

Ep #185: M.C. Laubscher - Creating Wealth Without Wall Street



Full Episode Transcript

With Your Host

Dr. David Phelps

[Dentist Freedom Blueprint](#) with Dr. David Phelps and Evan Harris

Ep #185: M.C. Laubscher - Creating Wealth Without Wall Street

M.C. Laubscher: Biggest aha moment that I've seen out there is that of course the wealthy people don't do the same as everyone else, only better. As a matter of fact, they don't do anything different. They do the complete opposite of what everyone else is doing, so I think that is the biggest aha that people need to realize. They have complete control over their money, their assets, where the majority of the people just hope, right? They have a strategy built on hope.

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 the Freedom Founders Mastermind Community, and the Dentist Freedom Blueprint Podcast. Got somebody that's new to me today, and new to you probably, but somebody that my team actually connected with his team, just to be fully transparent, and found some synergy, some places for potential collaboration. I'm a huge believer of strategic alliances, joint ventures, ways that we can all leverage through other good people, the right people. I think we found somebody today, we've already had a great chat, just prior to this podcast, so let me bring on without further ado, Mr. M.C. Laubscher. M.C., how are you doing today?

M.C. Laubscher: I'm doing fantastic and thank you so much for connecting. I'm honored to be on your show, and looking forward to providing as much value as I can for your listeners.

Ep #185: M.C. Laubscher - Creating Wealth Without Wall Street

David Phelps: Well this is going to be great. M.C., we generally want to start out with a little bit of background, right, and then we'll jump in to today, what you're doing, and a lot of the similarities in how we help our respective clients, so just take me back a little bit in time, and kind of how you morphed into your current company, which does a lot of wealth consulting and setting up strategies, income streams, vis-a-vis, real estate, but many other components as well. Where did you come from? Where did this start?

M.C. Laubscher: Yeah, I'm originally from South Africa, so hence the accent. I now live in Newtown, Pennsylvania, in Bucks County. My wife is originally from the Philadelphia area. Growing up in South Africa, I grew up in a pretty historic time in the country's history. I still remember as a young man, when President Nelson Mandela was released from prison, became the first democratically elected President of the country in 1994, so it was a very, very interesting time that I grew up in, and shaped the person that I am today, questioning everything, thinking critically, and thinking for myself too, and making my own decisions.

I came to the United States in 2001, with a backpack, a suitcase, a sense of humor and a sense of adventure. I left off the University, so I have a degree in economics and history, and I've an MBA in finance, and I actually played in a national rugby league here, and I was part of the United States Men's National Player Pool up until 2007, so I was a rugby player, and I'm still a little bit involved with rugby at Princeton University. It's a very big love of mine.

While I was playing rugby, I read like a lot of folks do and learn, came across books such as Rich Dad, Poor Dad,

Ep #185: M.C. Laubscher - Creating Wealth Without Wall Street

The Creature from Jekyll Island, The Mystery of Capital, all that stuff, and kind of went down that rabbit hole of learning, and just taking in as much information as I possibly can. I also took action in the meantime. I purchased my first investment property, real estate property, when I was 22 years old. Then, things kind of changed for me, big time, because I came into contact with a friend that ended up being a mentor. He was from a very wealthy family that owned a lot of big real estate, multi-family buildings in Chicago.

I kind of had an inside look to see how these folks planned, the strategies that they were using, how they were acquiring properties, so it was really a ring side seat to how very wealthy families managed their own money inside of, what they kind of had was almost similar to like a little bit of a family office structure. It was super, super interesting, and the bug just kind of bit me there. I studied as much as I can from the affluent and wealthy families and so forth. I've been doing that for two decades.

As you mentioned, I've a wealth creation firm, Producers Wealth, where we help producers and creators, which are in investors, entrepreneurs, business owners, professionals, physicians, lawyers and so forth. We help them create, protect and multiply their wealth in any economy outside of Wall Street, so we do a lot of similar strategies that are what you talk about. Then I'm also the creator and host of the Cash Flow Ninja Podcast, where I have cash flow lenders on, sharing how to create income in this new economy, from asset classes such as real estate businesses, paper assets, commodities, and also Crypto and Block Chain assets.

Ep #185: M.C. Laubscher - Creating Wealth Without Wall Street

David Phelps: The whole spectrum there. I guess that leads me to a quick side question, and that is, how do you help people in setting their strategies when there is so much opportunity? It's like a smorgasbord of things and I think sometimes people look at everything that's out there, and they almost become paralyzed by the analysis aspect, right? Where do I go? I've got all these elements. It's almost like the bright shiny object syndrome. You mentioned Crypto Currency, which has been big in the last year. People want to jump over here, and then jump over here. How do you keep things in context, just in brief?

M.C. Laubscher: Right, yeah. Well the most important thing that I've learned on my journey is the asset is the person themselves. The asset is not the vehicle or the product. We always try and stay within the circle of competence and that unique ability of the person.

I'll give you an example quick. We have a client. He's a physician as well. He owns several practices, and his unique ability is to take over practices, fix them up, hire, bring in the right team, the right doctors and other physicians, and make them profitable, and then either sell them or hold on to them. He was asking me the same question, "Do I get into Bit Coin? Do I get into real estate?" I said to him, "My friend look at what you're doing already. You basically, you're taking a dollar and sticking it into an ATM, and it's spitting out 100 at a time. Why would you do anything else than what you're doing? You know your industry. This is your unique ability. You have the inside track in this industry, so that's ... Stay exactly where you are and do what you're doing."

Ep #185: M.C. Laubscher - Creating Wealth Without Wall Street

I think that's the key there, is focus. I think people bounce around, because there are so many shiny objects out there. Marketing and advertising is also very, very sophisticated and very well done.

David Phelps: Oh no doubt. It really is. We all have to watch ourselves in that regard, don't we?

M.C. Laubscher: Yeah.

David Phelps: I love that about talking about someone's unique ability. I think we tend to, all in our own world, whether we think we're successful or not, whatever we're searching for, whatever we want to aspire to be, it seems like for entrepreneurs, producers, creators, it's never enough. I don't think it's all about the money. I just think we're driven to ... We like to challenge ourselves, right?

M.C. Laubscher: Right.

David Phelps: Sometimes it's just keeping score, "How well am I doing in my challenges and pursuits?" I think sometimes we tend to think, "Well, the grass is probably greener over there." We think, right?

M.C. Laubscher: Right.

David Phelps: I think what's great, for you, is because you have this 30,000 foot elevation. Look, you've got all this experience. You get to look at the big platform, and you can help people so they don't get that bright, shiny object syndrome in their eyes, and you can help them stay focused where they just have the unique ability, so I think that's a key thing that a consultant can do. We ourselves, we're not so good at strategizing for ourself. We do it for other people, but boy, we all need outside eyes looking at

Ep #185: M.C. Laubscher - Creating Wealth Without Wall Street

what we're doing, and just sometimes questioning where we're going in life, or maybe a new tactic or strategy, so I love that.

The other thing that I love about you is that you challenge the existing societal belief systems, misinformation around concepts such as money, saving, investing, wealth and retirement. That's who I am in a nutshell. I mean I'm always challenging and talking about being contrary, and I'm against the majority, so if you like the majority, you're not going to like me.

M.C. Laubscher: Right.

David Phelps: You can decide where you want to sit, but so key there, and one of the things that you mention is helping your producers and creators create, protect and multiply their wealth in any economy. Could we just, again, just touching on it for a moment, in any economy we know, and probably every listener with us today will acknowledge that we have market cycles. We have economic cycles, where in some point in a current cycle that's near at the top, whatever you want to call it, in a lot of regards. A lot of people, in the traditional sector of financial investing, retirement planning if you will, talk about, "Well, just stay the course. Stay the course. Buy and hold, stay the course. The markets will go up, they'll go down, but if you stay the course, you're going to do just fine."

I'm the opposite. I mean I can't time the market, nobody can time the market, but we can look at trends. We can look at the big waves. Talk a little bit about that as to how people, that if they're plugged in, can be opportunistic and

Ep #185: M.C. Laubscher - Creating Wealth Without Wall Street

not have to take a defensive posture all the time, when the tidal wave hits.

M.C. Laubscher: Absolutely, and you make so many great points right there. I mean we're battling a, what is an eight billion dollar industry of financial lobbying, the financial industry, so a lot of the messaging that we're getting across, and the conventional, which whoever came up with that term, conventional wisdom, that's what we're getting exactly from Wall Street and the banking and financial sector. I always say that markets do three things. They go up, down and sideways. If you have a strategy that works when markets go up, then you really don't have a strategy, and you're positioning yourself for failure.

What we look at is we look at building a foundation, a solid, solid financial foundation, and then we look at scaling it up from there on, and investing in vehicles that are recession proof, and provide consistent returns, not average returns, consistent returns, because that's another fallacy that's out there is the average return of X, Y, and Z is 8%. You know, a lot of folks, I actually got a prospectus from a mutual fund that says, "The average return over the last 10 years was 8% annualized," or something to that effect. Well, we had a huge recession in 2008, 2009, and 2010, where it didn't return that, so yeah, to answer that question the strategies that we do are evergreen. We look at strategies that work in markets that go up, down and sideways, and we position our liquidity and our assets accordingly, and also the areas where we're generating income from.

David Phelps: Yeah, perfect, perfect. I love that. M.C., what are some of the biggest secrets to wealth creation, some of the ahas that you've found in studying with so many different cash

Ep #185: M.C. Laubscher - Creating Wealth Without Wall Street

flow creators and producers? Share some of those with us if you would.

M.C. Laubscher: Yeah, there's quite a bit of them. One of the biggest aha moment that I've seen out there is that of course, the wealthy people don't do the same as everyone else, only better. As a matter of fact, they don't do anything different. They do the complete opposite of what everyone else is doing. I think that is like the biggest aha that people need to realize. They have complete control over their money, their assets, where the majority of the people just hope, right? They've a strategy built on hope. They're hoping again that the markets are going to go up. They're hoping that the markets are going to sustain themselves.

A lot of the ultra wealthy also, they bet on sure things and they never invest in something that they don't understand. They value, knowledge, ideas, and people over things. As I mentioned, their number one asset is themselves. They invest in their unique ability and people, and then relationships, and in their business.

For instance, if they don't have a unique ability as a real estate investor, they find the best real estate investor that's out there, that they partner with. Why? They stay within their ability, and they partner with someone in that, but they're also knowledgeable about that because they wouldn't invest in something that they didn't understand.

They focus on cash flow. That's the important ... You talk about that as well. Not income where the majority of people focus on accumulation. They save for retirement, they hope that they're going to have enough in 30 to 40 years to retire. They hope that markets are going to be at all time highs. They hope, they hope, they hope, right?

Ep #185: M.C. Laubscher - Creating Wealth Without Wall Street

We could go on and on. They, by the way, at that stage you're hoping that interest rates are favorable.

David Phelps: Exactly.

M.C. Laubscher: You're hoping that inflation stays where it's at, and doesn't increase. There's just so ... I mean we could do a whole episode just on the hopes that they have. Then also, then they convert it into income, so folks do the accumulation model for 30 to 40 years, and then they try to convert it into income, where it's like, "Why didn't you start with income right from the beginning? Why do you have to wait 30 to 40 years to see if that strategy was going to work?"

The other thing is the wealthy focus on strategy, not products. There's just so many different shiny toys out there and new things. They focus on an overall strategy, not the products, but they get systems and processes as part of the strategy to power it through. Then they focus on efficiency, protecting what they have, and protecting it and guarding it from deductions, such as taxes, inflation, fees and commissions, focusing on perfect asset positioning. Positioning their assets favorable, looking at cash flow leak, plugging those holes, instead of just pouring more cash in it, they plug it.

One thing that I find so interesting, I've spent some time with folks in the family office space, and single family offices with net worths of \$250 million dollars and up, and they spend the majority of their time, probably almost 80% of being efficient, because they know that reducing their taxes by 20% over the course of 30 to 40 years, there's not return in the market that's going to beat that for them, so they stay efficient there. They look at all the

Ep #185: M.C. Laubscher - Creating Wealth Without Wall Street

other things at play, the wealth destroyers. They don't chase higher returns.

David Phelps: Yes, yes.

M.C. Laubscher: As what the other folks are doing, the opposite to that. Being efficient versus chasing higher returns, so the average person is constantly chasing higher returns, and then you know, the whole thing that I found so fascinating too is the mindset of preservation. The mindset of a lot of legacy families is, "I'm a steward of the assets and capital that's been transferred on to me. This is not mine. It belongs to the generation to generation, to generation afterwards." It's a unique way of looking at it because again, they value relationships, ideas, and so forth over things. They take care of this, and they transfer it on, even bigger than what they have.

I think there's a quote, and I research this stuff all the time, the Rockefeller family offers us a big model for folks, and here's a quote from David Rockefeller, Jr., recently in the Wall Street Journal, where they said, from their family goals, "Historically our goals have been the preservation of wealth rather than amassing of wealth," so again the focus is on efficiency and batting, if I can use a baseball terminology, is batting singles instead of just swinging wild and going for home runs.

David Phelps: Yeah, that's so good. One of my longtime mentors in the real estate arena, very basic, single family houses, so a very safe asset class, and one of his primary books was, Making it Big on Little Deals, kind of one house at a time. I mean starting out that way, before you try to scale up, to that point, you know, hitting singles, hitting singles. Not chasing that yield, which you're talking right up my alley

Ep #185: M.C. Laubscher - Creating Wealth Without Wall Street

here, because we see that all the time. People want to strike for gold, and yet while they're trying to do that, there's volatility in the marketplace. They're money's not deployed efficiently at all tax wise, and if you look at the long term of that, their are overall returns and compounding of wealth is greatly diminished. You're speaking exactly to what I see.

I want to touch on what you were talking about with the family office, the wealthy, the Rockefellers, for example. There's a saying, shirt sleeves to shirt sleeves in three generations. I think you said it very well about looking at being good stewards of what we're given. It's not ours, we're to be good stewards of it and pass it on. Thinking in terms of legacy, how do you help those who are wanting to be good stewards pass on what they've been given, and hopefully they've been good stewards of, to the next generation in a way that the next generation will be responsible, and not have that shirt sleeves to shirt sleeves in two or three generations?

M.C. Laubscher: That's a great question, and it's part of an overall strategy because one of the things that you can transfer on to the next generation is knowledge and intellectual capital, and then the other is actually capital, so there's two sides of it. Within an overall financial strategy of taking this and positioning this correctly, so that it can be transferred as efficiently over to the next generation should be part of any good, good solid financial strategy, which includes proper estate planning as a protection, but the way that we position things right now, and that's where the integration of assets come into play, which we can touch on in a second as well.

Ep #185: M.C. Laubscher - Creating Wealth Without Wall Street

Yeah, I would say that capital alone is not going to do it. A lot of these families have a family constitution, which they actually write down. They write down their family's philosophy, their core beliefs as a family, their principals and values. They pretty much have very strict rules for every family.

The Rockefeller family is a very good example of that. For instance, when we talk about overall strategy and the way that it's positioned, everyone has access to it, but there is stipulations. If they don't follow it, guess what? Now they're out of it. To your point, the average family, of someone becomes a millionaire in their lifetime, and they don't plan over generations, 18 months is actually the number in which all of the money is spent. Now, there's a way that you can set yourself and your family up accordingly, that this is going to go on infinitely, because you can structure a very, very, quote/unquote, "bulletproof" estate plan that doesn't enable anyone in future generations, but actually helps them, protects them, and actually empowers the next generation.

David Phelps: Very, very good, M.C. The way that you work with your producers and creators, people who come to you from the different business professions that we talked about, that are interested in creating better strategies for the duration, the long term, for generations, I think you've got a unique way that you have set up your company in doing that. I want to talk a little bit about that, just a little bit here, in that you don't try to keep everything in-house. You're really, we talked about people. You're a connector with other people that you have done some due diligence, some underwriting, that can serve your particular clients in the capacity where you and your client find that's a good direction to go. Talk just a little bit about how that

Ep #185: M.C. Laubscher - Creating Wealth Without Wall Street

works, and how you do some onboarding, or some initial interviewing with somebody who might be interested in taking next steps.

M.C. Laubscher: Yeah, so we don't manage money. I call ourselves a wealth creation company. How we work with folks is we help you to be clear on your vision and your mission. Then there's a wealth formula that we use. That's your mental capital times your relationship capital is your financial capital. Your mental capital, again your unique ability, high income skill set that you have, times your relationship capital, the people that you spend the most time with, your network, who you know, what you know, your team of professionals that support you, your mentors and your masterminds that you're part of.

Then we look at an income number from a passive income number, and there are several ways that we determine it, but let's just say for example that we've determined a number that's \$360,000 per year of passive income. Then we look at a return that we can consistently get through some of the vehicles that we offer. You mentioned real estate and real estate syndication, let's just say that's 8%. We know that we have to deploy 4.5 million dollars over the course of, whether it's 10 years or 15 years, of achieving that goal, of achieving that passive income.

Then we bring in protective, defensive and offensive strategies as part of this overall strategy, and bring in systems. The systems that we bring in is the first system is liquidity. You need to be able to put your money somewhere that's as efficiently as possible, and that's why we use cashflow banking that's based on dividend paying whole life insurance. We over fund insurance

Ep #185: M.C. Laubscher - Creating Wealth Without Wall Street

contracts, just like they do in family offices, for maximum cash value, because it's guaranteed. It earns dividends. It has, it's private as asset protection in the majority of the United States, and it also grows tax free. It also provides a death benefit, which ties into the estate planning portion of it, of transferring liquidity, tax free, to the next generation, so that's where it kind of plays in. It's with a mutual insurance company, not a stock insurance company, so that's where we position our capital. It's outside of the Wall Street casino, outside of the banking system, with guarantees and with the outside protection. The next system is income. Then we leverage the money in those insurance contracts to invest in real estate syndications, for instance, that generates a percent per year, with mobile home park syndications, real estate syndications, and so forth.

The other system is growth, where we also look at life settlements and investment, not a cash flow play, but if we're compounding we're creating income streams, and there's an opportunity to put some capital and deploy some capital for significant growth. We do that as well there, so I'll just use an example quickly of what we do, and let's just use that example, David, of the \$360,000.00 of passive income per year that you're getting 8% of consistently.

What we've done for clients is we would create a plan, let's just say hypothetically, and I just ran a mock plan demonstrating this, if someone's in their 40s, putting 4.5 million dollars over the course of 15 years, 15 to 20 years into that plan, by the year 18 you would have deployed 4.5 million dollars, and you would have hit your goal. Putting in a certain amount of money per year, but you would have also had 1.8 million dollars extra, tax free,

Ep #185: M.C. Laubscher - Creating Wealth Without Wall Street

because you ran it through the, you integrated the insurance with the real estate, and that's what we talk about when we talk about opportunity costs. We look at people and how we can make them as efficient as possible, and also eliminate these opportunity costs.

You would be able to generate that goal without the insurance, but integrating that vehicle with the real estate investing, all of the sudden you've now generated 1.8 million dollars on top of that, tax free. All I've, in the combination with real estate, both of them for instance provide cash flow, tax advantages, equity, appreciation, controlled leverage, and they're also an inflation hedge. We talk about being as efficient possible with liquidity, and being as efficient as possible with income. Having that liquidity system set up correctly, in the right vehicle, which are used in family offices, and then having income coming from the correct area. Robert Kiyosaki talks about the cash flow quadrant, where the B and the I is on the right hand side, and the E and the S is on the left hand side. Generating income from the I quadrant is also taxed the least out of all of them.

For busy professionals, we find a place to park money for them through this efficient liquidity system that we have, and then we also help them, and connect them with carriers that provide the efficient income that's part of this. Overall, this gets transferred onto the next generation, through proper estate planning, combining all of this, as we spoke about a little earlier.

David Phelps: Really, really, really solid, and as you said earlier, it all starts with having strategies in building a plan for replacement of active income, reverse engineering, and then tying in together the different strategies that increase

Ep #185: M.C. Laubscher - Creating Wealth Without Wall Street

the efficiency that can get to goal much sooner than later, and with a certainty, not this pie in the sky, hope for someday, "If I just save, save, save enough, and put it on Wall Street that maybe I'll have a big pile that I don't know what to do with, but hopefully it will last me the rest of my life," which is such a hopeless strategy, that fails the majority of people as we well know.

M.C. Laubscher: No, there's no hope in a strategy where, as you mentioned, there's certainty, there's predictability. You know what you're going to have 5 to 10, to 15, to 20 years of capital deployed, and then you also in combination, find the carriers that can provide that consistent, tax efficient income for you, so it's extremely powerful, and I think the biggest thing for clients of ours is that, as you mentioned, the peace of mind, the certainty that they have. They can stay focused in producing and create, around their unique ability, and they don't have to go into helping a client, or working within their profession, thinking about the markets, you know, having this bad feeling on your stomach because something happened. We like to think of it as a "anti-fragile", quote/unquote strategy.

David Phelps: Yes.

M.C. Laubscher: ... talks about it. It's a strategy that works in recessions. It's a strategy that works when markets go sideways, and it's a strategy that works in markets that do go up.

David Phelps: Yeah, exactly right. You said it well. I see so many that are fearful, but yet at the same time seem to be in denial of the volatility of the financial markets, or markets in general. They're in denial, and they don't have any type of strategy to hedge or protect, and also be opportunistic about when those markets do come around, the way the

Ep #185: M.C. Laubscher - Creating Wealth Without Wall Street

wealthy people have learned to do so well. People wonder why, when we have recessions and down turns, why the wealthy get wealthier. They think that the whole thing is contrived and we say, "No, it's not contrived. It's just money follows people that know what to do with it. Money is not attracted to those who don't deploy it well." It's just kind of a rule of the universe.

M.C. Laubscher: Right, there's no conspiracy theory. The 1% of these families do it because of the strategies, and this is just, the knowledge isn't bountiful and that's why I love what you're doing. You are spreading the message of alternative ways. This information is out there. You just have to seek it, and again, model the behaviors of successful people, because if you want different results and you want success in any area of life, whether it's health, relationships, whether it's wealth, you've got to find people that have already achieved success, and massive success, in those areas and model their behaviors, and look at their strategies.

Tony Robbins talks about it constantly, that success leaves clues. There's a blueprint, and again to your point about these recessions that are coming, these families are preparing for it again. They have the strategy in place, and they're ready to capitalize on opportunities when and if it comes, so to them, they know, as I mentioned before, markets go up, down and sideways, so they don't worry about them. They don't think about them. They have a strategy that works in every scenario.

David Phelps: Yeah, so well said. Well M.C., you've delivered a ton of really great nuggets. I'm just, I'm sitting here jotting down a lot of the things that you just talked about today, and really some real pearls there. For people that want to

[Dentist Freedom Blueprint](#) with Dr. David Phelps and Evan Harris

Ep #185: M.C. Laubscher - Creating Wealth Without Wall Street

follow up, you've got a great website, so I want people to be able to go there, and go to the producerswealth.com. Also, your podcast, which I had the opportunity to listen to segments of a number of different podcasts, you've got some great interviews with a number of people in the financial and entrepreneurial space, and that's CashFlowNinja.com, and then also yourownbankingsystem.com, find all those different links, and follow up with M.C. See what he's about and if you're looking for somebody to help with strategies that can be profitable in any market, I think M.C., you've put together a really, really great platform.

M.C. Laubscher: Thank you so much. Yeah, there's a free course available at yourownbankingsystem.com. If they're looking for some more information, just on the strategies and us going really deeper into all of them, exactly how they work, and how we implement them and execute them, and for your listeners too, I'll be happy to ship them a book if they're interested about the strategies, so they can just email me, mc@mclauscher.com, and I'll be happy to ship them out that book. It's all about empowering folks, and about financial education, and that's my passion. That's my purpose, so if they're interested in learning more and empowering themselves, I'd be happy to do that for them.

David Phelps: They email you at mc@mclauschler, L-A-U-B-S-C-H-E-R.com, and should they put something in the subject like, like book or Freedom Founders, or something that would be helpful to you?

M.C. Laubscher: Yes, they could just put in, request for free book, and I'll email them back and get some information, and we'll mail them out a physical copy.

Ep #185: M.C. Laubscher - Creating Wealth Without Wall Street

David Phelps: Excellent, excellent. M.C., thank you so much. It was a pleasure to get you on today. Thanks for your time, and thanks for your expertise.

M.C. Laubscher: Thank you so much for having me on, this was a blast.

Take the next step at freedomfounders.com. You've been listening to another episode of the Freedom Blueprint Podcast with Dr. David Phelps. The place to be to create your freedom lifestyle with more time off, security, and peace of mind. More at [Freedomfounders.com](https://freedomfounders.com).