

**Ep #119: Sharing the Secrets of Financial Freedom
with Raj Dhamrait and Brad Bureau**



Full Episode Transcript

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Dr. David Phelps

[Dentist Freedom Blueprint](http://www.DentistFreedomBlueprint.com) with Dr. David Phelps and Evan Harris

Ep #119: Sharing the Secrets of Financial Freedom with Raj Dhamrait and Brad Burau

Raj: I think, thanks to what you've put together with Freedom Founders, I see another route, having stability, long-term financial stability, and even intellectual stability, doing things besides your profession.

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David: Good day, everyone. This is Dr. David Phelps with the Freedom Founders Mastermind Community and the Dentist Freedom Blueprint podcast. We have a fun interview, some fun interplay today. We're talking about the excitement that has really been out there since the new book that a number of our members and Freedom Founders actually co-authored together. This is something that this group of elite members in the group decided, after being a part of Freedom Founders for a year and half, two years, three years, to come together and just to describe, discuss, and put in a written form, a book form, a book. The title of that book is ... The book that the Freedom Founders is putting out, and each member has their own copy of their own book, but this copy we've entitled "The Ultimate Freedom Prescription. Secrets From 14 Doctors. How They Created Generational Wealth In Less Than Five Years."

It's really talking about the stories of doctors. Actually, one of our co-authors is a veterinarian, but it's all the same thing, working hard, getting a great education in life to go into a career, profession that most would say, and society

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would say, creates real freedom, it creates opportunity, it creates ability to work for yourself. Yet, there seems to be some drawbacks, some pitfalls, to that message, probably today more than ever before. I want to talk to our two esteemed authors and Freedom Founder members today.

I've got with me Dr. Brad Burau. Brad, how are you doing, sir?

Brad: I'm good. Thanks for having me, Dave.

David: Thanks for being here. Dr. Raj Dhamrait. Raj, how are you, sir?

Raj: Oh, I'm going great. I'm honored that you're having me on this podcast.

David: Well, you guys honor us, you and the other 14 members. Really it's not just you 14, but, really, I think everybody's a part of Freedom Founders that comes. I know when you come the first time, it's like a little bit eye-opening. It's like this is a different side of life, wealth-building, that you really hadn't looked at before. Is this for real, and can this really be done? I think those are kind of some of the feelings.

Going to each one of you, and I'll go to you first, Brad. I know your brother, Scott, came first and came back and told you the story of the Freedom Founders group. I don't know what your thoughts were initially, but you tagged on a meeting or two later. What did you feel? What were your first thoughts when you came, and started meeting some of the people there, and were hearing some of the concepts about building wealth outside of one's practice?

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Brad: Well, I got lassoed in by my brother, but I think that's kind of a common theme. I think you've got a lot of people that are similar thinking that end up coming to the meeting. My brother and I have been practicing for 25 years together, so I came to the meeting. They were all like-minded people looking for some different ways to do some things in terms of investing and preparing for life after dental practice. I just really enjoyed all the people, and, certainly, a lot of people that were pretty knowledgeable about the real estate investment area. It just was really a great thing for Scott and I to be able to participate together with.

David: Brad, I know that you're, I'd say, a person who really researches a lot. A lot of our members do. We're all pretty analytical about what we do in life. You and Scott had researched, and, I think, years prior, you've shared with me, that you actually had some pretty solid financial advisors that helped you with some retirement planning. They had core values that were similar to yours which was important to you. Really, you did pretty well with them albeit with the volatility of the market after 2008, most everybody lost some portion of their financial investments that were on Wall Street. No fault of any advisors. It's just the volatility of the markets. What would you say today about any shift in your thinking regarding the volatility that everyone seemed to experience to some extent on Wall Street versus what you found in real estate so far. Can you compare, contrast, those two models since you've looked at both?

Brad: Yeah. I can share with you and all the listeners that I lost half in 2008. I did have a pretty ethical advisor. I heard some horror stories from some other people. I got pretty good advice, but my main concern was, I don't want to be, the year I'm ready to retire and do something else, to

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have that happen again. I think that's the concern of a lot of people when they get to a certain period in their life. That was my biggest concern was having that type of situation happen again. I think I'm pretty much able to duplicate the rates of return that I was getting with my advisor, but with a lot less volatility and a lot more consistency.

I'd say that, looking at it, I am not disappointed that I did what I did at the time because I don't think a lot of the opportunities that we're encountering right now within the Mastermind group and the things we're doing, I don't know if a lot of those were available back 10, 15, 20 years ago. They didn't have the situation that you'd set up with the trusted advisors and with the other members of the group. We didn't have that team. It's a different era, a different time. This has been a really good opportunity, I think, for everybody in the group, and, particularly, Scott and I.

David:

I would agree. As time goes on, and we'll talk a little bit more about networking relationships and why I think all of us agree how important those are in our lives. It's not just working harder. Speaking about working harder, work ethic, Raj, you're a first-generation Asian-Indian immigrant here in the States. Your father, Indian, civil engineer, so you came already built into your life was the framework, the mindset, of, "Work hard. Get a good education." There's nothing wrong with that, right? Those are great values. Talk a little bit about those values, and, also, about the values of family, and, really, putting everything in one's family, which I think is something that, to a great degree, missing from our American culture today. Can you give us a little bit of background on your upbringing with your parents and all?

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Raj: Yes. My father immigrated to this country, to the U.S., in 1951. He was among one of the earliest to immigrate here. He got married. Came back to Canada in '61, and, then, came down to Illinois in '63, and is actually the first Asian-Indian to retire from the Illinois Department of Transportation. Even though dad ... My grandfather was a businessman who had done a lot of business in the Philippines and, actually, was detained in the Philippines during the World War II. My dad, actually, did grow up in somewhat of a business set in his family.

Overall, a lot of the Asian Indians when they come here, they really don't have much to fall back on. They don't have much money when they come. The only route they know is education, and to work hard, and be very conservative. That's kind of what they've instilled in me, the traditional. Even tough, I wasn't born in India, I was born here, I still have that mindset for my own kids. We still have that view that ... A lot of Indians have that view that you should become a professional, you should become a physician, or a dentist, or an attorney. Education is a real strong part of our community.

Most Indians will make a lot of sacrifices just to make sure that their kids do get into a good college, and that the parents can pay for the tuition, and all that. It's a little different than ... I know some typical Americans, the way they look at it, that it's the responsibility of the children to pay for their own college. Indians, for the most part, don't look at it like that.

David: Those generational links which, obviously, is about creating a legacy and making sure the next generation has the greatest opportunity. I think those are great core values. Do you believe, then, Raj, with your experience in

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27, 28 years of practicing dentistry ... And I know you have, just like Brad, you've got a very successful, high-caliber practice, so our work ethic, everything you do is strong. You have that traditional conservative mindset. I think all of us, all three of us, on this call today, we have that same traditional conservative aspect about our lives. We are conservative in nature. Does that still portend well, that same attitude about staying conservative in all that we do, does that still portend well today, or have you shifted a little bit away ... Not away from it, but is there an additive effect or another way to go that you feel like is important today if you're going to pass that on to your kids, your son and your daughter?

Raj: Oh, most certainly. I think thanks to what you've put together with Freedom Founders, I see another route. I have stability, long-term financial stability, and, even, intellectual stability, doing things besides your profession. The Freedom Founders has had a significant impact in my thinking on that. I'm actually trying to sort out how I can actually bring my kids to a Freedom Founder meeting because I really want them to drink from the same fountain I'm drinking from.

David: It's not a fountain, Raj. It's Kool-Aid, just straight grape Kool-Aid. We take water at every meeting. You know we love to have younger generation come along at the right time, because we're all about not just creating freedom for ourselves, but just what you were talking about, legacy. How do we do that for our families, our kids, our grandkids, and, then, have a chance to make that even a part of the, maybe, a new culture that we've got to overcome that's been the indoctrination of, I think, a lot of our youth today. I don't want to go deep into that today, but you know what I'm saying. We want to create a

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mission where we can affect, obviously, our lives first because until we're free, we can't really help other people. How do you pay it forward? How do you involve the next generation starting with our families, and, then, helping them go out and do the next thing?

I think that resourcefulness that we can give to our kids and next generations coming up is just so important. I think that, to me, that's kind of the big mission, the wider view of our Freedom Founders, beyond just what we do for ourselves, right?

Raj: Oh, yeah. Most certainly, yes. You said it just perfectly. It goes way beyond just me and my livelihood. Yes. It's the children's livelihood, and the legacy, and continuing that mindset going forward.

Brad: Dave, I think that you talk about the core values and what we were brought up, the values, the ideals, and the thoughts we were brought up with. Raj, with your grandfather and your father, and my dad was the same, real conservative. He was a dentist for 40 years. My wife's father immigrated from Macedonia about the same time that your father immigrated over here, as well. Businessman, owned restaurants, so we all came from the same background a little bit. Yet, I think that with Freedom Founders, maybe, some of those core values can stay, and they certainly should, but, maybe, they can be modified a little bit with what we're learning and the things that we're doing in terms of investing and in terms of business. I think that's valuable because things change, and it's good to modify a little bit how you think and feel, still keeping your core values.

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David: Yeah. I think that's good. I think you're right. Core values are core values, but, maybe, changing our aware, our thinking or strategies might need to change a little bit. That's something that I don't think any one of us can really do on our own. What you take in, what you read, what you hear, what you watch, all those have an effect on us. They can be a positive or a negative effect upon what we're consuming. For me, and I know for you guys, as well, being around people that are smarter than we are ... Maybe "smarter" is not the right word. Maybe, have experience in areas of life that we haven't pursued because, maybe, we have self-doubts, maybe it's a little bit of fear of change, but other people push through some of those barriers. We can see in them, do they have those core values that we think are inherently necessary before we'll trust in someone else's advice?

When we see those core values, and, then, we see that someone else has done something else with their life, we go, "Okay. Well, maybe, there's something to this. Maybe there's something I should listen to" versus somebody who is, I don't know, just pitching a dream, or a fantasy, or something that, maybe, doesn't have real merit. That's what I hear from you, Brad, is just like, "Core values are important, but, maybe, it's finding people who have core values that have also looked at some different avenues, different strategies, about how to live life and build the freedom and legacies that we all really want in ourself."

Brad: Further, I think that you can take all of the expertise, and the knowledge, and the things that other people in the group have and leverage that so that you don't have to know everything. If you know some people who know some things that you don't, they can help and teach you, and teach you a faster route than what they learned, or

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what they went about. It speeds the process up. I think that was the reason for writing the book. All 14 of us really felt strongly about that. Hopefully, we can help some other people out with some of the things that we've done and some of the successes we've had.

David: Yeah. I'm going to say this, Brad. Again, you guys may or may not agree with me. I would say that, unfortunately, until people are ready to listen to something that's different and accept that there's a different way, most people, you can tell them something, you can tell them, "I've found a better way. I've got a blueprint or a different framework," but until that person is ready to take it in and really make a change in their life, it's almost like those words just go right through them or over their head.

Where do you think most of our colleagues are today in terms of their mindset about their life and wealth building? Do you think most, as we know, are, obviously, hard-working, have a work ethic, most have integrity, they do really great clinical work, they have what we call, "Successful practices." In other words, they can support their family right now, but where's the road blocks? Where's the barrier to that mindset entry that would get more people making a shift? What do you think it takes? I'm just asking. I don't have an answer. I'm just asking you. What are your thoughts?

Brad: Well, I think that the education that everybody's received over the last 30 or 40 years has been pretty uniform. It's been from Wall Street. During certain periods of time, they've done really well, but I don't think that a lot of people have had the different type of education. I think the value is, like Raj mentions, you got to have the education and that's important. It's important in dentistry.

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It's important in veterinary medicine, or whatever you happen to be doing, whether you're an engineer, a businessman. There's some people that are really smart that have some good ideas and some good ways to help you keep and grow some of the income that you do make. You can do some good things with it. I think that there's some really good ideas on how to do that that are different than what we've all been taught.

David: In your chapter, Brad, you talked about the brain-washing of traditional financial planning on Wall Street, that being the default mode that everybody tells you, society tells you, your trade industry tells you, any advisors, typically, because that's what people know, that society knows. Work hard. Scrape together some extra money after you pay your taxes, and overhead, and life style. Then, hand it over to a money manager. Again, that discipline served you well because you were able to aggregate. What is it about the brain-washing that's out there. Can you speak a little bit to a little bit more about the brain-washing of that mentality?

Brad: Well, I just think that Wall Street, in particular, is so powerful that they can influence a lot of things that go on in our life. Just like when you turn the TV on, they have Market Watch, and Kramer, and all those shows on TV. They get you really excited about that type of investing. They've made it so easy. You get on a computer, and you can do pretty much whatever you want to do. The problem is that a lot of us are doing other jobs and doing that on the side. You're going to lose if you're betting against people that know a lot more than you do.

I think the allure for Scott, and for I, and, certainly, for Raj is that we have a little more control with what we're doing

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now. From the conservative views, the core values, it kind of made more sense. Scott and I have transitioned into changing and going a different route. I think that's ... Again, going back to the book, I think everybody's come to the realization that, "Hey, you know, there's a different route you can take. Get some education. Find out from people who've done it before." You don't have to put all of it in that avenue. You can slowly move over to that different road if you'd like.

David: Well said. Well said. Again, the book we're talking about that these 14 Freedom Founder members co-authored, put together, for the purposes and the reasons you're hearing right now today on the podcast can be picked up or purchased at ultimatefreedomprescription.com. You can read the stories of Dr. Brad Burau, and Dr. Raj Dhamrait, and 12 others who also have gone down similar paths, but came from different backgrounds and mindsets.

Raj, let me go to you. Let's talk a little bit about Plan B. You know how I feel about having a Plan B. I think you're in agreement, as is Brad, about having a Plan B. You actually had a Plan B before you came to Freedom Founders, though. That was a degree in Engineering, correct?

Raj: Yes. Well, my Plan B ... That was my education, Plan B. In case I did not get into dental school, if dentistry wasn't right for me, my engineering was. Yeah. That was my Plan B. It would have been a great Plan A. I loved Engineering also. I wanted to be a dentist from when I was little. It goes back to my upbringing. Brad alluded to it too. A lot of immigrants, we all kind of think the same that if you're going to college, you better make it worthwhile.

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You better have something to fall back on in case things don't work out.

David: Exactly. Engineers and, really, dentists, people that are in the sciences, by nature, are very analytical. We have to be. That's how we're trained, to be analytical and to really seek, as close as we can, to perfection because that's just who we are. That's our makeup. How does that affect us outside of our chosen career path? Being an engineer, Raj, how does that affect us in ways about our life? In this case, we're talking about building wealth. Is that a positive or a negative? How would you view that analytical aspect that so many of us have?

Raj: Well, from what I've been told, engineers tend to do quite well as far as being real estate investors. I don't know, maybe, I'm wrong on this, but because they're so analytical, they do tend to look at all the details. Overall, engineers tend to be conservative. Sometimes they don't venture into trying something different. Of course, they want validation. I think most people want that. That's where the framework of being a Freedom Founder helps a lot. You have that big support group. You have people who have been down that road, and people you can trust.

David: I was kind of alluding to, this is kind of like an inside joke in Freedom Founders, but you know kind of the commentary we take in stride is when some of the non-dentists, financial people, real estate people, might say something like, "Hey, Raj. You're being very dentist-like." That's tongue-in-cheek. It's really a compliment because dentists like ... Again, it means analytical. It means perfection-driven. You made a comment in your chapter, Raj, about paralysis of analysis. I think that's where I was going. In that regard, can sometimes our analytic nature

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be a negative in our ability to take action if we're just going to analyze to death something before we actually will step out and make something happen?

Raj: Oh, yeah. Yeah. It certainly slows us down. Sometimes we miss opportunities because we're too busy trying to analyze it and trying to really understand it when we don't have enough experience in that area to really understand it. That's where you have to go on faith and say, "This really does work."

David: Faith, but faith with the backdrop of having like a board of directors, people who have been down that road who can give you the pros and cons and help you make that analysis a little bit faster than if you tried to do it by yourself, would you say?

Raj: Oh, yes. Yes. Yeah. Going back to the whole Freedom Founder community.

David: Brad, I loved how you started your chapter in the book with the great poem by Robert Hastings, "The Station." The chapter of your book is, "Life Is About The Journey, Not The Destination." Could you recap a little bit about that because I think that's the essence of really what life is, but so many people miss that. What's that mean? What's the destination? What's the station? When do we get to the station?

Brad: Well, I like the little story by Hastings because it really talks about everybody's life. They're always wishing for the end and getting where they're supposed to go. They miss out on the whole process of going through the journey, so to speak. That's what I named my book is, "The Journey," because it is. Just because you may be 50, 60, and later, and you think, "Jeez, I wish I'd done this

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when I was 30. It's too late for me." That's not true. You're still on the journey. You're still on the train. Until you arrive at the final destination, you got to enjoy as you're going. You make some changes as you're going.

Like I did. I took me, probably, six months of analytical, evaluating everything, and reading about stuff, and trying to figure out what I was comfortable doing. Finally, I just decided to hop off the train for a while and do some different things. It's been really ... Educationally, it's been helpful, and kind of interesting, and kind of a challenge, and kind of fun. Doing something new is part of the journey. I, personally, think that when I get to the station at the end of the journey, so to speak, I think I'm going to have a much more fruitful experience along the way based on what we've learned at Freedom Founders, and what we're doing today.

David: Raj, you described your experience at Freedom Founders as being a little bit like getting the Cliff Notes version or the cheat notes to wade through years and years of experience that you wouldn't otherwise have to take. Can you describe that in a little more detail? What do you mean by the Cliff Notes to cheat your way through years of experience?

Raj: Well, when you're in a mastermind like Freedom Founders, Dr. Striker is constantly listening to podcasts. I'm listening to podcasts. Eric Shelly is listening to podcasts. Overall, the whole group, each of us is expanding beyond what we're learning in Freedom Founders. There is no way that I could take in all of this by myself. It's nice when other people can go through it and distill some of it. Some of them can help with the due diligence and checking out things. That's basically why I

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said about the Cliff Notes. I've got my little posses out there, if you want to call it, working with me, doing much more than I could accomplish in a given day.

David: It's kind of, "Everybody chips in and with all of our experiences and whatever we're taking in, we filter down, but we feel like it's the best of the best because we know we all have a like-mind spirit." When someone else says, "Hey, Raj" or "Hey, Brad, you ought to go get this book," or, "You go check out this resource," or whatever it is, generally, that's a person you'll listen to and say, "Hey, if Brad or Raj says I ought to do that, I know they have my best interest at heart. They probably already processed something. They know something about me, so they know this would be relevant to me." That's kind of a fast track. That's is kind of a cheat notes version, right?

Raj: Oh, yes. Yeah. The other feeling that's hard to convey to people who aren't a part of a mastermind is the sincerity that everybody has in helping you. If I go to ask Brad something, I know he'll give me an honest, sincere answer. There's no jealousy. There's no feeling a competition. It's an open forum with people really wanting to share what they know and not hold back.

David: Excellent. Brad, how does that fit in with your idea about life being the process, the journey, not the destination, not the station? How do relationships, or we call it in Freedom Founders, "Relationship Capital," or your network? How does that fit in for you with your idea of life being this process and not just looking down the horizon, way down the horizon, to some end point?

Brad: Well, David, it certainly makes it a lot more enjoyable because when you're learning some new things, I've met

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so many really fabulous people that'll help you. It makes your journey better, meeting all these people. Yeah. It's doing something different. The older you get, it's a little harder. I use the example of my youngest son, Zack. He's 19 years old. His education is completely different than mine because he's around me all the time. He's come to a number of Masterminds. He knows the guys. He loves going. His thought process is completely different thanks to all the guys in the Mastermind.

I think that just having the comradery of the people there and hearing what they're doing, it spurs you on. I think it enhances the journey to be able to ... It's like being on the train all by yourself or being on the train with a bunch of good friends. I think most people would take the latter. I think that's how it fits into my vision.

David:

That's a good way to put it, being on the train with other people rather than riding it by yourself solo. I like that. All right. Let's wrap up here a little bit. Raj, let me run back to you. Let's put it this way. Any advice that you would give to anybody in general? It doesn't have to be dentists, colleagues. It doesn't have to be any particular age. If you want to think about somebody, is it your kids, or is it a younger person just entering school or graduate school, someone coming out of school, someone who is a dentist, I don't care who it is. You can pick. What advice would you give them that you think would be sage advice from your standpoint, where you are in the world today, what've you've learned? What advice do you think could best help the person you want to help?

Raj:

Hmmm.

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David: That's why I gave you some different ... It helps if you can actually identify who that person is. That's why I don't like to do broad. You pick. You pick somebody that's a colleague, or your son, or your daughter. You pick someone and picture them, whoever that person is. Maybe, tell us who it is a little bit and say, "Here's the advice I'd like to give that person if they were right in front of me right now."

Raj: Well, I guess it would be my own children. I'm in that mode right now with my daughter. My daughter's a junior in high school. We're trying to sort out where she's going to go to for college and sort out her senior year of high school. My advice to her, I'm glad she's doing a CEO program. It's going to teach her a little bit about business, something that I was never really exposed to. I'm pushing hard that she go into Toast Masters to be a better public speaker and to learn leadership skills through Toast Masters.

A lot of times when I'm talking to patients too, my advice to them is just to always be a student. I think that's what, sometimes, some kids get this idea that they'll just go through high school, and go through college, and never pick up a book again. That's not life. You just got to constantly keep learning. Sometimes when I go to the local Landlords Association meeting, these people are wearing their worn out jeans, and all that. There's things to be learned from these people who have been in the trenches. You can always learn something from somebody and be always willing to learn from them. I guess that's my advice.

David: Yeah. Great advice. We should always be students for our entire life. Brad, same question to you. Who would

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you choose and what advice would you give to that person?

Brad: Well, I agree with Raj. I've got three kids. All three of my kids have heard and been to the meetings with me. I think the education thing is critical, but it's just not the books that you see in college, the practical stuff that you can learn often times in life, the mentorships, and stuff like that, which we've lost. A hundred years ago, mentorship was a big part of how you learned a skill and raised your family. That's gone. I think that's an important part.

I think that people ought to partake in a mentorship and learn some things from different people. Everybody's got a different way that they're going to do things. If you can learn from people, and if I can impart some of the good things that I've learned, that's part of the journey. It makes their journey better. I think that's probably ... I think I'd echo a lot of what Raj said. You start out with your kids. You focus on education, but I think the practical education is what's critical. Then, as you're successful and people see that, then, if you're friends are interested, then you can impart some wisdom and some help with them too.

David: Excellent. Excellent. Well, there you have it, folks. I think some really sage advice two of our co-authors of "The Ultimate Freedom Prescription." Dr. Brad Burau, Dr. Raj Dhamrait. You can read their stories and the other 12 co-conspirators, co-authors, at ultimatefreedomprescription.com. Again, that's ultimatefreedomprescription.com. Glad everyone was on the podcast today. Again, thank you, gentlemen, for sharing your time and your insights to the world out there. We appreciate it.

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Raj: Thank you.

Brad: Thanks for allowing us to participate in this.

David: Absolutely. See you guys.

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