start to live off all of that hard work that you've done. I think that's the challenge today for a lot of people that are in businesses or professional practices. You can make it while you're in practice, but as soon as you turn off the active income, it's like, that's it. Now, I'm afraid. Do I have enough set aside to last the rest of our lives.

Just as a quick aside ... I was reading an article in the Wall Street Journal just yesterday, and they were talking about the difficulty of senior citizens, those who had gone through in their past or active income living years, so they're on a "fixed" income. Whatever they accumulated over the years right now, they have that now and kind of more fixed income products. The problem is low interest rates today don't allow for much of a return on that. It's pushing many people back to more "risky," or volatile investments like the stock market. They have to try and get a better return.

It's put a lot of people in a tough place. Those who thought they might be doing the right thing that they were told to do. Work hard, save, put your money with a financial advisor- it's not working out. They've got to take a lot of risk. If they don't take risk, they don't have the returns. It's a tough spot. I think there's a lot of fear and concern for a lot of hard working people.

That's a little bit of what draws people to Freedom Founders and they think, well, what's different? What's going on there? What makes it different?

Before we get into that, let's talk a little bit about you two and your family. You've been practicing, Yaron, I think about 25 years total. Is that about right?

Dr. Yaron: 25 years across 3 different countries.

David Phelps: Yeah, so that's what's interesting. Take us back. 1992 is

when you first started practice. Where were you at that

point?

Dr. Yaron: I was in Johannesburg in South Africa. I started off as my

career as a dentist very optimistic. I think I very quickly realized that, I actually wasn't at all happy with dentistry as a career. I just became money focused and it was just about going in and making money every day. I was not very satisfied at all. Subsequently, we had decided to move to the U.K, because of the way that's set up in the U.K., South African dentists can start practicing there without having to do any exams. That has changed now.

Went across to the U.K. I started working and I started taking some continuing education in London, and I saw ... Kind of found that passion again for dentistry, through finding some of the art in dentistry. I really, really started enjoying that aspect of dentistry.

I opened up a practice at a very ... A very successful practice in the U.K., a boutique type of practice.

Financially I was never getting ahead there. I got a sense one day, like, my business isn't growing anymore. We had an opportunity to move to the U.S. We moved in 2011 to San Diego. I opened up a practice here in San Diego. It's

a very different style of practice. It's a very heavily insurance driven practice. Kind of have found myself back again in the situation where I'm working a lot more for money. I have managed to focus my practice a lot more on plans of structuring a lot better. That's a little bit of the history of what I've done.

David Phelps:

You're obviously together as a couple. Professionally, you're not adverse to making changes when one pathway doesn't seem to be going in the right direction. That's what I learned quickly about you. A lot of people will just stay in one place and grind it out. You took a look at your life, or your practice in South Africa and said, "Well, you know I'm not passionate here anymore. Let's make a change, a new environment." You seemed to, as you said, pick up the passion for the art of dentistry.

I know by going to your website, from your practice in San Diego, you're very, very well educated and provide a wide range of services. I know that you've been asked to be a lecturer with an implant teaching group this year. Congratulations for that. I know you're a great expertise in all phases of dentistry. You worked really, really hard, as a lot of people have. You worked really hard to get there to have that passion. I noticed that you have 43 google reviews, all 5 star. I read through some of those and people, the patients, they love coming to see you.

You created a culture. It's you. It's you all the way down. You've done ... Obviously, my opinion, what I can see ... You've done all the right things. What everybody would tell someone to do is create a culture, become the best you can be. Yet, not like you, but very typical for our industry, I think there's a lot of struggle. There's a lot of concern and as you said, working harder for the money

part, and just feeling challenged about that. That's kind of the way it is today. Even though I know you offer this wide range of services and people love coming seeing you, still a challenge and concern, right?

Dr. Yaron:

Yeah, absolutely. We still have a way to go in my office. We still ... One of my 90 day goals was to go back to the office and try to change the culture in the office. It's something that I got to thinking about after having spoken to a few people when I came to Freedom Founders. It's not something that I ever thought about. My first day back, in fact, in the office, I sat down with the staff. I said, "I don't think that I've ever said thank you to you guys, that I really appreciate all the hard work that you've done." I tend to be very focused on what they've not been doing. Yeah, I've always got a place to grow and to learn. Even although we have done well, I think we've got a long way to go still.

David Phelps:

Your family, you've got 3 children. What's the ages of your children right now.

Riese Miller:

We've got a daughter that's in high school. She's 15. She's a sophomore. Then, I've got an 11-year-old son, Zed in 5th grade. Our little daughter, Ariel, she's 9, in 3rd grade.

David Phelps:

You're just slightly busy. Just a few activities to keep up with. What are your thoughts about higher education for your 3 children, your 3 kids. What does that look like? What are you thinking about in terms of that?

Riese Miller:

Yaron and I both come from the type of background that you encourage your kids to go get a college education. There's never been a doubt or question about that, that they're ever ... That they're not going to college. That got

us thinking as well when we were on your course, how we could invest in their futures, that they wouldn't have any debt. Maybe if they did go to college they wouldn't have to get a student loan and have that pressure of having to work for the rest of their lives. That's really what I was thinking. It opened up our minds for our future. It was really a great platform. We spoke to very smart people who had experience. We met a lot of people as well that have done it and that are still doing it, in their investments and their deals. Just a different kind of thinking as well, which was great for us.

Dr. Yaron:

I think as well, David, that one of the points that we were thinking about when we were there ... Obviously coming from the kind of background where we came from, there's never a choice of whether you are going to university or not. In our upbringing, you're going. I think what I started thinking about ... I kind of got things from a lot of people there, at the meeting there ... College is isn't necessarily the right thing for everybody. Especially in the United States where college costs a lot of money. You need to work out whether or not that huge debt that you're going to incur whether it's something that's actually going to serve you in what it is that you're going to be doing. There's no point going to do a job that you hate to earn money that you then, are unhappy. It's really changed my mind.

In fact, I'll tell you that my daughter wants to do music. I had my foot down about that. She's not doing music. When I came back from the meeting, I actually said to her, "Let's sit down and maybe think of a way that you might be able to do music." She's very academically focused as well, my daughter. She's a straight A student,

so it's hard for me to think about it. I did think, if that's what she really loves, it's something we need to consider.

David Phelps:

Both of you mentioned being at Freedom Founders for the first time, as a guest. You came as a guest, which is the way we invite anybody who's knocked on the door and had interest to come. See what we do, and see if there's a good fit, both ways. I was just curious as to ... What did you really know about Freedom Founders from the outside before you came? What had been your inroads or where you tried to develop some kind of a picture of what it was like. Then, I'm curious to, was it what you thought it was? Or, was it different after you actually came to the meeting?

Dr. Yaron: I think I'll answer this one because I think Riese found out

more about it from myself looking into it.

Riese Miller: I was there for the food.

Dr. Yaron: And the champagne.

Riese Miller: Yes.

Dr. Yaron: I think I'd come across some Podcasts of yours and I had

> on a course by a guy called David Moffet, The Focus on Customer Service. I understood that there was some kind

> of a real estate component to what it is that you do. I didn't really know exactly what it was. I really liked that idea that it was real estate. I've always felt like that's something that I have an interest in. You put me in the stock market, I have no idea. I'm a mathematical person, but I cannot grasp these kind of stock market concepts. I've never done well in the stock market. I've kind of just put that aside and just thought, well that's not for me. Real

estate, I've always done actually fairly well in. I've wanted

to do it. What drew me to Freedom Founders was I thought maybe this would be like a door for me to get involved with people who know more about it, in greater areas in the United States, rather than just looking for a property to buy in San Diego.

When we came to Freedom Founders, I actually found out that it's significantly more than that, than just a real estate group. Much more about a community of people, really, really nice people, who look after each other. It's only been 3-4 weeks since we've been ... We've already had follow-up calls from people saying to us, "If you need help?" We love the mentor system, elite members looking out for us. There's a lot of safety built into it. There's a lot of focus on driving your practice. This isn't about a real estate. That's one of the real things that turned me, within a day or two, into really saying, "Yeah, this is a group I want to be part of." It wasn't like, "Oh, let's flip homes. This is how you're going to do it." It was nothing about that. It was about how are you going to get your practice engine functioning optimally before you even start thinking about all these other types of approaches that you've got. That was, for me, what we really loved about it.

David Phelps:

Riese, how about you? We had kind of an inside joke when you were there. You talked about the fact ... You were sort of, dragged. Then you said something about ... Some people thought ... They meant, I was drugged. You drugged me to get you there. We laughed about that. You came. You came and I give you a lot of credence for doing that. I always tell people, if your spouse or significant other is not with you, what are they ... Want to "buy" into a philosophy or not, you can't really do it solo.

You came and probably, with what I call, is healthy skepticism. Everybody, we all have to have a healthy skepticism of about anything, even though we know we need to make a change. Where are we going to find out the best pathway to make a change? In any part of our life or our business, how are we going to do that? You said it. I think we have to find people. We have to connect with the right people. Maybe it's the one-on-one mentor counselor, advisor, or whatever. Maybe it's a community, like a Mastermind like Freedom Founders.

Riese, again, you came without a lot of knowledge. Yaron said, "Come on, we need to go do this. Let's go check it out. There's really no risk. Let's just go check it out." You did, and so what did you find?

Riese Miller:

I didn't really know what we were going to. A lot of my friends actually asked me, "Where are you going. Are you going there on a dirty weekend?" I kept saying to them, "I don't know. I really don't know. Yaron's taking me to this dental thing."

It was very educational. I was really happy for Yaron that it created a platform for him. Being new immigrants, we're fairly new to the states. It created a platform for him to meet other people in the same profession. Everyone had a story to tell, what they were going through, or what ... What they were going to be going through, like maybe selling their practice. I think for both of us, it was incredible to meet people from different places and from different walks of life, all going through a similar situation to what we were going through. We've reached the stage in our life now where we have to start thinking about our kids and our future and retirement, which is creeping up on us very quickly.

It was wonderful. When I got back and people said to me, "So what was it?" You cannot explain to people unless you were there, what you went through, the people that you met, the talkers that you had. It was amazing. I said to them, "I didn't sit for, outside of the hotel for 4 days." They all looked at me, "You lucky lady."

David Phelps:

Oh, too good, too good. I think you both hit on a key point. That is, I think, and this has been my experience ... As a participant in other Masterminds ... I'm a big fan. I've found Masterminds, the right ones ... There's the right ones facilitated by the right people. It's got to have the right people in the group. Those are keys. Being part of a Mastermind, it is the people. The leader, the facilitator is important. I think they drive the culture and they bring those people.

Really, it's a place where you support each other. You said that, "Well it's where you get ... People that have similar goals, but we're all at different places." Some have gone a little bit further ahead and maybe can figure some things out. Other people are following a path, but everybody's got a different path.

There's no cookie cutter because we all have different opportunities, challenges. It's the way you think. People that have wisdom and experience are willing to share that authentically. Not pumping their chest and saying, "Look at me," but authentically sharing experiences, good, bad, ugly whatever they are. That's where we get a lot of reflection, a lot of feedback to take back to our own lives. Those questions, as you said ... It gives us questions upon ... Or maybe things we never thought about before. "Well, why couldn't I do that?" Things that we just wouldn't think of on our own. Do you agree?

Riese Miller:

Yes. I think what was unique about it is that it wasn't so big that you didn't get an opportunity to speak to a lot of people. Every meal we had, every table we were put at, we were meeting new people and having an opportunity to speak to them. Found out where they were coming from, what their experience was. "Is this your first time?" It wasn't so big that you just felt like one of the numbers that were there.

Dr. Yaron:

It also feels reassuring in a way to know that you're not the only one going through these kind of things. It seems to be a repeating story. I've listened to many more Podcasts since I've been, and it seems like we all seem to struggle with very similar things. We all have different ... We're in different financial situations. The struggles that we have within our practices and within our lives are all very, very similar. It's reassuring to know that you've seen people that have been through it, people who are going through it, people that have dealt with it and are through it.

I must say that, for me, I got on the plane, after Dallas, on that Sunday evening and I said to Riese, "You know, I just feel like for the first time in 5 years since we've been here, I actually feel like a bit of relief. I feel like a weight's been lifted off me. There is an answer. There is a way for it. I can go. Instead of just sitting and grinding it out, day after day, hoping that I'm going to get there in 15- 20 years."

David Phelps:

I believe in anything in life there is a fast track or a proven track. We just have to be open and seek that. People have done things differently. In fact, I'm a big believer, as you know, about not following the majority. I'm a contrarian. I have deep beliefs, convictions, values about life and family and what's important. I'm very willing to

work hard, which I do, and you do and everybody else that we know in our industry work hard.

I'm about working smart about it. Build a different pathway, not just following the majority. Again, that comes from being around other people that have a similar mindset. It could be from all kinds of different businesses, industries and geographic, demographics, all different. That combination, that synergy I think, is what really gets to thinking. As you said, gives you hope, and more than hope, actually gives you a confirmation that you're not alone. Just because you've done things one way, doesn't mean you're stuck there. You can make a big difference.

Let me follow-up and ask you this. Now that you're relatively new members of Freedom Founders and what you know ... A lot more about Freedom Founders and how we help people ... Not just with real estate. Real estate's a big part of what we do. We know there's a right time, a right place, a right framework for doing that. What do you both see ... If you can say in a few words ... What do you want your outcome to be with Freedom Founders, maybe let's just talk about, this next year, 12 months? What would you like the outcome to be? What things do you want to see, kind of confirmed ... What milestones would you like to get accomplished in 12 months. If you could just list 3-4-5 top of your head ... What would those outcomes be?

Dr. Yaron:

I'll just preface this by saying, I think I have been one of these people that has actually had no ... I've never set a goal before in my life really. Obviously I have set goals but I've never actually put them on paper and thought about goals.

Coming in over the weekend and having to think about what these sort of things are, what kind of goals I'm setting ... Even 90 day goals was pretty difficult for me. Once I got going, I actually realized that I'm a pretty goal-focused person. I get things done.

Really for us, within the first year was to get our retirement, IRAs and our retirement annuities and stuff set up. I have never ... I haven't done any of that before and educate really myself on what our options are with regards to that. Year 1 I think, for us, is really an education year. We would like to start getting involved if we can possibly in some type of investing. Getting a start, making some money that we've got, work, instead of just sitting in a bank account. That would be ... In whatever form that is ... I think that education, I think for me this year really and ... I think I've read, I think, 4 or 5 books since I've been there.

Riese Miller: We just got a postcard through the mail about two days

ago.

David Phelps: You better explain that. People are going to wonder,

what's the postcard ...

Riese Miller: There's this little postcard that you address to yourself

with 2 or 3 of your goals on it, for the next 3 months, until the next meeting and rewrote out a few things. When we

got it through the mail the other day, which was very strange to see you see your own handwriting addressed to yourself ... I was saying to Yaron, we've already done all those things. Yaron's been really gung ho. From the first day back, we started investigating about the IRAs and finding out how we can move some of our money.

David Phelps:

You got an initial blueprint, an initial framework ... Which as I will tell you and I will tell everybody in our group ...
Your initial blueprint, that framework, that roadmap, that you set out from your very first meeting, that will change and evolve. It's when you start, everybody needs a starting ground. It's easy to aggregate a lot of information, right? We can go to seminars, workshops, conferences. We can go on the internet, podcasts, the world. The information's at our fingertips.

The problem is how do you take all of that and filter it down to where you can start taking some steps. Steps that you feel that are good steps and you're not going too far left, too far right, you're not going in the wrong direction too fast. That's what I really try to help people with, and Freedom Founders I think does, is create initial framework so you can start checking those things off. The 90 day goals, I think, Yaron, you said, those things are absolutely critical. The accountability that I think we set ourselves up for ... Which is important as being part of a group, and having that group broken down into our Freedom Implementation calls, that you are doing with the Elite members ... There's accountability there. There's the opportunity to share with your fellow members what you got done. If there's something that you get stuck with, you can bring that to the call, before you come back to the next 90 day meeting, and work through some of that stuff. When you come to each meeting, everybody wants to show up and say, "Yeah, these are the things I set out to do in 90 days, I checked ..." Ideally you checked them all off. Sometimes, 80% is good enough. You go, " You know what, I got 80%. The last 20%, nope, this is where I'm at." Boom, out of the gate, you take off.

That's the point. You set that long term goal. It's what Stephen Covey says, "You begin with the end in mind." That's where we take people down the road. What is freedom to you? What's that going to look like? What's that going to involve? What are the other responsibilities, your kids' education, right? We just talked about that. How much financial responsibility do you feel ... This is rhetorical to you. Do you feel like you, or someone else is going to have their ... That's a personal decision. Weighing those out. Going down the road, and then backing into where you are today.

What do I have right now? I've got this great asset, the engine, the practice. Is it being optimized? Could it be doing more to produce more discretionary income that I could now put into the appropriate investments and not, as you said, put it in environment, in paper products, like Wall Street, that I don't understand. I'd rather be in something I understand. Now, how can I go against the grain into real estate, which has a lot of opportunity but if it's done the wrong way, it can become a second job. It can become speculative. Just like anything, it can be speculative. Real estate's great but gosh, how do I do this right? So, put the steps in the right place.

You talked about ... This is, I think, what is really, really critical, because I ... You know I don't want people jumping in to investments, any kind of investments, particularly in real estate, before you're educated and you feel like this is the right path. Again, everybody's situation is different. You shouldn't go into equities, which means actually buying, owning property, and having management in place, which certainly has a lot of benefits.

Should you be a little more liquid? Take some steps that don't have quite as many moving parts. I think, for you guys, and very much for most people who join Freedom Founders ... When you have some liquid capital, relatively liquid, whether it's cash or maybe it's money ... It's in the stock market that you kind of just left it there because, "Gosh I want to do something different, but I'm not sure ..."

A good way to get started is with lending. Lending your money, or you could put it into some funds that are based on real estate secured products. That's a way to get money started while you're learning. I always call it "earn while you learn." Also, lending, being the bank, on opportunities that come through Freedom Founders, where you can piggy back on other people's deals ... Being the bank, being a lender, you don't have to deal with rehabs and the contractors and things like that, in management. Yet, your money is relatively liquid so you can do it that way.

In 6 months, in a year, as you're more educated ... You can say, "Okay, now that we feel more comfortable, we understand the nuts and bolts and how this works, we've got our feet on the ground." Now you can go into and if you want to speed up the process, still safely of course, then you can look at how you can leverage into other opportunities, once you have your feet on the ground. That's usually the pathway that I help people with to get started. That's how you do, as you're getting your feet on the ground, as we'll help you look at some of the lending opportunities, but still let you understand how to evaluate real estate, some of the due diligence that's very important. But, you don't get wrapped around going

through financial leverage and stuff that kind of takes you off track. You've got to balance the two.

You've got to balance your current practice asset. Make sure you don't take your eye off the ball there. Maximize that. Optimize it. At the same time, take what money that comes off there that is available to invest. Invest that in the appropriate buckets like we talk about. Does that make sense?

Riese Miller: Yes.

Dr. Yaron: A lot of sense.

David Phelps: I'm kind of doing a little bit of like a life-coaching call

without getting really personal about your finances. We're staying really relative here. Does that make sense to you?

Do you have any questions about how that looks or specifically about the next steps there as you're getting educated and, what would be, which way to go? I'm glad

to help while we're here talking right here today.

Riese Miller: I think that was the direction that we were planning on.

We're just trying to get all the base work done first.

Dr. Yaron: I've been liaising with my elite member and talking to him

a little bit about what our options are. We haven't made any sort of firm decisions, which route we're going to go. We are in the process of discussing that with him. He's in China, unfortunately, for two weeks at the moment so we haven't had an opportunity to do that. We were talking

daily before.

I don't think we've got any questions on actual nuts and bolts of how that works. I do have a lot of questions about

more specifics. That will all come in time.

David Phelps:

You mentioned working with the elite member, which for people that are listening to the podcast, those are members who have been a part of Freedom Founders for typically a minimum of a year, 2 years, 3 years, 4 years, who've done a lot of investing. They've been a part of the program. They've earned the right.

How does that make you feel or what's the benefits of having a group of your peer group that's been through the process and ... Does it give you a feeling of additional confidence that you're getting good information, right information from people that don't have an agenda? They don't have a bias. They're not trying to sell you something. They just actually want to show you and help you and speed you along a pathway that they've already seen. How does that look to you?

Dr. Yaron:

I think that it's phenomenal. It's just another one of those things that just made us feel safe when we were there. The first one talking about generating your practice. The second one, don't rush in and invest. Discuss what you want to do with somebody that's done it before, that knows this. Let him ask you questions about some of the pitfalls you might come across while you're doing this. Don't just go blindly into something.

It's huge. I don't know if it's something new that's been added or it's always been done like that. I really like it. In the beginning I thought I really want to get in tomorrow and start. But, then I realized very quickly afterwards that there's a bit of groundwork to be laid first.

Riese Miller: Due diligence.

David Phelps: Due diligence, yes. Education, but understand the due

diligence. That's where I think the real benefits come

because once you learn how to really investigate and underwrite, do the due diligence of the investments that you're going to be putting your hard earned money into, that's something that becomes a lifetime transferable skill. You'll do that now while you're still in career. The cool thing is when you "finished" with active income, and more free, that you'll be able to continue to orchestrate your investments for the rest of your life. You can do it as passively or semi-actively as you want to. Whatever your desire is, you'll learn how to be involved.

I think that's the problem with most people, whether they've done reasonably well with working with financial advisors, money managers, which I am not putting those people down ... The problem is one, when one does that, they advocate their personal responsibility for their future because society and Wall Street says, that's what you do. Work hard. Save-up what you can. Hand it over here to somebody who's going to do asset allocation on Wall Street and hope for the best. Well if it works out, good enough. Even then, how do you know that you can keep it sustained for another 20-25 years when you're through with active income? That's what people don't learn. I think that's what one of my big passions is in life is to help people wherever they are in their career or business.

Young people coming up, like your kids, that will be so quickly, moving towards college ... How do we help our kids also become more resourceful, no matter what field they want to go into. To make them resourceful, responsible for their future, I think that's the best thing. That's the best education, if you want to call it that, that we give our kids, irrespective of the formal education that they may desire or find necessary to do what they really want to do. Give them that resourcefulness so that they

can also develop their own plan irrespective of what's happening in the world out there, there, the economy, the marketplace, the political environment, which we can't control.

We can only control who we are and understand what's happening out there and how to best position ourselves to take advantage of the opportunities that are presented. There are always opportunities, always. We just have to decide, are going to be the victim or the victor?

Riese Miller: This advisor, this elite advisor, that Yaron was talking

about ... He was the first guy that we sat at his table. We

must have looked a little bit lost. He was amazing

throughout the 3 or 4 days that we were there. He kept coming over to see if we were okay, and to advise us, very gently. "Listen to this guy, this is going to blow your mind. Keep an open mind about this." He was really

amazing, right?

Dr. Yaron: Yeah. He really was.

Riese Miller: A real solid character. He's liable.

Dr. Yaron: Yeah. He's been ... You did mention about the

accountability thing. That's another huge thing that's going to draw us back there, is that the regular weekly things, those are fine. The regular 3 monthly meetings where you've got to go back and see the people that you've been speaking to, maybe have done deals with ... They're going to be there. This is a community that's

growing. It's not a community where someone's trying to get some money out of you then they're gone next week,

you know?

Riese Miller: Holding me accountable to read all those books ...

David Phelps: There is going to be a test Riese. There's going to be a test.

Well very good, very good. I think this conversation ... I truly think it will help others. And again, this is not to try to get people to come to Freedom Founders. Certainly we want people that think they're ready and would like to look at Freedom Founders, absolutely. I just want to give people the permission to do what you've already done in your lives.

Before you came to Freedom Founders, you continued to push out, the two of you as a couple, as the heads of your family, to decide when it's time to make changes. When it's time to find different ways to invest in yourself and for your future and for your kids. That's the most important thing. Today, we have to have that attitude more than ever. We can't just keep plowing away at whatever the model was, 5 years, 10 years, 15-20 years ago when we started.

The world changes very quickly. We have to remain adaptable and nimble and be open minded to finding the right pathway because it changes. It changes all the time. That's what we're about. That's what I love to be about. That's the kind of people we have at Freedom Founders that have that same mindset. It's just ... You can't be a part of something like that and not start to change the way you look at life and your feature. I don't think, do you?

Dr. Yaron: Absolutely. That's why we were happy to do this interview

with you. If we can help someone else to come, even if it's

one person. That would be great.

Riese Miller: Giving back, it's very important.

David Phelps: Perfect. Dr. Yaron, Riese Miller, totally enjoyable to have

you on today on the Dentistry and Blueprint Podcast also very excited to have you as members. Looking forward to the pathway that you're going to take. It's going to be fun. I love to see the changes that people have when they come back. They're like, it's never easy but the fact that there's a pathway there, and that's the important part.

Riese Miller: Thank you, it's a privilege.

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