

Ep #290: Rod Khleif - Adversity Is Only A Mindset



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Dr. David Phelps

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David Phelps: Good day everyone. This is Doctor David Phelps of the Freedom Founders Mastermind community and Dentist Freedom Blueprint Podcast. Today I'm really looking forward to this interview with a gentleman I've met recently, Mister Rod Khleif. Rod, how are you doing, sir?

Rod Khleif: Awesome, my friend. This is going to be a lot of fun. I really appreciate you having me on the show, and let's see if we can add some value to your fellow doctors.

David Phelps: Well, Rod, I'm going to let you pretty much tell who you are through your story. I just want people to know that I have a lot of respect, admiration for you for, number one, your character. Your character, who you are.

Rod Khleif: That's very kind of you. Very kind of you to say that.

David Phelps: Truly. That's what I look for. I tell people in our group, Rod, in Freedom Founders, that as passive investors, we're not boots on the ground, but we love alternatives. I've taught them that the best way to invest is through and with other people. The actual real estate, whatever it is we talk about, whatever it is we like, whatever our flavor of vanilla, of ice cream is, it's through the person. It's character first. It's integrity first. I know that you believe that in your heart, that you've lived that way.

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We're going to talk today about some lessons learned about going through tough times and turnarounds and resets, because we're in that timeframe right now, not just in real estate, but in all aspects of the economy. Let me let you dive in. Take us back and let's talk about some of that today.

Rod Khleif: Sure. I think this is perfect timing for this conversation. Let me go back a little ways, a long ways actually, and tell a little bit about my story. Because it ties into what we're talking about here. I emigrated to this country when I was six years old with my mother and my brother. I was born in the Netherlands, in Holland. We emigrated and we ended up in Denver, Colorado, where I lived for 60 years, or 30 years, forgive me. I'm 60 years old, but we lived there for 30 years.

We didn't have much growing up. We grew up poor. I remember eating expired food, buying day old bread, drinking powdered milk. I wore clothes from the Salvation Army and the Goodwill all the way through junior high school, until I could get a job and buy my own clothes. I'm sure there are people that listen to you that have had it harder than we did, but I knew I wanted more. See, my mom was a bit of an entrepreneur. She babysat kids so she'd have enough money for her entrepreneurish endeavors.

She invested in the stock market, but she also bought the house across the street from us with her babysitting money, when I was about 14, for \$30,000. Then when I was 17, about to graduate from high school, she told me she'd made \$20,000 in her sleep on that house. I'm like, "What? Forget college. I'm getting into real estate." You made 20 grand, you didn't do anything. I got my real estate brokers license right when I turned 18, because you could do that back then with education. Now that they got smart, you need some experience to be a broker. I was a broker.

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My first year in real estate I maybe made about \$8,000, my second year maybe \$10,000. My third year I made well over \$100,000. What happened between year two and year three for me to 10X my income? Well, what happened was I worked with a guy that taught me about mindset and psychology and how really 80% to 90% of your success in anything is your mindset and your psychology. Fast-forward to today, I've owned a couple of thousand houses that I rented long term, multiple apartment complexes.

In 2006, my net worth went up \$17 million while I slept. There's a punchline. If you want to do the math on that, it's \$8,173 an hour, which of course I didn't. I thought I was an absolute real estate God. My head got so big I could barely fit it through a door. You know when that happens, God or the universe, or whatever you believe will give you a nice little smack down. Well, that was 2008 for me. I lost that \$17 million and a whole lot more. I lost \$50 million in 2008.

Now, I call it a seminar. It's only a failure if you don't get back up or you don't get the lessons. It was a very painful, expensive seminar. One of the things I like to talk about, if you'll humor me, it won't take long, is a strategy that I utilize and how I had \$50 million to lose in the first place, and then how I got back to the success that I enjoy today.

Because it's really timely based on what people are going through right now. I thought I was set for life. I'm sure some of your contemporaries here in the dentistry and orthodontic business are going through some pain right now. If you'd like, I can drill down on that a little bit, on how I was able to recover. Because I thought 80 million baby boomers getting old and getting cold, Florida was recession-proof. Well, little did I know we were ground zero for that. This is déjà vu all over again.

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This could even be much worse than that period of time. Would you like me to drill down on the strategy a little bit?

David Phelps: Yeah. I think this is most helpful right now, as you said, Rod. Everybody in the country's been affected to some form or fashion. It's not localized to any particular sector in the economy. Everybody's being affected. You're 100% right, I agree with you that the mindset, the psychology that you filter your next actions through is critical. Because some people throw their arms up and say, "Woe is me. Life isn't fair."

Rod Khleif: Why me?

David Phelps: Doggone it. You might do that for a little while, I mean you, me, commiserate for a little while.

Rod Khleif: Everybody does it for a little while, for sure.

David Phelps: For a little while. Talk about that psychology, because this is very, very important right now.

Rod Khleif: Guys, one thing to remember is pain is going to happen, but suffering is optional. Right now focus is more important than ever. I take my students and coaching students and I do this at my live events when I was able to do live events, take them through this goal setting workshop. Because right now directing your focus is more important than ever before. If you're listening and you have an opportunity to take a couple of quick notes, I think you'll really get value from this.

What you want to do is you want to carve out an hour when you have a lot of energy. Don't do it right after a big meal. Make sure you're well-hydrated, and just sit down and write down everything you could ever possibly want in life. Not just the New Year's resolution stuff, three or four things. I'm talking about everything. The big things, the little things, all the stuff, the

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houses, cars, boats, jet skis, planes, whatever the stuff is. How much money you want in the bank, say, in three years, how much money you want in 10 years, maybe how much cash flow you want from your real estate investments or your practice in three years, and then in 10 years.

Write down everything you can think of. I know a lot of your listeners are very analytical. Guys, do not analyze this. Just keep writing. Don't let the pen leave the paper. Keep your energy high and write down everything, big, small, everything. Once you can't think of another thing, write down the things that you want to do in your lifetime. Maybe you want to climb mountains or write a book, or start a charity, or something. Whatever it is, write down all the stuff you want to do.

Me, I jumped out of a perfectly good airplane about eight months ago. I'll never freaking do it again, but it's off the list. Write down all that stuff that you want to do. This is not just the things you want. This is everything you want to do, be, or have. Also, want you to write down what you want to learn in your lifetime. Maybe you want to learn a foreign language. Me, I'm going to learn how to play the drums. I've got a drum set over in one of the other buildings here in my compound, and I don't even know what end of the sticks to use yet, but I'm going to learn how to play those drums. What do you want to learn?

Then lastly write down who you want to help, because as human beings we'll do more for others than we'll ever do for ourselves. Write that down. Maybe you want to help your family members, the community, elderly, children, pets, environment. Whatever it is, write that down. Once you're done and you can't think of another thing, I want you to put a time limit on each goal. There's just a couple of more steps, but I want you to put a time limit on each goal. Put how many years you anticipate it'll

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take you to achieve it. Again, don't overthink this. Just put a one, a three, a five, even a 10 or a 20.

Because people, as human beings we will overestimate what we can do in a year, and massively underestimate what we're capable of in five, 10, 20 years. I'll give you an example of this. I lived in Denver, and I knew I wanted to live on the beach, and there's no beach in Denver. I would visualize palm trees, and surf, and sand. For 20 years I did this, and I ended up building this incredible mansion on the beach, this \$8 million, 10,000 square foot, I'll call it testament to my ego, which is really what it was, to prove to the world I was good enough. It was magnificent though.

Second floor waterfall out of the balcony into the pool, you had to walk through the waterfall to get in the pool. Pool was in magazines. Wine cellar, and elevator. I'll land the plane with this. On the second floor there was an aquarium that cost me almost \$200,000. You get an idea of the house. A magnificent house. Again, so take the lid off your brain. You're only limited by what's between your ears. Don't limit yourself, because truly anything in life is possible if you make a decision.

By the simple act of really honing in on your goals, what it does is it triggers something in your brain called your reticular activating system. That's that subconscious filter that you guys as doctors may already be aware of. What it does is it subconsciously filters out what it thinks is most important for you to focus on.

The greatest example of this dynamic is when you first buy a vehicle, a car. You don't really notice them, and you buy it and then they're everywhere. They were there before, but it's your reticular activating system. The same thing applies for your goals. Once you've got a time limit on each goals, couple more steps, I want you to pick your number one goal. I mean that

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goal when you get it you're like, "Oh my God this is amazing that I got this." That goal. Put it on a separate sheet of paper.

Then I also want you to pick your top three one-year goals. Put them on a separate sheet of paper. You've got four goals on another sheet of paper. Now, at this point you're ahead of 99.9% of the people on the planet, like I said, that do a New Year's resolution and it gets forgotten by February or March. There's a couple more steps. The goals are important. They will get you out of bed early occasionally, but the real juice is why those goals are an absolute must.

You need to write a paragraph under each goal why it has to happen. You're going to say things like, "So I can show my wife or husband what success looks like. I can show my kids what success looks like, so we can have freedom, freedom to do whatever we want, whenever we want, go wherever we want, bring whoever we want." Whatever it is for you. I want you to use emotionally charged words. Use words like incredible, and amazing, and magnificent, and beautiful. Because words are very, very powerful.

This is the juice. This is the fuel that gets you to get up early, stay up late, do whatever it takes to hustle now for a few years to live like most people won't, so you can live the rest of your life like most people can't. Use the why's there. Why's are very important. Now, once you've got a positive reason why for each goal, put some pain in there. Put something if you don't achieve the goal, like so I don't live a life of regret. So I don't feel like a failure. So I don't fail my wife, my husband. So I don't fail my kids. Make it painful.

Because as human beings, we'll do more to avoid pain than gain pleasure, and you want to use this. It's very powerful. Because a lot of us are comfortable or we have fears or limiting beliefs as to what we're capable of. This is the fuel that gets

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past that. Right now more than ever with this COVID nonsense, your focus is critical. You need to be focusing on what you want, not what you don't want. Because whatever you focus on gets bigger, positive or negative.

I get students that call me and say, "I'm trying to get out of student loan debt." I say, "Wrong comment." You need to be focused on how you make money. Forget the debt, because what you focus on gets bigger. A great example of this is they asked Mother Teresa if she was antiwar, and she said, "No. I'm pro peace." That's what I'm talking about here. Now, you've got your negative, what happens if you don't achieve it, like I live a life of regret.

I'll tell you, there was this nurse in Australia, David, her name was Bronnie Ware, and she was a hospice nurse, and she asked hospice patients one question, "Do you have any regrets?" She wrote a book about this called The Five Regrets of Dying. The number one regret was not living the life I could have lived, living someone else's life. Guys, we don't want that.

The last piece, once you've got your why's down, is the visualization component. I may lose some of you analytical ones on this, but I'm here to tell you this is how I had 50 million to lose, and how I got back to the success that I enjoy today. You want pictures of what you want in your life. I'll give you some public examples. Jim Carrey when he was flat broke wrote himself a check for \$10 million, and he used to sit up by the Hollywood sign and he would visualize cashing it. That's how much money he made for Dumb and Dumber.

I'll give you a recent example. Oh God, now her name's escaping me. Doggone it. Darn it. She's a singer. Anyway, it'll come to me and I'll throw it out in a minute here. She made a declaration 10 years ago that she was going to sing in the Super Bowl. She sang in this last Super Bowl. Darn it, I can't

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think of the name right now. I'll give you some personal examples. When I was 18, I got my real estate brokers license, and I figured I had to have a four-door car to show people houses.

I got this bone ugly four-door Granada, ugliest thing you ever saw. Bench seats in the front. My guy I worked with had a Corvette and he let me drive it. I'm like, "Oh my God. This is amazing." This was before the internet. I got a picture out of a magazine of a Corvette. I put it on the visor of my Granada, so every time I sat there, it was right there in my face. Within a year or two I had a corvette. I'll give you a couple more quick examples.

Please know this is not me bragging, because this stuff doesn't even interest me anymore. Hopefully it'll inspire some of your listeners, David. This is back when the TV show Magnum PI was out. Remember the actor's name was Tom Selleck and he drove this awesome Ferrari 308. I thought that was the coolest thing I'd ever seen. I got a picture of that actual car out of a magazine, put it on the visor of my Corvette, within a year or two I had a Maserati that looked just like it.

Last example. I'm the guy that always wanted a Lamborghini. I had the posters in my bedroom growing. It was a Countach was the model back then, with the bikini girls, and the soap, and all that crap. What's fascinating is my son collected model cars of exotic cars. He had a model of the exact same color and style Lamborghini that I ended up getting. Guys, this stuff works. In fact, let me show you this. I don't know if you put this on YouTube or if just iTunes. This is my planner. It's on today. In the back of this thing I've got pictures that have been in here 20 years.

Now, the first pictures are my gratitude pictures. They're my pictures of my kids when they were very young. These have

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been in the back of my, this was a Day-Timer, now it's FranklinCovey planner, been in the back of this planner for literally 20 years. Gratitude first, because everything starts from a foundation of gratitude. It's the most important emotion we have. Then I've got the pictures of the houses that I wanted. David, this top picture looks just like the house I had on the beach before I built it.

I had 80 foot of glass 10 foot high like this, travertine floors just like that. This is before I built it. Now, you want to see something really cool? See the wall here on this bottom picture, you can see the wall behind the chairs. Look behind me. This is the compound I live in now. I live in this incredible compound, six buildings. I've got a giant main house. I've got a two-bedroom guest house on the water. I've got an exercise facility. I've got a media center, video studio. I mean it's just magnificent.

Because God's got a sense of humor, I can see my old house that I lost across the bay, literally out my backyard. Because this stuff works. Then I've got pictures of stupid crap like watches. I got a few hundred thousand dollars worth of watches. The Lamborghini before I ever got it, the Rolls-Royce, the Bentley, all this stuff that I got which I thought was important at one time because I had the pictures. That's the last thing I want to say to you is get pictures of your goals. Put them around you.

If you look around me now, you'll see the things that matter to me now in pictures in my exercise room, in my office, because it works. Right now more than ever, there's so much fear out there, and every one of you listening is a leader. There are people looking to you, not just your family, your peers, your employees. They're watching you, and it's time to step up. What's so important right now is to manage your focus.

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Re-associate with what you want, not the fear, not the pain. Re-associate with what you want, so that's where your energy goes. For example, I was doing sold out live events. I was scheduled to have 700 people in Orlando this last weekend, and of course that got canceled. That was our biggest revenue generator for my thought leadership business. Now, we're buying apartments too. I bought a thousand doors with my students last year, and we'll double that this year.

My thought leadership business, my training business, I coach people how to buy apartment complexes. I thought I was done. I had to pivot and I immediately pivoted, and we went livestream. I turned one of the buildings here in my compound into a video studio, and I had 900 people this last weekend on livestream watch my two-day bootcamp. Guys, if you're listening and you're struggling, think if there's a pivot you need to make, if there's some innovation you need to embrace, because now is the time. Anyway, I'll get off my soapbox.

David Phelps: No. That was very, very powerful.

Rod Khleif: Thank you.

David Phelps: You always come with a lot of energy. Your energy is pervasive, and that's one thing that great leaders bring is energy. It's not false. My question to you is, Rod, you come from humble beginnings. You learned lessons from your mom, just saw through her eyes that she had this propensity to understand value beyond trading time for dollars. The first house that she bought, you watched that. You jumped out into it. You went through a big loss and lessons learned in 2008.

You're back up again, pivoting again like everybody. I got to ask you, so what drives you today? What drives you? What is it that get, but I mean—

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Rod Khleif: I will show you. I will show you. I've never been this happy. You can see behind my green screen, there's some of the hundreds of thank you cards I get from people whose lives I've impacted. It's my greatest gift in life. We were put on this earth, the biggest, most important days of our life were the day we're born and the day we discover why. I discovered why recently. I started my podcast three years ago. We just broke eight million downloads.

I think the reason is I incorporate so much mindset and self-actualization and motivational content into my show. I do an interview every week, and then I do a thing called own your power. Name of my podcast is Lifetime Cashflow. If you go onto iTunes on your phone, I'm usually number one or two behind Bigger Pockets, if you put in real estate. Now I've got hundreds of coaching students. I just love what I'm doing, David. I work 12-hour Sundays because I love this so much.

I've got a beautiful wife. My motivation now, I mean I was totally focused on success. That's when I lost everything. In fact, I'll give you a great story, and this ties into the goal setting. I built that \$10 million house on the beach, and two months after I moved in I'm floating in the pool at night, I'm looking up at this testament to my ego that really I built it to prove to the world that I mattered, that I was good enough.

I was totally focused on me. I had all the toys. I had the Maserati, I had Mercedes, and jet skis, and boats, all the crap. Two months after I moved in, I got really depressed. I'm in the pool floating around, looking up at this thing. I've achieved success by 1,000% societal standards, and I mean I was really depressed. That year I went and saw Tony Robbins, and if you ever have an opportunity to see him, just do it. Trust me, you'll be glad you did.

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I found out that he fed families for the holidays, David. I'm like, "Wow. What a concept. Do something for someone else. Don't just focus on Rod, Rod, Rod, Rod." I went back and I fed five families. I'm blessed to say in the last 20 years we've fed 75,000 children. We've done tens of thousands of backpacks filled with school supplies for local children that don't even have the basic necessities in school in the greatest country on earth. Just blows me away.

I've done tens of thousands of teddy bears to local police departments for their officers to keep in their vehicles when they encounter a child that's been traumatized. That's been my greatest gift in life, that and my students and the success stories. There you go. That was a long answer to a simple question.

David Phelps: That's Tiny Hands, right?

Rod Khleif: Yeah. The Tiny Hands Foundation. Tinyhandsfoundation.org. I pay all the operating costs. Every dime goes to, I paid for it myself up until 2007 or '08 when my world crashed. I fed 1,500 families, 4,000, 4,500 kids that I paid for, but then the world crashed and I started taking donations. Every dime goes to the food or the backpacks or the teddy bears. I love it. Here's my point, I was successful but I was unfulfilled. Tony Robbins calls it the science of achievement versus the art of fulfillment.

I know if you're listening to David you want that financial freedom and that financial success. I hope, and chances are you probably already get this, you probably got the memo that I didn't get, and that is, first of all, it comes much faster and much easier if you're giving back in some fashion.

David Phelps: Correct.

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Rod Khleif: Again, it took me till I was 40 to get that memo. It's been my greatest gift in life. I encourage you, if you're not doing that, to start doing it immediately. Because I've interviewed guys on my show that I just interviewed a guy with 125,000 doors. He's not this case. I've interviewed guys that are quasi-billionaires on my show that I can tell are like I was back then, totally focused on themselves, and their greed, and they're not happy. I just know it, because it was me.

David Phelps: Well, we're about the same age, Rod, and we have similar, not exactly the same, similar stories. You're absolutely right, I think society sets us up. Society sets the standards of what success is, and so we model that. It's all about us. We all come with these limiting beliefs, at least I certainly have, and I still have to deal with them today because we're afraid. We're afraid of making mistakes, we're afraid of screwing something up. We're afraid of our self-image.

I think we don't get beyond that until we have to go through some adversity. We go through adversity, and that's where you really get to go inside and go, "What's really important?" It's great to have nice things in life, but you're absolutely right, when you find a way to fulfill other people, whether that's through your direct business, that's indirectly through other ways you give, as you've done with Tiny Hands, when you find that, that is what gets you up every day.

When you're going to work, whatever work is for somebody, and you're thinking, "I hate this. It's a drag," you're in that place where you're just on that hamster wheel. You have not broken through yet. That's what you're talking about, the mindset, the focus, the psychology of breaking through that. Once people get through that, it is a game changer for life. It's like why would you ever want to quit? What's the word retirement? There is no such thing.

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You just evolve. You iterate through life, instead of just staying in this one pathway that society says, "Yep. You just do this thing. You're a doctor, dentist, architect, Indian chief. This is what you are." No. No, it's not what you are. It's what you started out with. It's the talents and hard work you put on the front end, but you have the opportunity to be what you want to be, and that being what you want to be means you start with being better for your family, a better husband, wife, father, son, daughter, whatever it is. Then the outreach can go from there. Wherever you want it to go, it gets to be your choice. Would you agree?

Rod Khleif: Agree. 100%. I mean 100%. Listen, I know we're running low on time here. I wanted to offer your listeners a free gift. I gave away 20,000 copies of my bestselling book, 200 page book, and finally my team's like, "Hey, knucklehead, put it on Amazon. Let's make some money with it." I wrote something else. If you're interested in multifamily, and now if you're just doing single family this won't help you, but if you're interested in multifamily, I did this tool book and it's 70 pages. There's no fluff. I'm not trying to sell you anything, but it's every question you'd ever ask about a deal before you did it. It's like a due diligence checklist on steroids.

If your listeners want it, they can just text Rod to 41411, and we'll give them a free copy. I've got a lot of free resources. I've got the largest multifamily Facebook group on the planet now. If you text that, we'll send you an email that's got some of these resources that are all free. My podcast, of course, is free, and so it's just a lot of great stuff that you can learn this business. Because even if you're going to invest passively, I feel like you need to know what you're investing in. You don't just give your money to somebody, like the stock market or whatever, and not have a basic understanding.

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I'm going to be doing these virtual events, or they're like 100 bucks to come watch me for two full days. No sales at all. I have one scheduled for August, but I'm probably going to push it up to July. It's multifamilyvirtualbootcamp.com. For 97 bucks for two full days of learning this business, it's kind of a no-brainer. I just want to add some value to your listeners.

David Phelps: No. That's super. That's text Rod at 41411.

Rod Khleif: Yeah. 41411 and you'll get that tool book, and it'll really start to ramp your knowledge about the multifamily investing game. I know you've got a lot of people that want to invest passively. It's great for that, and certainly active as well.

David Phelps: Well, learning to ask the right questions is the key to everything in life. In that book you'll have what are the questions you should be asking.

Rod Khleif: Every single question I could possibly think of to see if a deal's a deal and you don't make a mistake. Yes. That'll help you even if you're evaluating a limited partnership relationship with somebody who's an operator that's doing a deal. You can ask the right questions. Even on my website, I've got a list of questions a GP should ask in a syndication before investing. It's another thing you can get off my website, rodkhleif.com, questions you should ask an operator to make sure you're not making a mistake.

David Phelps: Perfect. Well, before we end I just want to wrap this up with a question that you can answer however you want to. If you could give our listeners whether it's one, two, three key lessons that you learned and the hit you took, like a lot of people took in 2008, and how you have repositioned whatever those lessons gave you to be able to better withstand the next one, which we're in right now. Could you give me some insights there?

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Rod Khleif: Listen, it is all about focus right now. You have to know exactly what you want and why you want it. Do that goal setting workshop. If you want me to guide you through it, go to my Rod Khleif official Facebook page. On New Year's day I did it for about an hour and 15 minutes, with music. There's a guide you can use, that you can download, it's free, and do this goal setting workshop with me guiding you and spurring you to think of things so that it's really powerful.

Rod Khleif official on Facebook and just follow me there. You'll really enjoy that. Plus, if you're interested in this business, I do Facebook Lives probably every Monday and Friday. They usually have thousands of views, and I just add as much value as I can. That's how I roll. The key here is how are you going to get what you want if you don't know exactly what it is with clarity, and you don't know exactly why you want it.

The key right now to remember is stay around people that are lifting you up and motivating you, and pull you. I know you've got a mastermind. You and I met through a mastermind, and so you need to be around people that hold you to a higher standard. There's plenty of people in fear right now. Do not let them influence you. Be around the people. There are people that are going to thrive right now, that aren't just surviving. Those are the people you need to associate with. You need to direct your focus so you're focused on what you want, not the pain or the fear.

You'll get through this. You absolutely can thrive. Some of the most successful companies in the world were born out of times like this. There's no reason you can't do the same. It's all about focus and energy and determination and pushing through the fear. I've got this sign on my desk from Winston Churchill, "Never, ever, ever give up." He's got lots of great quotes. That's the focus.

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

Ep #290: Rod Khleif - Adversity Is Only A Mindset

David Phelps: Well, Rod Khleif, seriously, words of wisdom today.

Rod Khleif: Thank you buddy.

David Phelps: I would say that you are the optimist with experience, sir.

Rod Khleif: Thank you, my friend. Thank you. The secret to success is optimism, for sure. Thank you brother.

David Phelps: Thank you so much. Very powerful today. I appreciate you.

Rod Khleif: Thank you.

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