Ep #154: Dr. Brady Frank - Multiply Your Net Worth and Cash Flow Through Multiple Ownership and Real Estate

Full Episode Transcript

With Your Host

Dr. David Phelps

Dentist Freedom Blueprint with Dr. David Phelps and Evan Harris

Ep #154: Dr. Brady Frank - Multiply Your Net Worth and Cash Flow Through Multiple Ownership and Real Estate

Brady Frank: My top favorite multiple streams of income or value adds the DSO has as properties a dental savings membership or warranty plan that's automated software, marketing funnels online for new patients, writing your own book just like I've done for young dentists is the best recruiting tool to get to know you and then there is an online application funnel.

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

David Phelps: Good day everyone. This is Dr. David Phelps of Freedom Founders Mastermind community and the Dentist Freedom Blueprint podcast. Got a really fun interview today with someone I really, really enjoy, someone I've followed for a number of years in dentistry. He's a real leader in a number of different areas and I won't keep you in suspense. Many of you probably already know who he is, Dr. Brady Frank. Brady, how are you doing sir?

Brady Frank: Great David. How are you doing today?

David Phelps: Super. Brady, we've had context together over the years, we've spoken at different events and we've kind of intertwined. I know you've been an entrepreneur from the get-go, from coming out of school, out of Marquette back in 94? Is that about right?

Brady Frank: It's actually 2001. So close.

David Phelps: Why did I think 94? Okay, 2001.

David Phelps: You're still a babe in the woods. But hardly. In those short number of years you have in so many different areas in our industry you've been a top leader. I think obviously it comes from you being very entrepreneurial, very proactive in your mindset, always looking ahead, not looking for why or the dental industry or whatever happened to you you're out in front. I think that's one of the keys to everything in life. Not everybody has that so sometimes you just need to find good leaders who are out there paving the path and you've done that. You've done that certainly in implants with the company, your ability to provide training and affordability for patients with Lower Priced Implants, a company that you ran and owned for a number of years. You've always been really exceptional in models of group practice.

You did all the interviews before you got out of school, you were interviewing Dennis to figure out what the game plans should be and you jump right out and started aggregating dentists and practices. I don't know how many you've done but you've done probably more than anybody I would guess at this point. Our synergy really I think comes from the fact that we both believe in taking our number one asset which I'll say is ourselves. Each one of us, people we're talking to on the podcast today have an education invested heavily in education to become licensed, an expert, a clinician, mostly in dentistry but we've got physicians and veterinarians and chiropractors and optometrists that also jump on board that are in the same league. Heavily invested in themselves, a rugged individualist who's gone out and in practice, in career, building a foundation for the family and yet there seems to be a lot of distress today.

We know what the reasons are, we don't have to reiterate them but we have marginalization of profits because insurance is driving so much of the industries, the healthcare industry overall, there's a lot of corporate competition. The old traditional solo model of a doctor being in practice himself, him or herself or maybe with one other dentist, that model's getting blown up today and yet we see a lot of frustration. You laid trails there, we're going to talk about what you're doing in that arena today. But how it also ties into what we also both love and that's the real estate part and how that also can build not only outside of the practice but with the model that you've designed doctors that have that spirit and want to come together, can form practices, DDSOs and real estate's a big component of that.

You've really taken the best of the best, creating a real solid model for the future I believe to protect the private practice of dentistry, incorporate that with what we both love, real estate. Let's talk about that a little bit. Take me back and talk about how you really discovered halfway to figuring out that group practices of some sort were the wave of the future. Even back in 2001 when you were just starting to figure this stuff out.

Brady Frank: Yeah sure, absolutely David. And you're right, we both share a passion for real estate and at the end of the day beyond other businesses and dentistry my base foundation is in real estate because I don't think there's a more predictable pathway to lasting cash flow and true asset and wealth creation than real estate. With that in the context I'll just talk about my journey in dentistry. I had a wrist injury as a junior in dental school, 1999 and they said I might need surgery. You know when you used to carve the wax teeth in dental school and do the whole lab exercises?

David Phelps: Yeah.

Brady Frank: I actually couldn't do that for two weeks. I kind of figured, "Oh my. What am I going to do if I can't actually practice dentistry?" So I actually started using my left hand for dentistry in dental school. Can you imagine that? We're already freaked out already about how well we're going to do.

David Phelps: My right hand didn't work very well. I can't imagine going to my left.

Brady Frank: In about two weeks I did this, I took my wrist. Did you hear that little pop?

David Phelps: Yeah.

Brady Frank: I hopped one of the carpals back over. What it was doing, it was snapped over, it was pinching a nerve, paralyzing half my hand as a dental student. That caused me to think long and hard because if I have one little bone that's out of place paralyzing half my hand what in the world am I going to do with a dental degree besides working on teeth? So I contemplated that and it was actually quite depressing. What do they train you for in dental school other than being a dentist? Nothing, absolutely nothing. When you get out and you're able to practice dentistry you have the opportunity for a very high income. But if you're not practicing dentistry, boy. I mean you could be a bag packer at Albertson's maybe but that's about the highest skill level you'll be at after dental school training. I interviewed 72 dentists about their ideal retirement strategy.

Through that process about 32 of them offered to sell me their dental practice and then I knew I needed to read a bunch of books on how to buy a dental practice probably while you were in dental school reading your real estate books a few years prior. I just crash coursed in 1999 as a junior on how to buy dental practices, how to do seller financing, how to cash out, how to use your life insurance policy as a collateral. All the different things and believe it or not as a junior dental school I got just enraptured and engrossed in that whole environment of transitions. And so a lot of people will think of me as an implant guy or even to some degree a real estate guy, certainly not like you and your group. But believe it or not before all of that I was this guy just trying to go out there to figure out how to own multiple practices.

Understanding that if I couldn't do the work I had to work with other dentists who had a good hand that would do the work. Anyway, bought a practice the day I graduated after putting together the agreements my senior year. I also put together the agreements on second practice to merge my senior year, closed on that one five or six months later, ended up owning 100% or a portion of 12 practices the first seven years and had up to 28 associates. You can imagine the administrative nightmare David. I mean, right? That was the opposite of freedom. I think your goal for the folks in Freedom Founders is to have true freedom right? Freedom to go away for a few weeks and come back with your assets in better shape than they were when you left. Well at that point in my career with 28 different associates over that time, I'll tell you what.

I left for two days, things are going to be in worse shape. That was not freedom but often times in life we have to go through something not so fun or bad before we actually find what we're looking for. That's what happened with me. I had to go through building multiple locations, investing in myself and in practices, in working with other dentists. I had to go through that to understand all the ways that it just doesn't work. And so there's a big praise today, these DSOs. They've got big private equity backing and they're paying big bucks for groups. And so a lot of dentists think that the key to having freedom is teaming up with a private equity company who gives you capital and you buy a bunch of practices. What that I found ends up doing in your life is A, creating a lot of administrative work, but B, these private equity groups, they're not dumb.

They're all CFO-type guys and they're the ones that control you. Just like putting your money into the 401K plan versus maybe investing real estate you're controlled by the government and the 401K and in real estate it's your investments and your partners and your team members. And so I realized that you know what? Why be controlled by private equity when you can actually allow other dentists to be owners in what you're doing? In the year 2006 after going through all that, maybe 2007, I realized, "You know what? I'm not going to add any more associates." Because my end goal was always to be an owner. You know what? 90 plus percent of dentists, their end goal is to be an owner, not an associate. And so I realized I was always swimming up current trying to add associates to practices. So I changed the model.

And what's interesting David is, you and I both started investing in real estate in dental school. I a little after you, like the day I graduated from dental school. But the ways in which I recommend owning practices, acquiring practices, using joint venture partners in practices which would be co-owners, all of those strategies originate from successful real estate investing principles.

David Phelps: Totally makes sense and I'm glad you brought that up because we both found the same thing, is that our journey, our path into this other side which was real estate or finance structuring joint ventures, digital alliances, all that plays such a huge part in so much of life, certainly in dentistry as you've done and real estate, I learned so much about putting together organizations that never would have even touched the surface had I just been solely focused on dentistry. You figured out that having all these associates as you called it swimming upstream. That totally makes sense to me with my little bit of experience with associates in my own practice. You know I saw the same thing, it's kind of a turn style. You get someone in for a few years and then they're ready to go out on their own. It's normal.

Do you see much of a difference today though Brady with the generations coming up now? We call them affectionately millennials. Is there as much of a drive for ownership? I know there's always some. Is it less now? Is there any more of that generation that's looking for more, "Quality of life?"

Brady Frank: You know you're right. The new dentists coming out, they actually want their cake and eat it too and I'll show you how they want it. They want to have the benefits of ownership with all the flexibility and freedom of an associate. That's what I've ended up doing in my own practices and with the folks that I help out is help them create ownership positions where the new owner, the "Millennials" so to speak, has all the benefits of ownership, the tax benefits, all that, without all the headaches of management. So if I might David, I'm going to try to do something a little crazy here. I'm going to go over to a whiteboard because I'm a visual learner and maybe some of the people watching are right now. I'm going to break down how traditional dental practice runs. Normally we have this bubble, that's the entity that normally you own your dental practice.

With a PC, a PLLC, whatever it might be. That dental practice is really ... You're trying to do everything out of that one practice here. All your clinical stuff, your staffing, your business management, all that. So it's a really simple model that helps the new generation and this has evolved with the desires of dentists. We take that, we split it in half and we basically say, "Well half of your organization is clinical-related and the other half is business-related." So what these new dentists want to be able to do is have a great time doing dentistry but they're not really astute with business and a lot of them really don't care about owning multiple practices or having multiple streams of income. They just want to enjoy the benefits of ownership. What I do here is split it up, the business and the clinical.

Instead of keeping it under one entity you actually split it up into two entities, the business and the business LLC and the clinical entity. The neat thing is in real estate we receive our cash flow through a renter that pays us a rent payment every month. Same concept, same thing that I was doing in real estate and you're doing in real estate as this model. The clinical practice every month, it simply makes a payment just like a renter would. For the business services have this simple management LLC or what I like to call a DDSO, a dentist-owned DSO. Meaning it's your own thing, you're investing in yourself much like we might do with real estate investing as opposed to investing in somebody else's company. So it's very simple.

The clinical business, your PC is simply attached to the management LLC through a management services agreement. A management services agreement, and right now the average management services agreement cash flow in the United States of America is 3% to 11%. If that practice is doing 200,000 ... Let's say $100,000 a month, the average fee in the US right now is 7%. So $7,000 goes to the business LLC or management services. These don't have to be incredible, wild CFO-type services. They're basically overseeing these environments, managing and leading HR. The bookkeeping and payroll. Your marketing stuff, managing and supervising leading your marketing stuff. Recruiting new dentists right here. Owning your own wholesale lab which is merely just a lab relation. Your vendor discounts with Henry Shiner Patterson.

The software that you use in leading that and networking that with your QuickBooks. All these things are property or intellectual property of this simple LLC that you have just like an HOA that manages a condo complex. The

HOA manages the people that trim the shrubs, the snow plow folks, that's up here in Oregon David, not down. The HOA does all these things and what do the condo owners pay? A HOA fee. Likening it to real estate if you sell a 25% interest on your clinical practice and another 25% increase for your practice these millennials or new dentists, that's what they want to do. Own that clinical piece and you might sell it for $700,000 for the ownership. We call that good debt because it's attached to an asset that they can actually sell when they want to retire. They can sell their, "Condo" with a new practice.

But you as the business owner have cash flow from that. In a nutshell that's my core teaching is not only how to structure that just like a real estate deal but how to build what I call the seven foundational streams of income connected to the business entity. That's what I've been doing and it's strangely similar to real estate isn't it?

David Phelps: It has a lot of the same features. So Brady, I love the structure. Like any business it's a people business and you have partners, new dentists, younger dentists who love the fact that they can have ownership in the clinical aspect without the business side if they don't want that. As far as filters or ways to find the right fit because now we've got two, three, four different dentists who all have shares in a clinical practice, you or your entity as the business side has to give management, HR is part of it. Keeping everybody happy. What are the downsides or how do you protect against the downsides of having the wrong fit? That's what most doctors are going to say, "Well gosh, I'm already so busy dealing with patients with my current staff I can't imagine dealing with multiple dentists who all have their own personalities and egos." And you know the whole story.

Brady Frank: You ask a really good, very sophisticated question and obviously I've spent 19 years dealing with that.

David Phelps: I knew you had, that's why I had to ask the question.

Brady Frank: Let me explain how to do that. I like to solve problems with an egg corn strategy, meaning solve them in their infancy when they're an egg corn, not when they're an oak tree. Like you stated earlier if you begin with the end in mind which Steven Cubby said then you can plan today using that information. And so here are the things we need to understand and know. Some dentists want to be entrepreneurs, not just owners. Some of them don't just want to sit there and do clinical work, they want to be an entrepreneur. Some dentists just want to be a dentist. Maybe a single mom dentist who wants to work three days a week. She says, "I don't want to touch the business." Great. She might be one that just wants to own what I call clinical co-ownership position. It's a clinical partnership. Great, it has nothing to do with the business side.

You might talk to a guy named Eddie and Eddie thinks he's pretty good with managing employees. In fact he wants to do all the reviews with them, review with the office manager. What I do is I have what I call five different monkeys on our back as a solo practitioner. My goal in creating what I call the DDSO blueprint is take all five of these monkeys and give them to the dentist that want to take on the monkey and turn it into like a pet, a pet monkey that's very nice. Not one that's a monkey on your back but a nice pet monkey that they like. How do you decide if it's a monkey on your back versus a nice cuddly pet monkey? Let me use an example, just my group for example. I took over what I called a value-added practice in 2010. Bought it for $8,000, I by the end of the first year did a million, by the end of a second year did 1.9 million.

But I added a co-owner right here and I like to bring in a lot of my dentists through education first. So I have a book for young dentists called, "Don't just survive, thrive as a practice owner." It shows three ways to get rid of dental school debt most efficiently, seven ways to find your ideal practice or ownership opportunity and five ways to find an ideal clinical business mentor. This book is geared to find the dentists that want to be business guys. And so when they buy into the clinical side I give it about six months to a year and see what they really want to do. Then I'll give them one of the five monkeys to be their pet monkey. The first guy that bought in, he was always looking at the PNL statement trying to save money here and there and get the overhead down and negotiate a new deal with the supplier.

Well guess what? He's now in charge of all of the vendor relationships, all the vendors go to him. That's a monkey on our back, all the monkeys attacking the dentist over here. My number two partner, he was great with Excel spreadsheets and he loved to play around with our staff incentive system which had to do with HR. Another monkey on our back as a solo practitioner, or even a group owner … is the HR monkey. I've heard probably over 300 dentists now say, "Boy, I love dentistry but I can't manage the staff anymore or I'm going to hurt myself." Then this guy, guess what monkey he took on and made it his pet monkey? HR. The second part, so when they take on those monkeys you give them a five or 10% ownership chunk in the entrepreneurial organization you started. Your HOA, your management LLC, your DDSO.

So now you're able to get those tasks done without any payroll. It's just coming out of that management services agreement, into that business entity. There's a few more neat things about that. Fast forward, I added six more partners, three more locations to my group and went from zero in 2010 and now 10 million. I spent 20 to 25 minutes a week managing the practice. Is that crazy? 20 to 25 minutes a week managing a nine or $10 million practice because I don't have any monkeys on my back anymore. I've sold equity positions which is the equivalent of selling condos in an apartment complex that you converted or the equivalent of selling a few of your single family homes, you've owned them a while, it's of the upturn in the market and you've sold a few. And so that was me in the group.

Some of them get to be entrepreneurs and they don't have to pay anything to be part of the DDSO. They're giving that for the role that they take. That's about the best membership interest or portion of an LLC that you can get because you don't have to pay anything for it. If they buy into the group or buy into the practice they get to go there. Here's what happens then David. Some of you might be saying, "Well Brady I'd like to buy one more location so I have two." Or, "Hey, if I buy two more that'd be great. It would help me secure my financial future, I could invest in more real estate through some of the earnings." When you do add partners what's needed is a lot of those partners want to expand. So if you build your DDSO blueprint in such an organized fashion then you allow other dentists to be part of the expansion.

Then this DDSO or the business entity can then go out and buy another location and maybe another location and another location. These locations are what I call ESPs or entrepreneurial satellite practices which, since we're on a real estate show right now let's talk about it in real estate fashion. If we were to buy a practice here or here or here connecting to our DDSO in real estate we can either buy a pretty house, a nice house for long-term investment objectives, for cash flow, a nice, steady appreciation in good neighborhoods, by schools. Or we can buy what everybody knows is the flipper. A flipper is something where you buy it as low as possible and it usually looks as grungy as possible. You're going to put some capital into it and have it worth here. You're looking to, "Flick" the house or buy here, fix it up and rent it, hold it for a while and then sell it.

These ESPs are best termed as flippers except you never sell them. I kind of like the buy and hold meaning you buy it and you put all your management systems in place, you have this intellectual property of your DDSO and you take the same system as you put in place. So a dentist who was in his regressive phase of the practice life cycle, you bought it down here, he used to do 700,000 but now he does 330,000 because he goes up to Denver skiing three months out of the year, unless he goes to Dallas. Now you could take this at the regressive end of the cycle, move it to the beginning of the practice life cycle and have a new growth which means you're fixing up that flipper.

You put some new equipment in there, paint the chairs in the waiting room, paint the hedges out front, hopefully buy the building which is more of a Freedom Founders strategy.

Now what happens is do you allow others to own? Absolutely. Now you take that ESP and you allow a young dentist to come in and own 50% or a third of it or a quarter of it. That gives you back your initial capital plus maybe a quarter million dollar profit or whatever it might be. Now instead of having private equity fund you and control you you take and you build a little company outside your DDSO and you build your own private equity company. Which is David, as you and I both know, the same thing as someone does employ their own capital. They have their own capital that they employ on an interest rate plus a couple points for a year or whatever it might be. Now you're earning the money, not the big banks, not the private equity companies, and you're deploying your capital into your own investments managed by your own management LLC that you control.

You're able to take that money in your private equity company, let's say it's a quarter million dollar profit that you make. Maybe you put 125 into another practice and 125 into real estate which is what I recommend. Because what I found is you don't want to just dump it all into your practice or buy more practices. You've got to secure your future too which you and I both agree is best done through root cash flow and real estate. Either actively or passively investing in that. That's kind of the strategy of the DDSO and what's needed is once it starts and once you have dentist owners it can take on a life of its own. If you do it in an organized fashion that's great. It can keep growing just like a real estate portfolio grows without you having to actively be involved all the time with the right team members. I hope that was reasonably clear. Was I okay there David?

David Phelps: Yeah, no. It's a great model. We think so much alike, you're right. What you set up just has all the same structures as real estate. I think it was John D. Rockefeller who said he would much rather have a 1% participation in a lot of other people's deals being businesses, real estate than having 100% control of one. Number one you get the diversification, number two as you said you can leverage the capital, the time experience, the entrepreneurial spirit of other people you don't have to manage at all. You diversified, that's how you grow. When we think we need to control everything because that's how we've been built. Through school, our education, it was taught that our whole life was dependent on what we learned how to do, our skill set. That's the way we were built through our education process.

To some degree that's important, that's why we invest in ourselves. But if we don't learn how to create alliances, structures you've built here with the DDSOs, things we do in real estate all have similarities where you don't have to be the one to control it all because when you try to do that Brady what happens as we know, you run out of gas, you run out of time. You can't do it all so that's where people get frustrated. We're talking about smart people, we're talking about people who've gone through and crunched through school and gotten through board exams. They've gone through the toughest parts of life and yet we hit this glass ceiling that we put these self-limits on ourselves because we think we have to still control it all. We learn how to put these things together which is, it's easy but it's hard.

It's hard because we don't think that way. I didn't think that way coming out of school, I had to learn the process of being an entrepreneur with other people through real estate. You've learned very quickly because you've got in the game early with both real estate and practices. I think this is the key and helping more of our colleagues see this as the great opportunity rather than seeing dentistry as a field, as a profession that's behind us now and it's not going to be good anymore, no. You look at change as an opportunity and that's what you've done. You've seen all the changes that's happened with dentistry, with the PPO-managed care, with corporate. You're saying, "Look, there's a way that this can be done. Within a certain slice we, private practice owners can come together and put the right people in the right seats," is what you've done.

Instead of trying to make one person fit everything. That never works. Who can wear one hat and say, "That's my hat." You want to wear different hats. You want to put a different hat on. Your model allows for that, it allows for that flexibility right?

Brady Frank: Absolutely. Let me speak on another objection that you said, "Hey, what are the objections?" One of the big objections is control but let me just mention one more thing before we go to that. Whenever you buy an ESP it's all about finding value and adding value. Finding value has to do with finding the acquisitions and I have eight ways that I love to find them and we talk about that at your Freedom Founders meetings. But adding value all comes through the different systems you put in place with the DDSO, my top favorite multiple streams of income or value add the DSO has these properties, a dental savings membership or warranty plan that's automated through software, marketing funnels online for new patients, writing your own book just like I've done for young dentists as a group is your best recruiting tool.

They get to know you. Then there's an online application funnel. Young dentists all do everything online so what you have is a page talking about you, your group, your book. Then if they want to apply for a position or an ownership position they click there and they answer ten questions and it goes to your email box, an application online funnel. The lab is one of my favorite pieces connecting with that. Real estate of course is fabulous. Then I think probably the next one that is really great is I would say just being able to tie it all together online because everybody when they look for a business or service they all do it online now. That's all property that, but let's go back to the objections. A lot of dentists are saying, "Boy, adding another dentist to my practice. That's my baby, that's my economic engine."

Some of you might be in the boat where you just need to buy an ESP, an entrepreneurial satellite practice. Leave your practice alone. Here are the values that I bought my first seven practices. 7,000, 10,000, 103,000, 167,000, 20,000, one of them was free, and then one of them was 8,000. Most of you watching right now can probably afford any one of those. If you do it where you get a great building with it just like getting into real estate. You've got to make a couple of good deals with people that know what they're doing, use them as advisors. Same thing with practices, then don't add anyone to your practice.

Find an investment practice and help another young guy out. Do that, don't add another dentist to your practice. But if you do add a dentist to your practice you can do it without giving away control.

If you add a 33% or a 50% owner to your clinical entity they are a member and you're the manager. The manager has all the management authority. It's your practice, it's your blood, sweat and tears, same thing on the DDSO. You're always the manager there so you're not truly selling the family farm. You're allowing ownership while keeping control. I thought I'd address those couple things too David.

David Phelps: Perfect. It's a great model Brady and I think you're really taking forward thought of a process that you created and just making it very relevant for today's marketplace. That's what we do, that's what we have to do is solve problems with the opportunities that change brains. You do it better than just about anybody I know so well done sir. Thanks for laying it out for us today. What's the best way for people to get in touch with you and find out ... Obviously you've got the books and you do seminars. But what are some of the best ways to contact and get more information about the program that you offer?

Brady Frank: I'd say the best ways, you mentioned a book. The book if you're unfamiliar with some of the concepts the book goes over a lot of it in detail. If you want a book just email transitiontimebook@gmail.com, real easy. Just transitiontimebook@gmail.com. Also I'm at pretty much all the Freedom Founders events and I guess we can even elaborate on this at the little breakaway session next Freedom Founders meeting. That'll be fun. Besides the book I'm doing a lecture next week in Scottsdale to 40 dentists and going down the road and doing another one to 170 dentists. So I'm out there speaking now and again but I would just say if you're already a member of Freedom Founders look no further than what you're doing there. Because I'm going to be at most of the meetings, I'm happy to help any of you out with any of this stuff.

I've been helping for 12 years now to do this and helped in over 485 transitions and currently help dozens of smaller groups around the US incorporate these principles. Great place to start is buy the book and in there just fill out the form at the end if you want me to just get on a telephone call for half an hour. There's no charge to that. We just talk about your strategic plan and how it fits in with your real estate plan and what you're currently doing to buy your freedom or earn your freedom I guess you should call it. So yeah.

David Phelps: Perfect. So that's transitiontime@gmail.com.

Brady Frank: Yep, transitiontimebook@gmail.com.

David Phelps: Book, okay. Transitiontimebook@gmail.com. All right, Dr. Brady Frank thank you so much. It's always a pleasure, love being around you and the energy you bring, the exuberance for everything you do in life. Love having you at our events as well so we'll be talking soon.

Brady Frank: David it was a pleasure. Have a great day.

David Phelps: You too.

You've been listening to another episode of the *Dentist Freedom Blueprint* podcast with David Phelps. The place to be to create your freedom lifestyle with more time off, security and peace of mind. Please subscribe, download the podcast, and share it with others who want to create real freedom in their lives and practices.