

Ep #335: Ben Rao - Living Life by Design - The Entrepreneur's Opportunity



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David Phelps: Well, good day, everyone. This is Dr. David Phelps of the Freedom Founders Mastermind community and Dentist Freedom Blueprint Podcast, here today with ... I'll say young man, certainly younger than I am, but full of life, full of excitement, exuberance, Mr. Ben Rao. Ben, thanks for being here. How are you doing today?

Ben Rao: I'm doing great, David. Thank you for having me. I can't wait.

David Phelps: So you're going to bring a lot to the table for our audience today. There's so much here, and I'm going to try to knife through it so we can get the best of the best here. But let me just say first to our audience, I know you through one of our mutual groups, which is the Collective Genius. It's a group of real estate entrepreneurs, very high caliber in the country. I will say first, I have not had the honor to get to know you very well. So part of this is selfish for me today, because what I do know about you, I have seen not only being in our group in Collective Genius, but also a few posts here and there, I love your insights. I love who you are. We're going to find out a lot about Ben here today.

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He is definitely a serial entrepreneur. So he's got that DNA in him. So let's get that set right off the top.

But like myself and like probably many people listening today, Ben had a wake-up call, a pretty serious one, about 11 years ago. We'll get into that and how that changed his outlook on life and what that's meant for him in so many ways. There's just a lot of juice here I want to collect today. So let me just give a little brief background, Ben, and I want to get your backstory, Ben. So Ben is an author. He is a serial entrepreneur, a business coach, philanthropist, and senior care advocate who lives in Kansas City. He is a partner in multiple national companies within the senior industry that focuses on providing families with better access to resources as they consider aging in place or transitioning to long-term care.

A very interesting topic today, and we're going to get into that a little bit towards the end. He's also the author of *Paying for Long-Term Care: The Essential Guide to Understanding and Funding Senior Care*. You can find more about this initiative of Ben's at payingforlongtermcare.com. Now, that's where a lot of your focus is today, not your only focus, but a lot of your big focus. We'll get to that. But I think let's first go back, Ben. Serial entrepreneur, where did that come from? Did you ever work for a company in a W2 position and then move on? Or just give us your background on how you kind of morphed into who you are today and what makes you you.

Ben Rao: I did. I graduated from University of Kentucky, because I grew up in Louisville, Kentucky. So I'm a Kentucky Wildcat. I did the five-year plan, and my father said, "Hey,

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it's time to get out of school. It's time to do that." I appreciate that he paid for my college, and I've been able to play that forward for my kids and get them out college debt-free, which I would encourage to anybody to be using 529s or any other kind of mechanisms to help you get that done. After college, I went to the corporate America route. I graduated with a home economics degree.

David Phelps: Really?

Ben Rao: Yeah. Home ec.

David Phelps: So I'm just curious with that. I mean, do you and your wife split responsibilities a little differently, or how does that work today?

Ben Rao: I do all the sewing. No, I'm kidding. I was in interior design for several years-

David Phelps: Wow.

Ben Rao: ... and changed majors and changed a couple different times. I didn't know what I wanted to be. I still don't know what I want to be when I grow up, but ended up getting a hospitality management degree and immediately went into corporate America and became a salesperson for a big company that I sold digital dictation and transcription equipment. I did really well, and they moved me from Lexington to Cincinnati, from Cincinnati to St. Louis, where I spent a lot of my time. My kids were born there.

I'd become one of the top reps in the United States out of about 200 healthcare reps selling to hospitals, and I was at one of the incentive trips in Puerto Rico. I brought my

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wife to that. We weren't married at the time. We were engaged, and they had a very strict policy that you can only come with a spouse. We had paid for her own ticket out of pocket, and she was going to the events. There's hundreds of people at this event. I got back, and they fired me because of it, because they were concerned it was an HR exposure. They didn't want to fire me. I was really successful.

I took about 30 days off, and I reached out to my dad, who had been in corporate America. He was kind of doing his own thing. "What are you doing?" He and I started a technology company. I was in St. Louis, and he was in Philly. We were selling technology and services for quite a while, built that to about 30 employees. From that, I got into real estate. I always had one or two little rental properties as a passive investment on the side from my W2 job. So I really enjoyed it, and I think the interior design, I just like to structure houses. I like that kind of thing about houses and fell in love with beautification and started buying properties. Actually, my partner in that business, we met in Jamaica, and that's the reason why I moved to Kansas City. We decided to start doing real estate together, and I could do my technology business from anywhere and had the ability to start doing that.

We started buying properties, and I did my first deal. It was a really unique deal, and we killed it. I'm like, "Oh, wow, this is really fun, to make that much money off one flip." Of course, on the next one, I probably didn't make any money, because they're not all that perfect. But I continue to do that, and we've got about 40 rental properties that we have together that sit on the side and we manage from our desks. We don't really go into them,

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and we've been doing that for 14 years. So that's just a tax deduction, and I love just the passive income and just kind of building wealth through somebody else paying off those mortgages. That's been great.

I learned a lot in that, and I went from there to start a company called Community Buying Group, which when I was in the healthcare market, there were a lot of buying groups for people buying materials and products. In the dentist industry, you've got Patterson. Actually, my wife used to sell dental software.

David Phelps: Oh, really?

Ben Rao: She used to work with PeopleSoft. It was based out of Effingham. She worked for them for several years, and I think they ended up getting bought by Patterson. She had left at the time that that happened. So I'm very familiar with that and the buying groups and leveraged buying. I decided to do that for real estate investors, mom and pop real estate investors, where they could save money on materials. I convinced Lowe's and Sherwin Williams and some other large companies we can make contracts. I said, "I can drive traffic to buy. Hand me a percentage of what I drive." So we did that, and I built that up to about 100 million dollars. I sold that in '17, and that's 100 million in spending, not revenue for the company.

But I sold that in '17, and I bought an old post office. I said, "How hard could it be to do a commercial rehab? I've done 50, 100-plus rehabs. This'll be easy peasy." I just totally handed me my lunch on that project. I think I was \$300,000 over budget on a \$1.5 million rehab, but we got through it. I had to go raise the money last minute. Integrity and people knowing me, I was able to do that in

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a few weeks and got that all secured and everything re-capitalized, and that's good. I built an incubator called Bridge Space. So Bridge Space was a community project for me to be able to create resources for entrepreneurs, startups, small businesses that they didn't have and trying to keep those companies in our local community versus going to downtown Kansas City. I live about 10 miles outside of Kansas City MP summit.

So that was just a way to say, "How do we give resources, get people to build their businesses?" So it's coworking, meaning you don't have an office, about 30 offices, meeting rooms, event space. In 2019, we had about 10,000 people through the building. It was really rolling well, and as you might imagine, there's not a lot of people getting together in 2020 because of COVID. So that hurt the business pretty bad. I've got a full-time community manager that manages that. So I'm a little hands off on that business without just some strategy direction.

Through that incubator space, I had somebody come through that was in the senior living industry. It was a small company that was growing, and what they did was help people to have long-term care insurance policies. They would go fight the insurance companies. They would go fight them because the insurance companies don't make it easy for these families to make a claim on that long-term care insurance policy. It's been a really ugly marketplace for the last 20 years, consolidated from about 200 companies down to about a dozen. So it's made it very hard on the adult children that are typically in their fifties, sixties, maybe even seventies, where they have somebody that's transitioning into long-term care.

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They hired me to kind of help them be a consultant, grow different areas of businesses that I did well at Community Buying Group that they weren't good at. That just evolved very quickly into saying, "Why don't you be a partner?"

So I've been doing that for a few years. That evolved into me tapping into my real estate investment background. Somebody had called the office that had been investing in St. Louis, Phillip, who's now my partner at a company called Mom's House. Phillip had gone out and developed these relationships with local senior living professionals, so placement agents, downsizing agents, care communities, elder law attorneys, anybody that was touching that family at the flash point that they were moving into long-term care. He had been doing it for about eight years and doing a lot of real estate investment deals out of that.

Those are just nice, warm referrals that you're going to close one out of three, one out of two, just because the family is in need. They have a house. It's not been updated, because Dad passed away. The man always passes away first, and Mom's been there for 10 years, doing the best she can to keep it up, but it needs maintenance. It hasn't been updated. It's grandma clean, but then it's just filled with all the stuff, all the memorabilia, a lifetime of memories. That becomes really difficult for the adult children about, "What are we going to do with all this stuff? What are we going to do with the house?" They typically don't live in the same city. I don't know where your parents are, David, but mine are in Louisville and Philadelphia, and I'm in Kansas City. So I can't do a rehab project on budget in my own local city, much less try to do it remotely with contractors I don't know-

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David Phelps: Right.

Ben Rao: ... and can trust and just keep your eyes on it and what's going on. So we started Mom's House to teach real estate investors how to plug into the senior living industry in their local markets. So we do that through a certification program that people can go through, and it helps them to develop warm relationships that can refer families to them that they need help with the real estate.

So we've done about 100 markets over the last year and a half, or we have about 100 markets represented, and we have a long waiting list. It's really picked up. We had over 40 people in our last class last month, so it's really starting to pick up quickly. People are starting to understand it, and it provides a huge, huge value to the families that are stressed out. Those two companies really opened up my eyes to something that happened to me seven years ago when my stepfather got sick very quickly, and we tried to do home health, which means you bring in typically skilled nursing or somebody into your home so they can age in place. It just became too hard, too expensive, too difficult, because he needed a lot of care, and we had to move him into assisted living or a nursing home.

I didn't know anything about any of that. I didn't know what his assets were. I had no idea what he had and didn't have. I talk about it in the book. He's the kind of guy that would ... I went to get a frozen pizza as a kid out of the freezer, and there was a stack of \$100 bills wrapped up in foil in the freezer, because he didn't really trust the banks. So it was just not knowing what he had and didn't have and needing to know all that, because Medicaid, is

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the house an asset? Does he get VA and attendants? How to research the right assisted living, dealing with the guilt and emotion myself of, "Okay, I'm putting my stepfather, who was one of my role models my entire life, into a home," and him not necessarily wanting to do it, but knowing we didn't have a choice.

So the light bulb went off and said, "I've got to help solve this problem and help families. I've got to help them to understand what's about to happen, where the Baby Boomer wave is going, and what's coming at us," because over 20% of our population is going to be over 65 here in about another 10, 12 years. So that's going to put a lot of pressure on families, that age in place. It's going to put a lot of pressure on the care system. It's going to put a lot of pressure on us as a country, because we're going to have 20% of our people over 65, 20% under 18, and that middle 60% is going to be responsible for all of our country's GDP, revenue, and also taking care of these people.

So it's called the silver tsunami, and sometimes it's considered negative, but it gives you that idea of we've got this huge wave coming that's going to come and scrape the land, and all the land is us and all our resources and what's happening in our government, being able to pay for Medicaid for people that are basically poor. You need to be poor to be able to basically get that. That's all coming, and we can't avoid it. So how do we open up everybody's eyes to prepare for it? That's really what inspired me to write the book *Paying for Long-Term Care*.

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David Phelps: Well, Ben, you covered a lot of ground there very, very well. There's about 15 different rabbit holes we could go back into. No, no, it's great. No, it's great. I didn't want to stop you. But besides where your passion comes from, and I'm not putting that aside, that's very, very important, what I think our listeners probably also want to know is, to me, you are very much ... Well, just knowing that you were into interior design and home economics back in the day, that's kind of where you started. Then you morphed into sales. So what I'm seeing is very much of a creative visionary in you, Ben. I mean, fair to say, right?

Ben Rao: Yeah.

David Phelps: Also, you allowed yourself to develop a lot of different what I call transferable skillsets, skillsets that allowed you to adapt and morph from the sales career to the technology business with your dad and all these different iterations you've just continued to roll into, because you're a connector. You're out there. You're a problem solver. So as kind of opportunities filtered through you through your connections and you saw one, maybe it was the idea, the solution that you thought you could provide, and/or the person who was bringing it through to you, something lit up on you, because you're that creative. So aha, and you're very good at obviously orchestrating big picture solutions, bringing the right people together. That's what I see in you. Where do you find that you need the right person, partner, or other persons to complement what you do? In other words, my question back to you is a lot of people listening today are very much in a technical realm of ... Well, a lot of them are dentists, right?

Ben Rao: Yeah, right.

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David Phelps: They're particularly trained to do this one thing. It's a very narrow focus, and outside of that realm, it's almost like, "I would never get up control." Oh, and by the way, as dentists, we're trained not to want disruption or volatility or change in our environment. That's very scary. Totally opposite for you. Again, I'm being very respectful to both sides here, because I am one. I come from that realm. I understand that training. So back to my question, I'll get back to it, being this visionary, this creative, this person who can see opportunities to solve problems in all these different iterations, what did you need to surround yourself with that you're not good at? That's what I'm getting at.

Ben Rao: Yeah. I think that's really interesting. I've done the EOS stuff with traction, and I score high on visionary and pretty high on integrator. But I definitely am a visionary, and what I've learned is to hire the right people around me and let them do their job and get out of their way. Even if you can hire somebody that can do 80% of what you can, that is so much leverage. One of the things as a visionary I really don't like is I don't like training other people. It's like I have to stop. I don't want to stop. I want to go-

David Phelps: Right.

Ben Rao: ... and to stop and create training. But what I did learn, and really, most of that came when I was building Community Buying Group, because we built that to about 20 employees, is that process, procedure is scalable. Visionary ideas and talk is not.

David Phelps: Yes.

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Ben Rao: So when you look at the people that are in the dentistry that have very procedural standard, repetitive-type things, I can see where, "Oh my gosh. These other things are just totally scary." But if you can get somebody that knows how to do that and do that well and you can give them some control or have them help, even get out of your own business to get above it to where you can still grow it, I mean, that's really where it's been. So I think one of the best hires I ever hired was a full-time executive assistant

David Phelps: Thank you for saying that. I keep pressing on my people, "That's the first thing you ought to do," and it's so hard.

Ben Rao: Yeah. Everybody says, "I can't afford it. I can't afford it."

David Phelps: Yes.

Ben Rao: It's like, "You can't not afford it." She took so much stuff off of my plate that allowed me to be in my zone and what I love and do well and get it off my plate. When I had Community Buying Group, I couldn't do it in the beginning, and I had to do everything, probably just like a lot of people in dental practice. It's a lot of different things, the books and all these things. There's no reason a dentist should be doing your books. That's one of those things. It's like, "Get it out of there. It's easy. It's standard." I think just control. If you can learn to kind of give up control, and you can give up control if you have a system in place and you have checkpoints and accountability and those things.

That's what I've learned, and that's been the that's been the greatest freedom for me, is being able to say, "Give it to somebody else." It doesn't always work out perfect. But usually if it doesn't, it's because of me, because I didn't

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invest the time in either creating a system, training, invest enough in them. It's easy for me to say, "They screwed it up" or "They didn't do well." But most of the time, if I'm really honest with myself, I can turn around and say, "I probably should have invested more in the front end and the training," which is the stuff I don't like to do. So that's been probably a big thing just over the last 10 years that I've learned.

David Phelps: Yeah. That's great insights. I totally agree with you. I totally understand that. Ben, I'm going to read something that you posted publicly very recently. I think this is another piece of what I want to draw out today for our listeners. Is it okay if I read this or read some chunks of it?

Ben Rao: Yeah, yeah. That's fine. Sure.

David Phelps: So this is you said. You said, in quotes, "'Ben, you have Stage III cancer.' These are words that you thought you would never hear. 'The melanoma has metastasized from your back to your lymph nodes in your left arm.' I thought a skin cancer diagnosis just meant cutting off a mole. 'It can be as simple as a mole, or can travel through your body. Once it has, it's almost impossible to beat Stage IV. We need you to be ready for surgery next week.' My wife was rocked, my mom was totally freaked out, and all I could think about, and it's a real haze, was, 'What choice do I have? Let's do this. Let's beat this cancer.' So I fought and I won. Six months after the adrenaline and fright wore off, I started to rethink my priorities. I'm only here for a short period, and I better figure out my purpose and prioritize what's important and what I want my life to look like by design and not just by chance."

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"Was I living my life by design? Was I being the best father, son, husband, boss, person? Who was I helping besides myself? Since then, I've made a conscious effort to live my life on my own terms, not the expectations of others." So good, Ben. "Not based on whatever self-limited beliefs I may have based on previous experience and certainly not by the naysayers that might suggest, 'You can't do that.' Since then, I renewed my love for my wife of 25 years. I love you, Rhonda, put two amazing kids through college debt-free and did everything possible to visit and be part of their life during college, proactively reach out to friends that don't live locally just to say hi, took a life-changing trip with my dad to Italy for 11 days to see our Sicilian heritage." So good.

"Completed multiple century rides in many sprint triathlons, employed over 40 people, creating more opportunity and impact for them and their families in my local community, refused six-figure jobs that would require me to commute 40 minutes a day, because I would rather work blocks away from my family and my community, travel to two national parks every year with my son or uncle to see our beautiful country and exercise outside, travel four times a year outside of work. Why not? What else is there? Work? Lived with a purpose to be the best person I can be to have the freedom and quality of life I truly want, mentored and watched over 100 businesses grow in my local community, committed to making exercise part of my day and something I have to do, purposely invest in personal development through Masterminds and two books a month or more, sold a business, closed a business, and started buying new businesses." That's you all the way.

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"Published a book, *Paying for Long-Term Care*, to impact thousands of families, restored two buildings in my local community, and, in reality, almost failed at one, going 30% of over-budget." You mentioned, "Refused mediocrity. Smiled more. I didn't share all this to try to impress you in some way, but to impress upon everyone that we all have the ability to live life by design. If you are not, you're missing out. Life is too short. Take the risk. Define and design what is important to you before you design your work life, and get your skin checked, by all means. Look at all I would've missed if I didn't catch cancer when I did. I beg everyone to schedule an appointment with a dermatologist for a skin cancer screen if you spend a lot of time in the sun a minimum of once a year. Too busy? How about dead? It takes just a second to get that appointment. Get a skin check. These days. I'm pretty much in the clear. They tell me once you have survived five years without a relapse, the likelihood of recurrence is less than 10%. Celebrating life and 11 years of being cancer-free."

Ben, you touch a lot of people, because if they didn't know who you were deep down inside, certainly that's like a wake-up call. I think it's the message to all the driven, hardworking, persevering, wanting to do the right thing people, right? We all want to do the right thing, but we get caught up in the doing the thing. I told you earlier, building whatever that ... not the monument to oneself, but just we think we need the security thing, right? We've got to build this thing up. We've got to build this fortress up. Then in a moment's notice, life can be snuffed out. So what is the security we think we're building towards? Give me a little bit more of your insight. I love what you wrote. Thanks for letting me read it.

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Ben Rao: Yeah. Thank you for reading it. I had not heard it since I wrote it. There was a couple spots I felt my eyes kind of tearing up and like, "Yeah. Wow." I mean, I try to encourage people, and there is a book called The Morning Miracle. I don't know if you've ever read that.

That book is amazing. If you haven't read that book, I would say go do it. I have listened to that book 10 times. The whole self-limiting belief piece, I had one of those moments today, today, that I said ... I shared with you earlier that a year ago, I said, "I'm going to start working towards being able to do three to four weeks at a time at a remote location." I had the flexibility to work from wherever I want. My kids are in college or about to graduate. I was able to do that, and I'm spending three weeks right now doing that. I've already booked another three weeks this fall. But this morning, I said, "Why can't I do this every month?" I said, "Why can't I do this every month?" It was kind of like, "I don't know, because we probably have some self-limiting belief that we have to nine to five somewhere. We have to be in this box, just because our parents or grandparents or other friends or other people that don't have the time flexibility or aren't making the time flexibility" ...

I mean, we have control over our own lives. We can make every decision that we want, and the only thing holding us back is us. It's us. I hold myself back. I still do. I have to kind of check myself and say, "Wait a minute. Are you making this decision based on what you can go and do forward and grow and do whatever you want and have limitless possibilities, or are you using that rear view mirror that they talk about in The Morning Miracle, that you're making all those decisions based on all the things

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that have happened in the past? The possibilities are in front of you. The past is behind you, but we're filtering everything that we're working with or considering on our past experiences."

So yeah, I'm going to encourage people to think outside the box and say, "Why not me?" I don't know where I picked up "Why not me?": I don't know if it was something that I saw, but "Why not me?" is an amazing piece that I encourage people to say. Yell it from the rooftop. I've yelled it in my office with nobody around, and I don't know if it's just the act of yelling and breathing hard and exerting myself, but it actually just drives a whole level of energy back into me, "Why not me?," and kind of questioning it. "Why not me? Why not me?" Right? You have to say it that way, and I try to encourage people, "Why not you? You have to think this way.

David Phelps: So there's different ways that we as individuals can be inspired, and I think a lot of us potentially grew up particularly going through school, Ben. School is not a place where you collaborate with other people. At school, you have to take the test, pass exams, get the license by yourself. You're in a cubicle. There's no looking on your friend's paper to see if you together could come up with a better answer or maybe the right answer, whatever it is, right? That's how school teaches us, and so it's kind of like we were supposed to be the John Wayne rugged individualists. Take it all on, right? Be the strength of the family.

Ben Rao: What's your class ranking, right?

David Phelps: Yeah, exactly, exactly. In my own life, when my daughter, Jenna, was going through some horrific times in her

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health situation, first leukemia, which almost took her life, and then she survived that, epilepsy, and then a liver transplant at 12, I remember particularly early on, with that first crisis, which, again, like for you, it just comes out of nowhere. "What the heck is this? Why me?" and all that stuff. "It can't be this bad." I had the same thinking. It's like, "Well, I've just got to be the standup guy in the family," right? "I've got to be the rock." So I thought that was the right thing to do. I didn't allow myself to go into the emotions of really the chilling effect of, "My daughter could be gone," sort of, again, taking things for granted, just going, "We'll get through this," kind of thing. Wrong thing. Wrong way to go.

So for you, to get through the challenging times, certainly there is a part we have to dig inside, but what else in your life? As far as you talked about The Morning Miracle, so books you've read. What about the people you surround yourself ... Maybe it's business people, but what else is important for you, Ben, that you surround yourself with? Your faith, family, but who else? What keeps you going when things aren't going well? Because I know besides your health situation, there's been other things. You mentioned going over-budget and having stuff not work out. It happens to everybody, right? Give us some of that. How do you get through those times? Who else is there to help you?

Ben Rao: I try to look at everything in a couple of different ways. One is I'm always like I'm trying to put my family first. I am driven, and I could go and get really focused and just kind of tune everything out. I love to work. I love it. I mean, to get up in the morning and work out, and people are like, "You get up at 4:45?" Yeah, I get up at 4:45 because I like

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to work out in the morning. It makes me feel good. I have some of my most creative ideas then. Working out for me is a real stress reliever and a real centerpiece for me. It's just part of my life. It's not like I have to. Some days, it feels like I have to, but most of the time, it's what I do. It's not what I have to do. A lot of people that do it love it. I encourage people to do it. Make it part of your life.

I've really had to be conscious about what's important. You have to ground yourself, and I do that through a couple different ways. One is actually grounding myself by spending time with my family. So after I leave the office, I don't check my cell phone a lot at night. I don't sleep with it next to my bed. It's like, "How do you just kind of be with the family?" I always schedule vacations throughout the whole year in the first 30 days of the year, because it forces me to work everything else around that, because I know that's what's important to me. No matter what, there's always a conflict. There's always something I want to go do, and we're scheduled to go to Maine for that week. I'm like, "My gosh. Can I ever get a break?" But I'm still going to Maine with my family, right? So that's one of those things.

That travel and the family time, there's something about getting everybody together, being in the airport, even just sitting in the gate and looking around and seeing the family and traveling and being together, and it's just something that's just magical. It realizes like, "What else really is there?" I get a lot of inspiration from people that are a lot smarter than me that write other books and do that. I like to soak that stuff up, just because what else can we be doing besides investing in ourselves? I don't think there's any better investment than just what can we

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just invest in ourselves? Because every time I read something, I get a new perspective and a new idea and new energy and new inspiration.

David Phelps: Yeah. That's so well said. Well, Ben, I appreciate your time today and just sharing your life, how you operate, because there's a lot of that. For people who have that entrepreneurial spirit and maybe got into a field that's very focused, as we talked about, I think there's always inside everybody, there's that spirit that wants to live a life true to themselves, not based on other people's agendas or industry standards, whatever, and you broke that mold at a very early age. I mean, if that was even a mold that you had, you broke it. I think well said that we only have each day that God gives us to live that day. Why are we not living to the greatest opportunity based on what we feel like's important to us? You said it well. I think most people would say starting with God, your family, I mean, just whatever your priorities are, but focus on those and then build your work around that, right? Just your calendar, right? I mean, everything you do, because most of us do it the other way around, and—

Ben Rao: Yeah. I know you know Sean McCloskey, and he and Steve used to do the ... Oh, gosh.

David Phelps: Life and Air. Life and Air.

Ben Rao: Yeah. Yeah, Life and Air, and it's so interesting when you go through that exercise. I would encourage people that listen to do this. It's like go through and write out the perfect schedule for yourself, and then see what's left over that you can put your work into. I know in the dentist industry, it's a lot more structured, but that's also a self-limiting belief by them. They say that, "I have to do it this

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way, because this is the way it was always done," right? I don't know how many hours a dentist works a week, but my guess is it's a lot more than 40.

David Phelps: It's a lot more than 40. Yeah.

Ben Rao: We don't always have to do things the way they've always been done.

David Phelps: So true. So true. Well, Ben Rao, thank you so much today. Again, I think for a lot of us, as you talked about, our aging parents or other people that we care about, the silver tsunami, that's another important point. You brought that out. I want people to know that you've authored the book *Paying for Long-Term Care: The Essential Guide to Understanding and Funding Senior Care*. People can get more about that or learn more about that at payingforlongtermcare.com. Is the book available there on that website and/or-

Ben Rao: It's there, and I'm just so blessed that it's become an Amazon bestseller in four different categories. So you can find it on Amazon. If you buy it at *Paying for Long-Term Care*, I don't have to give Amazon the extra \$3, right? It's a great resource. I just encourage anybody that is 50 years or older, has somebody in their family that's 50 years or older, this is a great read. It's super easy. It's really down to earth. It's not really technical, but it just gets people thinking about the different things that they should be considering. Somebody said it best and said, "Blame it on Ben." So to bring up these conversations with your parents that are uncomfortable and you don't want to talk about what's going to happen, blame it on Ben.

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David Phelps: Wow. That's so good. That's so good. Well, you're a visionary all the way, and thinking through this process is definitely impacting a lot of people. It has done it and will continue to do so. So Ben, thanks again. I appreciate you being here.

Ben Rao: Thanks, David. I really appreciate it and helping you get the message out.

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