

**Ep #263: Steve Anderson - Mastering Risk the Amazon  
Way**



**Full Episode Transcript**

**With Your Host**

**Dr. David Phelps**

**[Dentist Freedom Blueprint](#) with Dr. David Phelps**

## Ep #263: Steve Anderson - Mastering Risk the Amazon Way

Steve Anderson:

Some of your listeners may be thinking, "Okay, how does this apply to me? I don't sell product, right? I don't sell stuff, books, and those kinds of things." But I think here's where the principle comes in, what could you do in your practice to remove friction from your customers?

You're listening to the Dentist Freedom Blueprint podcast, powered by Freedom Founders with your host Dr. David Phelps, where the word retirement is bad and true freedom can be secured in three to five years or less. You'll get anti-traditional advice to maximize the value of your practice and multiply your transition options. Create safe and steady wealth building through highly curated real estate and build extraordinary freedom for what matters most to you without depending on the volatility of Wall Street. More at [FreedomFounders.com](http://FreedomFounders.com).

Dr. David Phelps:

Good day, everyone, this is Dr. David Phelps of the Freedom Founders mastermind community and Dentist Freedom Blueprint Podcast today with a book author who has brought to the forefront an incredible study of one of the best risk-takers I think we all are aware of in the marketplace, that being Jeff Bezos and Amazon. I've got with me today, Mr. Steve Anderson. Steve, how are you?

Steve Anderson:

I'm doing great, David. It's great to be with you.

Dr. David Phelps:

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

## Ep #263: Steve Anderson - Mastering Risk the Amazon Way

Steve, you and I met through your lovely, wonderful wife, Karen, a few years back when I was in Nashville with another group, and I got to know you a little bit there. But about a year ago... Well, less than a year ago, I knew the book was coming out. And I'll call it what it is right now, it's The Bezos Letters: 14 Principles to Grow Your Business Like Amazon, the book that you published last year in 2019 and has become a bestseller. It's a magnificent book, and we'll talk a little bit about your history and how the book came about.

Dr. David Phelps:

But what I found is so great to read is how a man like Jeff Bezos, who we all, I think, hold in wonderment, how we could take lessons from Jeff and what he did with Amazon because I'm thinking, "I'm never going to be an Amazon. I just don't play ball that big." Yet, you've taken what he's learned and years of letters to his shareholders, those annual letters, and you did a deep dive. And you come up with some amazing principles that you share in the book.

Dr. David Phelps:

So, I'm pretty excited here as you can tell, Steve, so before I suck up all the wind here, let me get back to you. Let's talk about where you come from and your background and how this book and this study of yours came about.

Steve Anderson:

## Ep #263: Steve Anderson - Mastering Risk the Amazon Way

Yeah, that'd be great. So, my background is in the insurance industry, selling insurance primarily to businesses for probably the first 20 years of my career. And then the last 20 years, I have really focused on technology that insurance agents and brokers use in their operation, so everything from database to websites to marketing, right, kind of I would say the normal things. And through that, I've seen how technology has continued to develop and in fact more rapidly seems like, right, over the last five to 10 years. And I started asking this question that with technology developing so rapidly, is the biggest risk a business takes today actually not taking enough risk?

Steve Anderson:

And so, I started exploring that idea, looking at companies that had taken risks badly or didn't take risks, I mean, Blackberry and Kodak, right, some of the names we're familiar with, Sears most recently, and those companies that had done a great job. And certainly, Amazon rose to the top of that as known very much as a inventive and innovative company. Came across the shareholder letters. I had read a few here and there, read a few more, and literally sat down over several days and just read every letter straight through as a single narrative. And what I realized was that literally, Bezos had laid out, hidden in plain sight, his plan for growing Amazon.

Steve Anderson:

Now, your comment, it's unlikely any of us will be another Amazon. There were certainly some things unique at the time that allowed Bezos and Amazon to grow like they did. And I believe there are lots of lessons that we can learn from how he did it and his thinking and subsequently what

## Ep #263: Steve Anderson - Mastering Risk the Amazon Way

Amazon has done through now 21 years of shareholder letters in 25 years of being in business.

Dr. David Phelps:

I think what Bezos had, Steve, is that he had a wife, a spouse, that allowed him to use the garage to set up the book sales. And my wife won't let me use the garage for anything except her car. So, I guess, I'm done right there.

Steve Anderson:

Right, exactly. Well, and I think people forget that literally 25 years ago, he started out on his hands and knees putting books in packages and driving them to the post office. He started out just like everyone else did. Obviously, something happened in those last 25 years to make them... Actually, they were the fastest company ever to reach \$100 billion in sales. And so, what was that? And I became very curious.

Steve Anderson:

And fortunately, I think for all of us, he laid a lot out in those shareholder letters. And I would have thought that would be his secret sauce or kind of hidden, not let people know what we've done. But he talked about all kinds of different things. And frankly, that's where the four, what I call, cycles and the 14 principles came out of, at least my takeaways from the letters.

## Ep #263: Steve Anderson - Mastering Risk the Amazon Way

Dr. David Phelps:

The thing that our audience today, which you know, Steve, is very entrepreneurial, professional practice owners, but probably other affiliate business owners I think jump on our podcast. And we talk about practice optimization. We talk about the issues of being a highly trained technical kind of an engineering mindset that in the case of dentists or surgeons, of course, is very focused and has got to be very cautious, very conservative, very risk averse in what we do. There's the other side that we talk about is in wealth building, investing our money, which is a hustle, very important for our longevity and in the years when we may be out of active income production.

Dr. David Phelps:

And all these things that we have to deal with involves some amount of risk. And you said it well, is that one of the greatest risks that we probably all face in growth of anything is not taking enough risk. Now, you mentioned Bezos. You quote and say he's like the master of risk. Give me some context there, master of risk, and again, we've got 14 principles. We can't touch them all today. But just give me some context, master of risk. After studying Bezos, Amazon and those shareholder letters, give me some context. To be a master of risk, what does that mean?

Steve Anderson:

Sure. So, let's talk about the first principle, and it's called encourage successful failure. And so, Bezos has understood from the very beginning that experimentation is vital for business growth. And he says multiple places that if you're doing an experiment and you know it's going to work,

## Ep #263: Steve Anderson - Mastering Risk the Amazon Way

it's not an experiment. So, this idea that failure is not an option. I actually don't believe that. And again, I want to be cautious here. It's not stupid things, right? Amazon actually has an intolerance for incompetence. Every employee is expected to bring their very best A game every single day. And they experiment. They test, and there've been all kinds of examples of that throughout Amazon's life.

Steve Anderson:

And this whole idea of successful failure actually came from the Apollo 13 mission. So, I was a kid, followed the space program, and actually, Ron Howard's movie at the very end, if you remember, Apollo 13, explosion in the service module, crippled the aircraft, and real question about whether those three astronauts would get back alive. Well, they did. And in the end of the Ron Howard movie, Apollo 13, Tom Hanks narrates playing Jim Lovell, the commander of the mission, that their mission, Apollo 13, became known as NASA's most successful failure. The mission was a failure, but they got three astronauts back alive. And again, I explore in the book a lot of reasons why that happened.

Steve Anderson:

But this idea of failure has to be an option, and at the same time, you have to be able to protect the downside, not take stupid risk, make those experiments as successful as you possibly can, but also understand they all aren't going to work. And that's okay because then, what are you going to learn from it that you can take forward?

## Ep #263: Steve Anderson - Mastering Risk the Amazon Way

Dr. David Phelps:

Well, that's the whole key. As you say in the book, that's what Bezos espouses. They use what's called... You mentioned a six-page narrative, and they encourage their staff and employees, their leadership, to bring ideas back. In fact, don't they even have an award annually for the biggest failure, right?

Steve Anderson:

Yeah, they do, yeah. And again, it's that idea of if we're not experimenting, if we're not pushing, if we're not exploring, we're not going to find out what the next Prime might be or what the next marketplace or AWS. I mean, all of these were experiments in the beginning that became big bets.

Dr. David Phelps:

Steve, Bezos describes two types of decision making which you laid out, which I'm a big believer in, high velocity decisions, making decisions quickly. Describe those two types of decisions and how they relate to us in our businesses.

Steve Anderson:

Yeah, so Bezos describes those decisions as type one or type two. Type one decisions are big, what I call bet the farm decisions. They're hard to reverse if you move forward. And those decisions he says should be made methodically, slowly, with as much information as you can possibly gather. But there aren't too many decisions like that in your business.

## Ep #263: Steve Anderson - Mastering Risk the Amazon Way

Steve Anderson:

Type two decisions on the other hand should be made quickly with at most 70% of the information that you would like to have. And he describes type two decisions as, you know what? We can decide. We can walk through that door, look around and go, "You know what? I don't like what I see here. Let's turn around and go back." Those decisions are more easily reversible, or you make another decision to pivot or to do something else based on the information that you have at the time.

Steve Anderson:

He says the problem is, is that as organizations get bigger, they tend to move type two decisions, which tend to be easier to do when you first start up, right, because small number of people. You're testing all kinds of different things. But as you get bigger, there's this natural tendency to start protecting what got us there. In fact, I believe one of the biggest risks a successful business faces is being successful because they stop experimenting and start protecting. And once they do that, decision making slows down. Growth slows down. And they begin a process of slow death basically as he describes it elsewhere. Yeah.

Dr. David Phelps:

Yeah. I, true believer of that. I think you're absolutely right. We get in those comfort zone, "I've made it to this point. I'm no longer treading water. I can actually breathe a little bit." And we tend to pull back and protect that so much that it's easy to become complacent.

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

## Ep #263: Steve Anderson - Mastering Risk the Amazon Way

Dr. David Phelps:

And that kind of complacency without some kind of growth, and I don't mean growth has to be all about money, top line revenue. It doesn't have to be about that. But if you're not in some form or fashion yourself individually and as a company, yeah, there's going to be death. You will shrivel up and die. And I think that's something that any business owner's got to keep top of mind as they go through the different evolutions in their life, career, and their thinking process. That's a big one.

Dr. David Phelps:

So to that point, there's the saying that Bezos has is acting like it's day one. So to that point, what you're saying is in Amazon, they're always with a culture of acting like it's day one, even though they've been in business for decades now, right? Anything else to add to that?

Steve Anderson:

Yeah. Day one's a really important concept, certainly at Amazon, and I actually think for anybody. So in the original 1997 letter, he starts talking about this day one concept, and I'm quoting now, "But this is day one for the internet and if we execute well for Amazon.com." And that is a thread through pretty much every single letter.

Steve Anderson:

## Ep #263: Steve Anderson - Mastering Risk the Amazon Way

And so, he actually addresses day one more specifically in the 2016 letter. And he was asked a question at an all-hands meeting, "Jeff, what does day two look like?" So the implication as you've been talking about day one forever, what does day two look like? And he answers, "Day two is stasis, followed by irrelevance, followed by excruciating, painful decline, followed by death. And that is why it's always day one."

Steve Anderson:

And then he kind of goes on to saying, I won't quote all of that here, but he goes on to say, "I'm interested in the question, how do you fend off day two because there is this inevitability of moving to day two. So, how do you push that back as much as you possibly can?" And he says a couple of essential elements, customer obsession, a skeptical view of proxies, and we can talk about what he means by proxies if we want, the eager adoption of external trends, so paying attention to what's going on outside, and high velocity decision making, just what we talked about. Those are at least some ways to fend off day two for as long as possible.

Dr. David Phelps:

Okay, now, you've got me intrigued. So, the first one was customer obsession, not-

Steve Anderson:

Yes.

## Ep #263: Steve Anderson - Mastering Risk the Amazon Way

Dr. David Phelps:

So, let's differentiate. Obsession versus a customer experience, how do we differentiate that?

Steve Anderson:

Businesses have all kinds of names for treating the customer well, customer experience, customer focus, customer journey, right? At Amazon, and again, this goes back to the very first 1997 letter, customer obsession is key. So, when you think of obsession, right, in some ways, you can think of it negatively, right? Somebody's so overly focused on a single thing that they ignore everything else.

Steve Anderson:

But at Amazon, that customer obsession actually really does that. Everything they do starts from the customer. The phrase he uses a lot throughout the letters is, "We invent on behalf of the customer." So, they didn't have any customers anywhere saying, "I want free two-day shipping," when they created Prime. Why did they do it? Because they realized paying for shipping caused a friction for the customer, the consumer, to have to pay to get that product there. So, they said, "Okay, let's take it away."

Steve Anderson:

Senior leadership at Amazon at the time, this was early 2000s, absolutely dead set against it, "We can't afford it. It's going to cost too much money."

## Ep #263: Steve Anderson - Mastering Risk the Amazon Way

And here's what Bezos said, "We're going to do it. If it's better for the customer, it will ultimately be better for Amazon and our shareholders." And so obviously, you've seen that. Now from two-day, now they're moving to one-day shipping and that whole focus on the customer experience. And now, Prime has over 35 different components or pieces that you get as a Prime member. I tell people it's almost irresponsible not being a Prime member.

Dr. David Phelps:

It is. You're right, that friction. And it'd be the same thing for me. I'm so quick to order off Amazon because I'm not thinking about the friction of paying shipping because we just all hate to be nickel and dimed. It's cost of business. We know it's there. By taking it away, and again, how they work through this, but I would think the same thing. It's like, "How could we afford to do that?" Any business thinks about that cost because well, we tend to be short-term thinkers, don't we? I mean, when things are tight in small business, you have to watch your overhead. Yet, Bezos, kind of skipping to another principle here, so I'm going down a rabbit hole here with you.

Steve Anderson:

I'll follow you.

Dr. David Phelps:

But the long-term thinking, his willingness to put away early profitability because they had none for what, like 10 years. It had none.

## Ep #263: Steve Anderson - Mastering Risk the Amazon Way

Steve Anderson:

Almost 15 years, right, yeah.

Dr. David Phelps:

I don't know many of us that could run a business more than a few weeks.

Steve Anderson:

Well, they made money, but they reinvested it all into infrastructure and all kinds of different things. Yeah.

Dr. David Phelps:

Yeah. So the whole idea of Prime, again, being long-term thinking, customer obsession, what's right for the customer, remove the friction. So, I guess without going too deep in the woods here, that increased the leverage of their membership and the leverage they held throughout the marketplace to be able to make that work, I mean, right, it's mathematics at that point.

Steve Anderson:

And so I would say, some of your listeners may be thinking, "Okay, how does this apply to me? I don't sell product, right? I don't sell stuff books and

## Ep #263: Steve Anderson - Mastering Risk the Amazon Way

those kinds of things." But I think here's where the principle comes in, what could you do in your practice to remove friction from your customers? I mean, I'm thinking just personally, one of them might be just paying, right? Do you have an online payment electronic payment process? Or when somebody walks into your office and lobby to wait, is there an acknowledgement there? What about information on needed procedures?

Steve Anderson:

What are the things that either people are afraid of, right? Dentists, right? Not many people like having their teeth worked on, and/or what could you do to enhance that experience? And I think actually a lot of dentists do a pretty good job there because they recognize that piece. But are you sure you understand what your customer's going through? And so, one of my recommendations is what I call a secret shopper, somebody calling in, making an appointment, getting their teeth cleaned. I mean, what's the experience, and what could you do to make it that much better?

Dr. David Phelps:

That would be a great brainstorming session for any business and business owners and advocates to go through that process, mystery shop, get the results back from that, and then just start, how can we remove that friction? So key. So key today, particularly when everybody wants easy, fast. That's the society we live in today, right?

Steve Anderson:

Yes, it is.

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

## Ep #263: Steve Anderson - Mastering Risk the Amazon Way

Dr. David Phelps:

All right. So now, I'm going back to the skeptical view of proxies. So yeah, now I'm intrigued. So, you got to go down...

Steve Anderson:

So for Bezos, proxies are... This is the way we've always done it. So, how many times have you been on a customer service call with some company, and they say, "That's not our procedure." So, what Bezos says is that is a proxy. And if you put too much weight on those proxies and don't give your staff the room to make decisions on their own that are customer focused, that's another indicator of moving into day two thinking.

Steve Anderson:

And so again, what can you do to empower your own staff to think through that lens of the customer? What's best for the customer? And in talking now to many people who use Amazon, there are many times where Amazon makes a mistake, got the wrong package, or something didn't work right. And the people there... So, you can do chat. You actually can get a phone number to call. They try not to make that happen, but they're very quick to go, "We'll replace it. Don't worry about sending it back," right? I mean, it's very focused on the customer.

Steve Anderson:

## Ep #263: Steve Anderson - Mastering Risk the Amazon Way

And here's something I think is a little bit different. Certainly in the insurance industry, we look at the customer contacting us as a good thing. Amazon looks at the customer contacting them as a bad thing, meaning, what went wrong that they felt they had to contact us? And what can we do to fix the root problem that caused it in the first place, not just deal with the customer and make them happy, right? What now can we do to go back and say, "Okay, where's our process wrong? Where's our inventory wrong? Why did that inventory item get put in the wrong place? Fix the root cause"? And I'm not sure too many businesses think back that far.

Dr. David Phelps:

I think you're 100% correct. In our conversation today, what I'm feeling, and I hope a lot of our audience feels, you can take this book that you researched and wrote, *The Bezos Letters*, and use it as a book study for staff meetings for the next quarter or six months, whatever it takes you to go through it and take these pearls and say, "How do we apply it?" Because you've done such a great job in showing us how to apply these principles, Steve, that any business owner, doctor, dentist, lawyer, Indian chief, a baker, can use this and put it to good. So, I love that. All right. Then, the other one was external forces.

Steve Anderson:

Eager adoption of external trends.

Dr. David Phelps:

## Ep #263: Steve Anderson - Mastering Risk the Amazon Way

Oh, trends. I'm sorry.

Steve Anderson:

Yeah. So, that really is kind of getting your head out of your own business and looking up and see, "Okay, what else is out here that we should be paying attention to?" And again, it could be, who knows? I mean, there's so many different technologies. 3D printing I think is developing more rapidly than people realize. From organs being 3D printed, I mean, again, what implications could that have both on the business and on adoption of those technologies to, again, help the customer? And then as we've already talked about, the fourth one there was high velocity decisions.

Dr. David Phelps:

Yep, exactly. All right, good. One thing that you pointed out was that Amazon, of course, has a lot of third party sellers, the Amazon Marketplace to sell their goods, right? Again, they are I think pretty darn quick to make sure that those third party sellers are up to par and providing the customer service. They don't tolerate less than service. Do they not?

Steve Anderson:

They do not. And you read a lot in the articles or the press about Amazon cutting off a third party seller. What you typically don't hear... So, you hear the bad side, right, that if I'm building my business on Amazon and I get cut off, that's bad for my business. But you often don't hear why, and what's the customer experience? And if you're not treating Amazon's customers, because they are Amazon's customers, the way they treat them, you are

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

## Ep #263: Steve Anderson - Mastering Risk the Amazon Way

going to run into trouble. And so, if you don't understand that, you probably shouldn't use their platform.

Steve Anderson:

And the whole idea of Amazon Marketplace, it was crazy. Again, early 2000s, Amazon opened up to third party sellers, very small at the beginning. Now in 2018, represented 58% of all sales on Amazon were from third party sellers, not Amazon-owned products or purchased products, which is astounding. When you think about it, that would be like my business opening up other similar businesses competing with me on my website, right? That's a crazy idea.

Steve Anderson:

But again, Bezos goes back and says, "If a third party seller has the inventory and we don't, then it's better for the customer. If they have a price that's better than ours, it's better for the customer." And I already said, his mindset is if it's better for the customer, it's going to be better for Amazon in the long run.

Steve Anderson:

Now, they make a 15% commission on all the sales there, so they're making money. But again, all those profits that they plowed back into fulfillment centers, right, and distribution centers, that's now paying handsomely in terms of look at their stock rate. Any measure that you use to measure Amazon success, it's paying off very handsomely now.

## Ep #263: Steve Anderson - Mastering Risk the Amazon Way

Dr. David Phelps:

The filter is always what's best for the customer. That's out in front. Every decision is through that lens.

Steve Anderson:

It is through that lens. And that is, I think, unique.

Dr. David Phelps:

It is.

Steve Anderson:

We talk about customers a lot, but that kind of obsession is pretty unique.

Dr. David Phelps:

What can you tell us, Steve, about the workplace environment? Again, my reading is Bezos has got high, high standards. Just doesn't put up with much. Hard place to work for. I mean, churn rate, what do you know about the culture environment other than high standards?

Steve Anderson:

## Ep #263: Steve Anderson - Mastering Risk the Amazon Way

Yep. So, I break that really into two parts. Absolutely great question. And frankly, there are a lot of people that don't like Amazon, right, for lots of different reasons. And again, I say in the book, I suggest if you could put that aside for a while, there's still things to learn about what they've done.

Steve Anderson:

So, the two kind of focuses of that is fulfillment center workers and then kind of everybody else. So, you hear a lot, especially over the last couple of years because of the political conversations around big tech businesses, et cetera, a lot of comments about how hard it is to work in a fulfillment center. And it is.

Steve Anderson:

If there's a downside to customer obsession, it might be the fulfillment center, meaning they want to get those packages to you as fast as humanly possible. In fact, three pillars for Amazon that everything sits on, wide selection, the everything store, you can buy everything there, right, low prices, which generally is true, not always, and fast delivery. And Amazon says later in his letters, he says, "We can't see a day where people will want less selection, higher prices, and slower delivery." And the consequences of that is speed is essential.

Steve Anderson:

So, fulfillment center work is really, really hard. And you said this, high standards. He sets this up in the '97 letter, the original letter. And here's the paragraph, at least pieces of it, "It's not easy to work here." Now, this was

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

## Ep #263: Steve Anderson - Mastering Risk the Amazon Way

in '97, "When I interview people, I tell them you can work long, hard, or smart, but at Amazon.com, you can't choose two out of three." It's hard to get hired, and it's a hard place to work. Their environment, we don't have time to go into all of that, but it's a hard place to work. But for the right person, it's an invigorating place to work because if you're good, you want to work at Amazon.

Steve Anderson:

So, the fulfillment center is a conversation, and like I think I said, can that customer obsession be taken too far? But that's also pushing Amazon to use robotics to take away that. And they have announced over the next five years, I believe it's five years, they are investing \$800 million in retraining some of those people into other positions like programming, like some other things in the Amazon infrastructure. But Amazon, also on LinkedIn, when LinkedIn for the last three years now has crunched all their data, right, where are people getting jobs? How long are they staying there? Amazon is ranked at one, two, or three in the last three years as the place most people want to work, and they stay.

Dr. David Phelps:

Interesting.

Steve Anderson:

So again, there's this kind of two pieces to that question, but a very valid question.

## Ep #263: Steve Anderson - Mastering Risk the Amazon Way

Dr. David Phelps:

I think I'll end today with this and you can comment here, the statement that the smartest person is the one who is willing and able change their mind. A lot of times in life... In all kinds of areas, right, Steve, could be politics, religion, we all tend to get stuck in a place where we've been. Our environment brings us up... Have beliefs. We become indoctrinated, good, bad or whatever may be. I'm that way in many cases. Talk a little bit about that.

Steve Anderson:

Yeah, that's a really interesting mindset because you can see it in several times kind of over the years where Bezos has just changed his mind. He's got new information, or he's looking at the information he had before in a different way or a different angle or a different light. And he's willing to change his mind.

Steve Anderson:

The one that pops up right now because of the elections that are going on now, and Bernie Sanders called out Amazon for not paying their fulfillment center workers enough. And Bezos looked at it and said, and this was I think two years ago now, he upped every fulfillment center worker minimum wage was \$15 an hour when no one else. And then he basically called out all the other companies and said, "Follow my example."

## Ep #263: Steve Anderson - Mastering Risk the Amazon Way

Dr. David Phelps:

Right.

Steve Anderson:

The other thing too is that he's a brilliant man, and I think one of the keys there is his willingness and his openness to be open to new information, and again, willingness to change his mind based on that information that he didn't have before.

Dr. David Phelps:

Fascinating dive into the mind, the progression of Jeff Bezos and Amazon over the years. Love the book, The Bezos Letters. Steve, you're going to be keynote presenter at our upcoming mastermind. So looking forward to that. Thank you for your time today on the podcast.

Steve Anderson:

David, really enjoyed our conversation. Thanks for having me.

You've been listening to the Dentist Freedom Blueprint podcast. If you're tired of trading time for dollars and you're uncertain that Wall Street has your best interest at heart, then take the next step to more cashflow, security and ultimately more freedom. Text the word newsletter to 972-203-6960 to receive David's monthly online newsletter for free or text the word book to receive your new free copy of David's book From High

## **Ep #263: Steve Anderson - Mastering Risk the Amazon Way**

Income to High Net Worth delivered right to your home. Text  
972-203-6960. More@freedomfounders.com.