

**Ep #208: Dr. Nathan Ho - Trial and Error, Going Debt Free and Referral Marketing**



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**Dr. David Phelps**

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## Ep #208: Dr. Nathan Ho - Trial and Error, Going Debt Free and Referral Marketing

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David Phelps: Good day, everyone. This is Dr. David Phelps of the Freedom Founders Mastermind community and the dentist Freedom Blueprint podcast. I've got a really fun and special interview today with somebody I have gotten to know in the last year, a young dentist who I think is really making some real strides in our industry and not just in his own professional expertise, his own practice, which is what we're talking about today, but also even a little bit outside of the box in some applications that also add to the ability for a specific kind of marketing for dentistry. So, it's my great pleasure to introduce today and welcome to the podcast, Dr. Nathan Ho. Nathan, how are you doing, sir?

Dr. Nathan Ho: I'm doing great, David. Thank you so much for having me on your show.

David Phelps: Nathan, I think I first became aware of you because you were very interactive in the overall dental space, meaning you were interactive on forums, you're involved in different people's conferences, events, you're out there a lot. You have your own dental Facebook forum, dental win-win, you're doing podcasts with your beautiful wife, Quinn, you've got two young boys and two practices. You've got a lot going on. Just a quick question for you

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and we'll dig in some deeper, but how do you find time to manage so much in your life right now? You've done a lot in 10 years with your professional practice. How are you managing this? It can't be that easy, but you've got some structure, you've got some ways you do that?

Dr. Nathan Ho: You know at every stage in our lives, like myself when I was in high school, I felt like I was so busy and when I was in college I also felt I was busy, and then when I was in dental school I felt I was super busy, that I didn't have time for anything else. And then when I got into private practice, the same thing. But these days I'm doing so much more, but I feel that I have more time to do a lot of stuff that I'm working on. So it's all about time management. I basically still get to sleep at least five to six hours a night, sometimes seven hours, and I just have a lot of projects, but a key for me is to write them down and just do them, because most people they have ideas, they have things to do, but they put them in their mind and they just think about it and just waste a lot of time. And so, I basically just write down my goals and just work at it.

David Phelps: Is it something that, when you write down your goals, is it something that you come back and look at on a daily, weekly basis? Because you're right, ideas, if they just are generated in the mind and they don't have any substance or don't have anywhere to go, they get lost. So, do you have a journal? Do you write things down? Do you go back and look at them? Do you prioritize? 'Cause you can't do everything at once, but yet I know you have a lot of ideas. Do you kinda prioritize them? How do you filter your ideas into action steps so you're not like all over the place?

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Dr. Nathan Ho: That's right. So, I do write them down on a journal and I leave my journal on my desk, which is the place that I spend most of my time at. So, I would have it at my desk and before I log into my computer, I look at it and just like a lot of people that their list is probably very long as well. So what I generally do is I do one thing at a time and after I finish that one item, then I move onto the next item. And everything I do is with intention, with purpose, and those are the two things that drive me to work harder and to do everything that I'm doing right now because without intention and purpose, we wouldn't have the energy and the motivation to do it.

A lot of people ask me, "Why are you doing so many things right now and how do you have time to do all that?" It's because of the long-term goal that I have for myself, for my family, and for the people that I want to create a positive impact on. And that is to be successful so I can have the opportunity to be able to do charity work in the future.

David Phelps: I love that and we're gonna come back to that. What I wanna do now, now that we just got things rolling here and talked a little bit about you, people are really always interested in the story, where people came from, and yours is very interesting. Let's start with your family. When did your family, you as a young child, a boy, when did you move to Texas, to Arlington, Texas? When did that happen? What year?

Dr. Nathan Ho: I was 12 when my family immigrated from Vietnam. Back then we were very poor, but because my dad was a lieutenant in the South Vietnamese army fighting with the Americans, so we came over here to the humanitarian

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organizations. And when we came over here, we didn't speak a single word of English. My dad and my mom were making minimum wage. The thing that helped me the most was actually all of my family, we all had that American dream because we knew that this is the land of opportunities. So, we didn't have anything in our pocket. We didn't have any money, we didn't have a big house, we didn't have cars. The only thing that we had was a dream, right? And my parents used to tell me that education is the key to a brighter future and I still remember that even though they're not doctors, they're not engineers, they're not professionals in anything, but they told me that education is the key to a brighter future. And then I just had a dream and then I go and I just work toward a dream and a goal and that's how I got to where I am today.

David Phelps: How many other siblings do you have, Nathan?

Dr. Nathan Ho: We have eight in the family. I have seven other siblings. I was the only one that graduated from a university and went to dental school without much guidance from my parents or anyone at all.

David Phelps: Okay, so obviously you come from a family, your father a lieutenant who knew that to give any chance at all to you and the rest of your siblings, had to make a move, had to come to America, land of dreams and opportunity, made that happen. So there's some DNA in your that says there's no struggle I can't overcome, so that says a lot about you right there. I would also say that you had to have some other mentor and inspiration because you're the first one to graduate from college and go to dental school, so who else or what else inspired you to take

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what your father, head of the household, gave to you, that first inkling, that first foundation of opportunity? What else inspired you to take the next steps? 'Cause you said you didn't really get financial support, but what other support did you get besides ... You had to get your own way through. What drove you to say, "I can do this."?

Dr. Nathan Ho: Well, I was in school just like every other student, graduating from middle school is a milestone and then graduating from high school was another milestone. It's a stepping stone. So I graduated a year early from high school thinking that if other people can do it, I can too. So, it's not like I knew that I was gonna graduate from college or I was gonna be a successful dentist. Every graduation is a stepping stone, so what's after high school? Most people go to college, so I went to college. And most people major in something, so I had to think of something. And when I was in high school, middle school or high school, I remember one of my cousins who is a hygienist now, she said that she wanted to become a dentist, so the word dentist got stuck in my mind and so in high school I kinda wanted to get into the healthcare field. So I volunteered at this hospital called John Peter Smith Hospital, it's for low income families, and they had a dental clinic in there and every time I volunteered there I would see so many patients came in with excruciating pain, swollen faces, and then when they came out, they had that huge sense of relief and I could feel that.

So over time, dentistry became fascinating to me even though I was afraid of the dentist when I was young. I just hated them. I hated everything about the dental office. But because I was thinking about dentistry because of my

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cousin. They say that you become what you think about most of the time and I truly believe in that.

David Phelps: Once you graduated from dental school, it wasn't very many months until you actually bought your first practice. Tell us a little bit about that 'cause that's a pretty major step. I mean yes, graduating from dental school, that's huge, and you got the license and yes, you can go practice, you can work for somebody as an associate, but to actually buy a practice within a few months, how did that transpire?

Dr. Nathan Ho: Actually before I even graduated, I was looking at a practice to buy and right after graduation I observed in the practice for several months and I saw that most of the team members were quitting. And I thought to myself, "I'm a new dentist. I don't have a lot of experience in running a dental business and the team is not there to support me." So I didn't end up buying that practice. So one day I went to see with a classmate and we were thinking about going into business together, so we bought a small practice in Irving, Texas toward the end of 2008. I graduated May of 2008. So we bought that one and we started another startup in another city three months after that. Basically we just went at it. We didn't sit down and evaluate the business plan before we got into it or anything. We struggled for about two years, but when I think back I'm just glad that I did it.

David Phelps: The struggle always leads to new opportunity. Struggle's not fun, but it's how we learn, we learn a lot. So, when you know you've gone through struggle, it's difficult I guess in your life, I would say, to look at other things today and say, "Well, that's a challenge. That's a

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struggle." We'll talk a little about some of the changes in healthcare, but I hear a lot of dentists, and certainly it's throughout healthcare, doctors, veterinarians, chiropractors, there's a lot of changes happening in healthcare and we hear a lot of well-entranced career people in the industry that they complain a lot, complaining about what's happening and insurance is dictating a lot of reimbursements today and decreasing the margins and how there's so much corporate competition and I hear more complaining than I hear people talk about well, there's still opportunity. How do you look at the changes that are going on today in the industry?

Dr. Nathan Ho: I see that every problem is an opportunity. Like Jeff Moss said, right? He is a very successful entrepreneur. If you see an opportunity, then it's gonna motivate you to make changes to adapt to the new environment. And so if PPO is not a good model anymore, then try to switch to fee for service or be out of network. If one marketing doesn't work or it's not effective anymore, then try different marketing. If one patient pool is not good to work on, then try to market to a different type of patient. So every problem that I see is an opportunity. Just like everything in life, right? If we don't like something, change it, but don't complain. When you complain you waste energy, you waste time, you waste a lot of things in life.

David Phelps: I'll bet when you immigrated here as a young boy from Vietnam, I'll bet you all didn't do a lot of complaining to your father about, "Well, why are we doing this? When are we gonna get there?" It wasn't easy at all, but I'll bet there wasn't a whole lot of complaints. I'm just guessing. Is that correct?

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Dr. Nathan Ho: Yes, we were extremely poor, but we didn't know that we were poor, at least I didn't know that we were poor, so I was actually happy. Everything we got was a blessing. If you look at it, for someone that has a car to drive, that person might feel blessed and so happy already, but for someone that has a Toyota to drive, but not a Mercedes and not a Ferrari, that person might not be as happy. So, it's just your perspective in life. So, basically you control your own thoughts, right? So, right now we can be happy or we can be sad. Right now I have a lot more money and I'm more successful than when I was in college or when I was younger, but that doesn't mean that I'm happier now. So, it's all in your mind.

David Phelps: It is all in your mind and I think, you can probably tell me better than anybody else, but I think people that are born in this country and that maybe didn't have to go through anything close to the struggle that you and a lot of people, or whether you're born in this country or you immigrate to this country for the opportunity, I think a lot of people in this country take for granted the opportunities and the freedom that we still have here, the blessing that we have in this country. A lot of people take it for granted and if they don't ever go through real struggle, maybe they were just blessed to be born into a family that already had good economics and never really had that challenge of enough money to put food on the table or pay the rent or whatever. Maybe that's not such a great blessing after all. I'm not sure. What would you say?

Dr. Nathan Ho: I say that can contribute a lot to it. I have a plan for my children and one of the things that I want to do for them is I want them to engage in charity work so they can see other disadvantaged children and people out there so

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they can value everything they have more. If not, then they wouldn't know any better. So, I would agree with that. That's why I admire you so much because you do have a great story to tell as well, so we all can learn from you because if you look at successful people, they didn't get there overnight. Most of them struggle and had a rough journey before they got to where they are. So that's why I love to watch videos that have great stories about the journey and how they struggle before they became successful. So, you're right. If you experience it, then you're gonna think differently.

David Phelps: As you said earlier, what we think about is what we become or what we do. Those thoughts are so, so important. What age did you graduate from dental school, Nathan?

Dr. Nathan Ho: 26.

David Phelps: 26, yeah, that was the same for me. So six years later, from 26 to age 32, you were able to pay off your debt, go debt-free. You and your classmate, your friend, you bought two practices. How did you manage that? Because again, you talked about the first couple years, I think for anybody, but it was a struggle. You didn't know what you didn't know. You had to work through those challenges, and I'm sure you weren't making like a whole lot of money back then. How did you arrange it? Were you focused on a plan to pay down the debt or did it just happen because things were working well? How did you manage to make that happen?

Dr. Nathan Ho: So in the first two years, we were working part-time in our two practices and part-time in other dentist practices, and

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then after that our two practices started to pick up, and we were making a lot more money. But the key for me was, at the time I was driving old cars, I was living in a small house, small but it has more space than we needed, it's basically a three bedroom house, and then we pay my student loan off and my partner and I pay our practice's loans off, and then my wife decided to pay our small house loan off. And then at that time, after we paid it off, we moved into a bigger house and started to buy new cars, but we started small and we didn't over-spend.

I remember right after graduation my partner and I bought that small practice in Irving, Texas and I was at a gym and one of my classmates came in and he said, "Hey Nathan, I just bought a new Corvette." At the time I remember it cost 65000 dollars and then I was thinking to myself, "Man, we just spent some money on a practice, so I felt poor. I felt like I didn't have money to buy that kind of car. I'm never into sport cars anyway, but we didn't spend the money that we didn't have, so that's how we were able to pay off all our debts.

David Phelps: And would you say that maintaining or getting to debt-free as soon as possible in your life, is that part of your culture or is that just part of how you think, you and your wife Quinn? A lot of people who go through a lot of years of education, like those of us in dentistry, and have those years and then typically you have some amount of student loan debt. Sometimes it's crazy debt, these years, it can be hundreds of thousands of dollars. And you go through all those years and you live very, very cheap during those years, right? And you finally get your license and you get out and then it seems like when you have a license and you start to work, that the banks and credit

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card companies are still today pretty open about extending credit to buy cars and houses and stuff. I mean, to an extent they'll extend quite a bit. And I think there's a tendency for people that go through a struggle, a climb to get through those years of school and finally get to that point where, "Ooh, I made. I'm actually making a bit of money now." And then the credit card companies and the bank say, "Well here, you deserve to have nicer things now."

And if you're married, your wife supported you or you supported your wife, whichever way it was, those years you look at each other and you go, "Yeah, we deserve to have better." And then what happens, I see and you may see it too, that people start to ratchet up and get into that debt mode too quickly and that starts to snowball and that just kinda lingers on and some people don't pay off student loans until many, many years and it hangs on them for years and then they buy too nice a car too early or too big a house and it just seems to be like a ball and chain. So were you focused on not letting that happen when you had your friend buy the Corvette and other things were tempting you? How did you both decide, "No, we're not gonna do that."?

Dr. Nathan Ho: You know it's all mindset. Again, to me, even that that time I felt like if I'm not in debt, then I would have more money in my account. If I had more money in my account, then I would feel more relaxed, I don't have to worry because a lot of people, they have a bigger house and nicer car, but then they have stress. To us, we'd rather have less stress and live in a smaller house and drive an older car. But you don't have to live like that for the rest of

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your life. It's called delay ... what do you call it? Delayed satisfaction?

David Phelps: Gratification.

Dr. Nathan Ho: Yeah, that's right. That's right. And so, it didn't take us long before we moved into a bigger house and buy newer cars, brand new cars, but everything is manageable now. Matter of fact, we even got into a real estate investment, so I'm following in your footsteps. So, it's all about the mindset basically and a lot of people they prefer to buy new car, new house. We just prefer to pay down our debt and then start saving and then get into investments.

David Phelps: Nathan, you're the founder of the dental WinWin Facebook forum group. You have a conference, a summit coming up in April, the end of April. We'll talk about that in a couple minutes. You're also the co-founder of EnvisionStars, which is a review and referral platform. Something that I know you've done in your practices is you've really focused on referrals, internal referrals, referrals from patients that are already there that are happy, satisfied, and they wanna spread the word because I see all the five star reviews on your website. So you're doing something well, you do it well, you've got a great team obviously, but you're utilizing that goodwill, those existing patients, to refer and I'd say you've leveraged that up through EnvisionStars. Talk first about how you decided to focus on referrals, kind of where that came about that you decided that was a good solid platform for marketing, and then how EnvisionStars came about through your experience with referrals.

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Dr. Nathan Ho: Yeah when I first opened my dental practice with my partner and started a second one, back then we didn't have a lot of patients and we didn't have a lot of money, so every new patient was a lifeline of our business. And at that time I was just so excited to see any patient on the schedule at all and one day we had a patient I was so excited to see, because every day we only had two or three patients a day, some days we only had like two, and so I was so excited to see this new patient and then she called and canceled the appointment. She said she was on her way, but then she went on Google to look for directions and she saw one of the bad reviews that we had and she read it and didn't feel comfortable with it. So she called and canceled the appointment and told us the reason why, which I was really happy about even though I was disappointed that she didn't come.

So, that day, I realized that it makes sense for a consumer to base their decision on the reviews that they read because that's the only thing that a consumer can base the decision on. So after that, I tried to inspire every patient and make them really happy when they come to my practice, and then we ask for referrals and we also ask for reviews. It wasn't that easy in the beginning, but over time we fine-tuned the process to the point that whenever we ask for a review, we get it. Just like asking for one patient to review, we get one review. If we ask for five, we try to get three or four. So that way we don't have to send out hundreds and hundreds of texts and treat it like a survey and expect three or four reviews.

The problem with that system is that you get three to four reviews, but you also irritated the other 96 to 97 patients that didn't write the reviews. So I fine-tuned the process

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and I incorporate it into EnvisionStars, which is a reputation platform and we just also built an active referral system because in every business, the business owner over time will realize that most of the new patients will eventually come from internal referrals or online reputations or word of mouth. They can market to get patients in, but if they don't provide high quality care and excellent customer service, then most of those patients won't come back and especially they won't refer other patients, so you would have to keep spending a lot of money on marketing to get patients in, but then you have the back door wide open for them to leave versus in my business right now, we have great social proof online, we have 378 Google reviews, and when a patient comes to our practice, they get a great experience. So we have everything we need to attract new patients, to keep them in the office, and get them to refer everyone they know.

David Phelps: Nathan, every business is gonna get a few bad reviews here and there. It just doesn't matter who you are, because there's always some people you just can't please no matter what you do. And I know, particularly for us as dentists, we're trying to do our very best. That's just who we are, we do our very best for every patient, but you just can't please everybody. Some people just get irritated over anything or they're just having a bad day period and they happen to come to your office that day, so they may leave a bad review, right? And that stings. Like you said, when that happened to you when you were early in practice, that patient who canceled. That stings, but you were happy to get the feedback so you made changes. You took that as an opportunity.

Dr. Nathan Ho: That's right.

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David Phelps: What do you say to people who do get, and we are gonna get them somewhere, some bad reviews? Do you respond to those? Do you need to call those people? How would you tell people to deal with not so good reviews?

Dr. Nathan Ho: There are several ways, but the best way for me is to get a lot of positive reviews and get your reviews up to a hundred reviews so when you get even five to 10 bad reviews, it's okay because it won't drive down your rating that much. We do have bad reviews as well. That's why our rating is only four point nine, but I'd rather have four point nine than five point oh, right? It's just more authentic. If you think about it, if you have only 10 positive reviews and you get one negative review, then your rating will drop down to like four point five, four point six or even lower. But if you have 500 reviews and you get five negative reviews, it doesn't effect anything. And so that's my favorite way.

The other way is most of the time when patients leave bad reviews, it's because of miscommunication. So, sometimes I do call the patients to explain to them the situation if I felt like it's our fault or it's a miscommunication, and I would call them. One time a patient left us a one star review because she waited too long and then I just called her up and I said, "Hey, usually we don't let our patients wait at all, but we do have emergency situations that take a little bit longer than usual and if you were that patient, then we would do the same for you. We wouldn't rush and we wouldn't just dismiss you to see another patient." And guess what? The patient changed her one star to five star review.



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And another way is if you don't wanna call the patient back, then respond back to the patient. We strive to provide high quality care and excellent customer service. There might be a miscommunication. Please call our office so we can take care of it. It's so easy. Just focus on the relationship. Don't use any system to trick the patient into writing reviews or ignore the bad reviews because those bad reviews can actually help your business.

David Phelps: I agree. People just wanna know that somebody else, in this case the dental office, the dentist, hygienist, that somebody else cares. So when they're irritated by having to wait, whatever it is, they just wanna know someone cares. And you're right, if you reach out in some way and just acknowledge the fact that you hear them, that you saw the review and you hear them, more times than not they'll do what you just said, they'll change the review and they'll come back because it's like, "okay, I get it, they were busy that day. They were taking care of other patients, but they cared enough to respond to me and just didn't act like they didn't care at all." So that's huge.

Where can people find out a little more information about EnvisionStars and how that works, how the process works?

Dr. Nathan Ho: Business owners can go on [www.EnvisionStars.com](http://www.EnvisionStars.com) and they can request for more information on there or they can request for a free demo. Usually when I do a demo with a new practice owner or business owner, I give them a lot of tips, not just to show them how to get reviews, but how to implement a reputation coach in their practice, how to get their team to understand why reviews are important. It's not just getting the reviews online, it's about

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why the reviews are important. If we believe in our practice, then why not try to build our reputations up so we can attract more patients to our practice so they won't go to one with the new dentist and all they care about is the number. It has more impact than just having reviews online.

David Phelps: Yeah, you know, Nathan, I don't endorse directly a lot of products, services, applications. I think there's a lot of good ones out there, I try to be really careful, but I'm gonna make a statement here today and say that if I were still in practice or any business that has a local, well it doesn't have to be local, I should take that back. Reputation is reputation no matter where your clients come from. But this is a huge leverage opportunity for practices to use. What we were just talking about here is internal marketing, internal referrals, and I know Nathan well, I know what he's put together, and this is really, really good. So, I'm gonna make a statement today and say you really ought to look into it, folks, [EnvisionStars.com](http://EnvisionStars.com), and see what Nathan's done. Nathan is rock solid, high integrity, he's put together something that's really unique. It's not out there anywhere else and I know all the dentists I've talked to that are using it are getting great results.

Just what he said, we all know when you go online for anything, you go to Amazon, you go to look at anything, we all look at reviews. We all do. That's how we make our judgment, so use this because it's huge. It's huge. Okay, last thing. You've got the dental WinWin summit coming up April 27th this year in Dallas, Texas at the Six Flags hotel nearby Six Flags in Arlington, Texas. Talk a little bit

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about what's gonna happen there and maybe start with why you're doing it.

Dr. Nathan Ho: Basically I'm so excited about this summit because all of the speakers, like yourself, are elite speakers. These are the speakers that won't come for money. Instead they'll come because they want to give back because they wanna share the knowledge and just wanna help the dentists out. So, I am super excited about that. The way I have it set up is basically to have all the elements and all the topics that will help business owners, help practice owners to build a solid dental practice because you talk about freedom, investment, and the most important thing is changing mindset because if you don't have the right mindset, you can't get anywhere. And then Dr. Abernathy, he used to be a super successful dentist and all he does these days is to give back, to help dentists out. Dr. Abernathy used to produce about seven million dollars before he sold his practice and then coach Heidi Mount is just an elite coach out there, one of the best of the best. And Christopher Phelps, your other brother from a different mother, he is a master and expert in influence and persuasion and myself will teach about how to acquire patients through reputation and internal referral without spending a penny more on marketing.

Lisa Morgan is a great leader, great expert in communications and leadership and the purple cow, Dr. Bob, right? He is just great with branding, marketing, business management. And Dr. Chad Perry, he is just an elite, elite cosmetic dentist and he's so genuine to give back and to teach us. And then we also have a very interesting panel that includes two very, very successful PPO dentists and two very, very successful out of

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network dentists, or fee for service dentists. So, the whole program is just like the way I envisioned it because I invited these special speakers and came up with the topic just to help out the dentists. We don't have any speakers that speak because they endorse our program or endorse the event that day. I can tell you that much because there was a member in a dental group that asked me, "Will there be a lot of sales going on?" No, there won't be a lot of sales going on because every speaker will only have about an hour to share the material and you will see that.

So, I'm just super excited about this. If people want to sign up it's so easy, just go on DentalWinWin.com to sign up. The program will be great and the cost is only 375. You know that 375 might increase your productions into 375000 dollars for next year. And you know what, David? We struggled for two years when we first entered private practice, right? And then we had Dr. Abernathy come and coach us. We didn't invest a lot of money at all, but after that we went from 200000 dollars a year to a million dollars a year. You see? So, consider it as an investment. And this summit, the time that you spend at the summit, will be the investment for your career.

David Phelps: There's no question, you have brought together a great, great lineup of people and for a very minimal investment in one day. All you need is a few very solid ideas, as you said. There's a saying that small hinges swing big doors and that's what you get here. You'll get some key ideas from any one of these people. You go back and utilize just a handful to start out with and it'll make multiple changes and multiple opportunities in your own practice. So, I agree, you've done a great job. I'm looking forward to it. I'm looking forward to the boxing match between the PPO

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and fee for service. That's gonna be great. We'll see how that comes out. So, Dr. Nathan Ho, it's been an absolute pleasure to have you on today. You bring so much inspiration, I think, to anybody who is wherever they are in their life, in their practice right now, and feeling the struggle and challenge 'cause it's always gonna be there.

Life is never perfect. There's always things that come up, but the mindset and the attitude, that's everything. And you wanna surround yourself with other people that are authentic, also have gone through challenges, or are going through challenges. We're inspired by each other and that's what keeps us going because being in practice, being in your own business, that's hard, you feel like you're alone, you got nobody to talk to, you don't wanna complain to your spouse about things, you wanna have people you can talk to and inspire you to take those opportunities and not look at everything as beating you down and you can't do anything in life, so I'd love to have people come and join us. It's gonna be a great event. Thank you for putting it on, Nathan.

Dr. Nathan Ho: Thank you so much, David. And I look forward to attend your event as well. The last time I attended your event, months later, I got this right here. My number one priority this quarter, I will, and the two things I listed there. FreedomFounders, I just love it.

David Phelps: By January 30th. Well, it's again, what you said earlier, right off the top today, you said you do everything by intention and purpose. And we have to always live our life that way. Be intentional, be focused, have clarity on where you're going and we all need that, so we try to do

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things to prompt that. Alright, Nathan Ho, it's been great today. I love to have you on. We'll talk soon, sir.

Dr. Nathan Ho: Okay. Thank you so much for everything. Bye bye.

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