

**Episode #126: Breaking Free of the Golden Handcuffs
with Dr. Buck Joffrey**



Full Episode Transcript

With Your Host

David Phelps

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Buck: What's happened is, I've joined Masterminds, and I've got a lot of great ideas. But probably the more important thing is, I've gotten to know various people, and I've gotten connections with others that really have opened up worlds for me. I think for me, that's the biggest part of it, and I will continue to say that, that is definitely the most important thing for me. You know, the relationships that I'm gaining.

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David: Good day everyone. This is Dr. David Phelps of the Freedom Founders Mastermind Community, and The Dentist Freedom Blueprint Podcast. I'm back to you today, with what's gonna be a really fun and riveting interview with a gentleman that I have been following for quite some time. He comes from our ranks in the medical community, and has also like many of us, had that epiphany. That moment when he thought to himself, "Is this the right track to be on? I'm a smart guy. I know how to take tests, I've graduated, I've gone through residency, life is good." But, then there's that moment where he thought, "No, maybe not. Maybe not."

We're gonna dig into that story this afternoon with my guest today, Dr. Buck Joffrey. But, how are you doing Sir?

Buck: I'm doing great. How are you?

David: Well, thanks for being on. I'm doing super too. This is fun. I was telling you a minute ago that, I know I can spend

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hours talking to you, and our listeners would enjoy it the same but, we're gonna try and do 30 minutes, and we may have you back on a bit. We'll have you back to do some more because, we can go into a lot of areas today. Let me give our listeners just a little bit of your background. Buck, you're an MD, a physician, accomplished surgeon, entrepreneur, asset major and podcaster. You also are the author of the #1 bestselling book, Seven Secrets of Eternal Wealth.

Now, you started out finishing your surgical residency in 2008 with a negative net worth. Probably not uncommon today with most people coming out of graduate school, or training, or even people who unfortunately got caught in the downturn. There was a lot of negative net worth out there in 2008 so, you were in good hands. But, you changed things. You quickly became a serial entrepreneur and real estate investor. We're gonna talk about how that happened.

You've massed an eight figure net worth, and in order to help your other high paid, high professional colleagues, you started a financial education website called, WealthFormula.com, and you also host the popular Wealth Formula Podcast, which I am a definite listener. You know the old mantra Buck, of investing in a diversified portfolio stocks, bonds, and mutual funds, is outdated and dangerous for high paid professionals given the volatility and instability of the current global economy. Therefore, Buck advocates entrepreneurship and/or investing in hard assets that provide cash flow as a more reliable way of approaching personal finance.

Through a strong foundation of financial education and emphasis on cash slow investing, Buck teaches

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professionals how to take charge of their money and proper. Yeah, taking charge of one's money, that's not something that most of us are taught going through school, is it buck? We're taught to focus on being the best expert, clinical expertise, getting through school, and then what? Just working hard and taking what little's left over after taxes and overhead, and handing it off to a third party money manager. Isn't that kind of it?

Buck:

Yeah. I think that's right. I mean I think, if you look at the way we have gotten to where we are, it's not a big surprise. You know, you've got people who are highly successful in this school system of ours, which you know, it's not a bad system. But, if you look at it, and you understand where the roots are, it comes out of the industrial revolution, with a depression system, that essentially you take a step back and you look at it, you've got, the child moves over one year and plop, you got education, and then the next year, and plop, you got a little bit more, and algebra, and geometry, and the next thing. Some people fall off that conveyor belt along the way, and other do real well like, most of your listeners and a lot of mine.

I think there's a good system in the sense that it prepares people, it gives us a foundation, and it also helps us understand what the expectations are, right? We're very good. That's a unique thing about doctors, dentists, etc. We're all very good at learning what we're told to learn but, we're so good at it that, we really don't develop our skills at trying to learn what no one tells us to learn. I think that fundamentally, that is the problem because, we get outside of training, and instead of a structured curriculum, what we start relying on is what I would call, conventional wisdom.

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Conventional wisdom takes the place of formal education. The problem is, in personal finance as you know David, conventional wisdom was sort of the creation of Wall Street. That's where things start going south.

David: You know Buck, don't you think there's also a fear of failure? Because, most of us were gifted with the ability to learn cognitive learning. We were able to learn, we could take tests, we learned how to make it happen to get through school, but that's not really the way of the entrepreneur word, is it? Where failure or taking some risk is part of the steps. What do you say about that fear of failure, and how I think it puts a barrier on the ability of many of our colleagues, who are hardworking, to really develop-

Buck: I think there's a lot of truth to that. I mean, particularly in entrepreneurship. You know, I don't think you have to necessarily have to be a big risk taker to invest in tangible assets, but certainly on the entrepreneurship route, there's no question about it. You know, the way I like to think about it is, again we're going back to the school system, we're used to getting A's, right? I mean, getting A's and what happens when you get an A? You get patted on the back, you get recognized, you go on the Honor Roll, and teachers like you, and all that stuff.

I mean, that's very, very powerful feedback that shapes our lives. So, to get outside of that world and to say, "Hey, I'm gonna try something and it may not work.", it's very uncomfortable. So, ironically when I look around and I'm in a few different Mastermind type groups with other entrepreneurs, uniformly I am always the one with the highest academic pedigree. It's not because I have the highest pedigree possible. My whole point is that, a lot of

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these people are college dropouts, even high school dropouts, and they're the ones who are succeeding. Why? Because, they're sort of used to failure.

Failure is a way of growing and it's the most natural way for us to develop and learn. Even going back to being a kid and learning to walk. I mean, I've got a two year old and a year ago, she was trying to learn how to walk. She didn't get up and suddenly start walking and running a marathon, she fell down a couple times, and she figured it out. Right? Fundamentally for human beings, that's how we learn and the problem with the school system is, we kind of beat that out of us.

David: Yeah, no doubt. I remember in college, I focused on the core sciences that we had to take to go to the next step, and I was concerned with taking other courses that weren't required but, would be probably interesting, and would have made me a more rounded, more well versed person in life but, I didn't chance it because, I thought, "You know, this may be too much of a load. It may cause me to suffer some great disappointment.", and you know, I had to focus on that end goal so, I think that's very, very true.

Buck, your father is an engineer by profession, immigrated here from what country?

Buck: From India.

David: Some 40 years ago, right? Tell me a little bit. From India.

Buck: So, it would have been 1967 so, almost coming 50 years.

David: 50 years almost, yeah. So, he immigrated here in '67 as an engineer but, tell us a little about him because, he

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didn't stay as an engineer. He, like a lot of the immigrants found the opportunities of this country.

Buck: Yeah. So what's interesting about immigrants, you see this a fair amount, is that I think you think about the people who come across the ocean in the first place, right? They tend to be people who are a little bit more risk takers to begin with, and so that's a good start. That's probably why a lot of the immigrants that you see, particularly out of the Asian countries, tend to do real well. You know, they're coming, they're highly driven, and they're coming to a country that, there's no other country in the world that's as good to entrepreneurs as the US. You know?

So, he actually came on a scholarship in engineering. You know, in very short order, realized that there was a whole world out there available to him to make money. So, he quickly got into the real estate thing just by buying their personal residence, bought a duplex instead of a single family house, realized that hey wait a second. I'm living for free now, and then something just went off in his head, and the next thing you know, 50 years later, he's still at it.

Now, he's always been what I would call, he's a scrappy entrepreneur, do it yourself guy. Robert Kiyosaki would put him in the solid S-quadrant. You know, one of those, nobody does it better guys. That said, he made a great living right? I mean, a guy who grew up poor, in a third world country, he comes to the US, and puts all of his kids through school and graduate school, and nice houses, and nice schools, and all that. So, I think having that influence, was very strong for me.

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Now, one other thing David, is that he didn't have conventional wisdom in his ear. Right? He came from no money, he didn't really grow up trying to listen to other people about stocks, bonds, and mutual funds. He did what made sense and it worked for him. The only time he lost a lot of money, and he lost a significant amount of his net worth was when, back in the 90's, during the dot com era, he was looking around saying, "Wow. Here's all these people who are just putting money into stocks and they're becoming multi-millionaires. Well, I've worked my tail off, and I'm making a lot of money but, it sure seems a lot easier."

So, he sold off a bunch of real estate, put it into tech stocks, and the next thing you know, he lost millions of dollars over the course of a few days. That's the only perspective that I had growing up, of the stock market. So, it certainly shapes the way I view it.

David: Yeah. So, here's the interesting thing to me, and maybe you can give us a little bit more background Buck. So, here's your father as you said, "A scrappy entrepreneur", self-made, self-reliant, came to America, took advantage of the opportunity, and found real estate, one of the tangible hard assets that we both love for various reasons. He found that quickly. You were growing up, you and your family, and you were watching your dad yet, you're obviously very astute, you're a good student, and you're focused on going to med school, you accomplish that, you're head and neck surgeon.

Did you ever look at your dad and ever think, "You might want to go that direction." We're gonna get there in a minute but, what drove you to medical school, and were your parents behind that? I guess that's my question. We

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always want our kids to do better than we do and so, I'm sure your dad thought just like we do today. I mean, you get a professional degree or a doctor, it doesn't get much better than that, right?

Buck: Yeah. No, ironically and if you and your listeners know a lot of Indian American families, you know, they're often judged, not by monetary sums necessarily but, by how many physicians you have in the family. That's sort of the pecking order. In my family, my mother certainly subscribes to that. She still does but my father, who is the entrepreneur, actually did not, and it's really unusual but, when I told him that I was gonna plan on going to medical school in sophomore/junior year in college, his response was, "I don't know why you would do that." He said, "You do realize I make more money than all the doctors and I work less."

David: That's right.

Buck: Right. To your point, this is an interesting thing David because I think what happens in the generation after sometimes in the immigrant generations, the immigrants come in here and they see this great opportunity, and they're scrappy, and they know what it's like to be really poor. It doesn't have to be immigrants. I mean, really anybody who comes from not having much, and then they raise kids who are kind of spoiled. In my case, it wasn't spoiled about material things, but I fancied myself more of an intellectual, more of a person who wanted to change the world, and to do things that were, "Meaningful". Right?

When I looked at my dad, I mean, his phone's ringing all the time, tenants, toilets, termites, etc., and I didn't want

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any part of that. Frankly, I'm ashamed to say it but, I sort of looked down at him for it. So, I wanted to do something that I thought was more something that I could be proud of, or that was benefiting humanity, and all this stuff. So, I think it is a privilege of affluence to be idealistic but, that's what I was.

David: So, let me just make sure I've got this right. You correct me if I've got it wrong but, you finished your residency in about 2008?

Buck: Yeah. It was 2008.

David: Am I close?

Buck: And then I did a little fellowship right, and finished round two about 2009.

David: Okay. You got married in 2008. Is that right?

Buck: Yep.

David: So, as I recall the story, you and your new wife are getting ready to go on your honeymoon, you're at the airport, and you pick up a book. Tell me about that.

Buck: Yeah so, this is what happened. The residency finishes, I sign up for a six month cosmetics fellowship because, I was burned out on academics. Now by this point, I had been an academic machine, lots of publishing, starting out from when I was a neurosurgery resident at the University of Michigan, I switched over to the University of California San Francisco, and finished my head and neck surgery residency in 2008. Now what happened was, I was already feeling a little bit down about academics. I

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didn't like the politics, I didn't really enjoy my residency, I didn't enjoy the hierarchy.

So, I finished my graduation. I had my graduation for residency one day, the next day, my wife and I got married and we took off to our honeymoon. Puerto Vallarta, and on the way back, we were in the airport and I was looking for something to read. There was really only two or three books in the book store, and they were a couple of one of these romance novels, with long haired guys and you know, torn shirts, and there was a book called, Cash Flow Quadrant from Robert Kiyosaki.

So, I grabbed that one, although you know, not for any particular reason. I didn't even know who Robert Kiyosaki was, and I read it on the plane. It was transformational for me. I never, never was the same person again because, I felt like there was this entire world that no one ever told me about. Robert exposed this for me. All of a sudden, I looked at this whole world of entrepreneurship in particular, and I wanted in. That was really a major inflection point for me.

David:

Well, I'm really glad that you picked the book up on the way back, and not on the way down. I'm just saying. I was worried when I heard that story. I thought, "Gosh, you know, I'm not sure how that honeymoon worked out when you went out," because I know how I am when I get into something that's new, and it's like, you just can't wait to dig into it. I'm thinking, "probably not on the honeymoon" so, all right. So what happened? Take us through and just kind of bring us up to date, because I'd like to know a little bit more about what a day, or a week in the life of Dr. Buck Joffrey looks like now. I mean, how quickly does the epiphany hit you and how'd you start sorting things out,

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and you're newly married. Now you've got what? Three daughters? Three young daughters?

Buck: Yeah, three daughters now. Yeah, eight, four and two so, real little. So, when I finished the training and I worked for a company, some people probably know, is a company called Lifestyle Lift, which they did a lot of face lifts, right? So, I took a little mini fellowship with them, and I was doing all these facelifts. All of a sudden, I started looking at that job differently too because, I started thinking, "Gosh, this is good money." I mean, I think I made about a half million dollars my first year, doing facelifts.

That was going from \$50,000 in San Francisco, right? So, big difference.

David: Life was good.

Buck: A really big difference. But you know, the interesting thing is that I started looking at that business thinking, "Boy, this is good money and this is great but, I'd love to be the guy who owned this thing, and not being actually cranking out and trading time for money. That would be a really interesting thing." You know, I got really nosy, I started asking a lot of questions, before you know it, I was starting to try to start something of my own about a mile away. Not doing facelifts, because they had a non-compete for that but, for doing, of all things, liposuction. Don't even ask me how I got there. Well, you can ask me but, it's a long story.

So, Lifestyle Lift got a wind of it and they thought I was trying to create a competing company to them so, they fired me. They fired a lot of people. So, they fired me for that, and felt horrible about it but remarkably, it was probably the single best thing that ever happened to me

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because, I was already sort of moving towards this office, and this business model, and this made it very urgent. I knew I didn't want to work for somebody else. I realized that I probably wasn't a very good employee in general, and that's why I didn't even like residency either. I didn't like people telling me what to do.

So, it made me accelerate this whole thing, and we got sort of this business up and going three or four months later, and focused in on liposuction. At any rate, the liposuction company from day one, understanding kind of what I was planning this with the end in sight. So, unlike a lot of my cosmetics colleagues, who like to put their name up on the door, and try to get on TV as the fancy cosmetic surgeon, I decided, "You know what? I'm gonna try to not get famous. I'm gonna try to own a famous brand, and I'm gonna do it in Chicago."

David: There you go.

Buck: "So, one day when I don't want to do this anymore, people aren't looking for me, they're looking for the brand." Well, that was eight years ago. So, about three years ago, I did my last liposuction case. The business right now is making more money for me right now, than it did when I last did my liposuction last case. So, that's that.

Now, this is a unique thing too dude because, this is something I think is very applicable to people like us, because we all go in there with the idea of starting a business but, what you're really doing often in many cases, is buying a job. Not necessarily buying a business. Right? You can't sell a job. Nobody wants to buy your job. They want to buy a business. They want to buy

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something that they can continue to run, and not feel like a lot of the equity of the brand, or of the business goes away with the owner. Right? So, that worked out pretty well.

The next thing I started about three or four years ago, was ... And I should point out, that model, was a heavy marketing model so, to this day, I mean Lift Body Center, is what it's called. Lift Body Center probably spends about 70 or 80 thousand dollars a month on marketing. It's a direct response marketing but, it's also an eight figure business. It truly runs like a business, and I don't have much of anything to do now.

David: You still own it, correct? You still an owner?

Buck: Yeah, I still own it but, I think I went into that particular office once in the last 12 months.

David: Wow. Fantastic. Congratulations.

Buck: Thank you.

David: And as you said, that's not how we're trained to think. You said, "We're trained to think about being the best", and being Dr. Joffrey or Dr. Phelps, and building everything around us. But, there's no freedom in that. You're shackled. It's the golden handcuffs that we talk about, and that's not what life should be about. So you see, you made that one work because, you understood business obviously, you had the genes from your dad, you watched your dad, you said, "Okay. He's scrappy, he's doing real estate", you figured out you didn't have a big enough ego that you had to wear Lifestyles of the Famous Dr. Joffrey M.D. Plastic Surgeon stamped on your face. You didn't care about that. You cared about your life. You made that

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work. It's working today. Now, you said there was a second one.

Buck: Exactly. That's the one I'm just about phased out of. As of August, I'll be completely phased out of this too but, I started another company that I felt like I wanted to do something that was in the insurance realm. So, I started a company called, Smart Sinus and Allergy. The idea was to focus on a procedure that is commonly known as balloon sinuplasty, or a balloon sinus dilation. It's a great procedure, incredibly high satisfaction rate, etc. Again, I wanted to approach it as something that was run more like a business.

Now, I could have gone out there and labeled the business again, by my name, or I could have said Such and Such ENT, or so on and so forth, but I wanted to advertise balloon sinus dilation. But, if I advertised balloon sinus dilation, I would have been advertising for everybody else who did it. So, I trademarked the term, Smart Sinus Procedure and started advertising Smart Sinus Procedure, and the same direct response model. The only thing I did differently was, changed the liposuction variable to balloon sinus dilation. It worked really, really well. I mean so, this office, one in Chicago, and one down in Oklahoma. So, the Oklahoma's completely autonomous for me at this point, and then this Chicago office, in August, I'm moving so it has to be one way or another, it's gonna be autonomous.

David: It's gonna happen, isn't it. That's the way to make it happen. Put a deadline and actually do it. Buck, where did you get your marketing chops? I mean, obviously you figured out stuff that took me years, and years, and years to finally see and get in the world of marketing, and

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understand how important that was as in building a business, a brandable business, and not about you. Where did that come from?

Buck: Yeah, that's a good question. I think I did read, at some point, after reading Kiyosaki, I was on a rampage to try to learn more about what else school hadn't taught me, and what else I could learn. I think, there was a book E-Myth, I believe that was the book, and that was really focused around the idea of building a brand instead of your own personal job. I think in terms of marketing, a lot of it is frankly, me watching what Lifestyle Lift did.

I'll be the first to admit. Listen, I'm not the most original guy in the world. What I like to do is, I like to see what's working for other people, put in my own variables, and do exactly what they did. If you look at what I did with liposuction, it's what they were doing for facelifts, and if you look at, well, they ripped off the model from the hair model. You know, from the hair club. But then, that's what I did in sinus too. It was the same model. The only difference is changing the variable.

Now, there's a lot of nuances to it, and I paid a lot of attention to those. So, I think probably, I can credit Lifestyle Lift for quite a bit in terms of me learning the direct response marketing.

David: Yeah. Really, really good. You mentioned earlier on our podcast today Buck, about different Mastermind groups. How important is that to you, to be in groups of other people that aren't within the medical field, medical study clubs, things like that? How important is that to you, and where did that start? Where did that come from?

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Buck: Well, I hate to put it this way but, what I found was, you know, for better or for worse, what I found is that ... You know, I joke around sometimes, that someday I'm gonna write a book that's called How to Buy Friends and Influence People. But, what's happened is, I've joined Masterminds and I've got a lot of great ideas. But probably the more important thing, is I've gotten to know various people, and I've gotten connections with others, that really have opened up worlds for me. I think for me, that's the biggest part of it, and I will continue to say that, that's definitely the most important thing for me. You know, the relationships that I'm gaining.

David: Yeah. You know, often quoted is, "Your network is your net worth."

Buck: Exactly.

David: I think that's so true. I'm glad you said it because, I try to tell people the same thing. I have young docs and dentists who sometimes reach out and they'll say, "David, I want to start investing in real estate. How do I go about doing it?" I say, "Well look, you're busy in practice. You don't need to do it yourself. You need to find the who, the people, the right people." So, this young doc comes back and again, I understand where they're coming from. They're just getting started, and he says, "Well, I'm just not aware of anybody who I can piggyback on their deals, or joint venture, or something like that."

I just want to get people focused on, "Stop trying to do it all yourself and find the right people." That's exactly what you've done, it's what I've done. It's the circle of influence of people that we meet, we dig deeper, we evaluate character, we evaluate track record. You try to do it all

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yourself, and you set a ceiling. You set a barrier that you're never gonna rise above. That's the whole, "Trading time for dollars" again.

But, if you learn how to leverage the relationships, it's so important to get outside your box, whatever your box is, and find that time or prioritize that time to make that happen. That to me, is the fast track to virtually anything in life. Would you agree?

Buck: Oh yeah. I mean, I think you can say, with some confidence, that if you're the smartest guy in the room, you're in the wrong room because, you really need to be around people who know things that you don't know. It doesn't do you any good to be the smartest guy in the room. That's part of what the Masterminds have done for me. I think a lot of people look at these things and say, "Well gosh you know," in the case of the Masterminds I'm in, they might cost \$25,000 a year or something like that, "Well, that's really expensive" but really, no. Because, I can go back and look at those groups and people I know, and deals that have happened because of them, etc., and I can guarantee you, the return on investment is off the charts.

David: Exactly.

Buck: I learned that from business, because in my first business with the liposuction, I had the fortune of getting to know a guy who ended up being a genius in search engine optimization. I was young, and I didn't have a lot of money yet, and the guy says, "Well, the first thing I want you to do if you're gonna work with me is, I want you to buy this website called, Chicagoliposuction.com." This was in 2009. I said, "Well sure, I can do that." He said, "Well,

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okay. It's owned by a guy in the Cayman Islands, and he's selling it for \$10,000." I had to think twice. I says, "I'm gonna buy a domain name for \$10,000?", and then I thought about it and I said, "What do I got to lose?" He clearly knew what he was talking about.

David: 10,000 bucks, that's it?

Buck: Well see, here's the thing. Is, that site has made me millions of dollars. Millions of dollars. If I had stopped and said, "That's too much of an investment. I can't do that." It would never have happened.

David: That's right. That's right. So, what's a day in the life, or a week in the life of Dr. Buck Joffrey now? You're not doing any actual clinical work, right? So, how do you feel about that? I mean, is there an emptiness there at all or, do you just love what you're doing and you're able to change the world and have that meaningful aspect that you talked about earlier, you're able to do that in a different way? Tell me about that.

Buck: Well, I'll be completely phased out in August and right now, I'm still doing some sinus cases but, once a week. Right now, I won't miss it. Right now, it seems like a distraction from everything else that I'm doing. Part of it, is because I start looking at the world of reimbursement, I start looking at the world of medical legal issues, and I look around and look at people who don't have to worry about those things. I'm kind of jealous. So, you know, I was doing this for a while, and I can say, "I'm a guy who loves operating but, I don't like everything else that comes with it."

I just don't know how to extricate those two things, and so something has to give. Right now, that's going to be

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practicing at all. I think, I'm moving to Southern California, and I don't have anything structured to do there so, it could be the case that I pick up some time at the VA, and try to help residents, and learn. Obviously, you're not going to make any money doing that but, it seems a shame to give it all up.

So, in terms of my day now, most of the time I'm doing a couple of things. I mean, I'm working on deals, I'm speaking with potential investors, and then the rest of it is really just creating content. And, creating content primarily through podcasting. I do a lot of interviews as well, and I'm actually working on a course. Hopefully it will be launching in the fall, with probably some names that will be fairly recognizable, a lot of the Rich Dad folks.

Again, it's going to be geared and focused at people like us, and it's the course that I wish I had when I finished training, that would've you know ... you know, I had the advantage at least, of knowing that there was a lot I didn't know. Most people don't even know that they don't know anything. Hopefully, this course helps to accelerate a lot of that, and it has unfortunate in that a number of the people who I really learned from, that I frankly saw as these people I idolized, are going to be helping with the course. It's gonna be great. I'm excited by that. It's gonna be a lot of work but, I think it's gonna be a lot of fun too.

David: Excellent. When the course comes out, we'd like to help get it out there because, your right, educating-

Buck: Fantastic.

David: Yeah, yeah. Absolutely, absolutely. Well Buck, I knew this was gonna happen but, I kind of did this on purpose. You know, we could have talked real estate easily for 30

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minutes or more today, but I wanted to find out more about you. I think that's where listeners are probably more intrigued. If you come back sometime, maybe we can dive a little bit more into some things you're doing in real estate but, I do want to make sure that people can connect with you.

I did mention WealthFormula.com and also The Wealth Formula Podcast, where people can connect. Anything else you'd like people to know about what you're doing or people you're trying to help?

Buck: Yeah. I mean, if you do go on WealthFormula.com actually, you can download, I have the book that I had, which was an Amazon best seller, actually allowed for a free download now. So, you can go to the site if you want it, or you can go to Amazon and pay me if you like, it's up to you but, it's free on my site, and if you want to go and download that, lots of resources there. Check it out, and check out the podcast. It's Wealth Formula Podcast, that you can get on iTunes and censure just like you do this show, and grow with more listeners.

David: Absolutely. Well, love what you're doing. Great to connect with you today. We'll come back and do another one. How's that?

Buck: Love it. Thank you so much for having me.

David: Awesome. You bet Buck. Talk to you later.

Buck: Take care.

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