

Ep #340: Andy Baber - Finding Freedom at Age 42



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David Phelps: Good day everyone, this is Dr. David Phelps of the Freedom Founders Mastermind Community and the Dentist Freedom Blueprint Podcast. Today, I've got the special honor of interviewing one of our longer-standing members of Freedom Founders, and the reason that we thought this would be fun and interesting is that there's always a story. There's a story about the people who I believe are attracted to what we do in Freedom Founders. There's an outcome that we lead with when we talk about what we do in Freedom Founders. And here today, we get to go really behind-the-scenes and just kind of get the real story about what Freedom Founders has meant for, one of our members and his family, and his outlook for life in the future and full freedom because that's what we talked about here. So, with me, today is Dr. Andy Baber. Andy, how are you, sir?

Andy Baber: Hey, I'm doing great David, thanks for having me.

David Phelps: Well, thanks for being on today and sharing. So let's just start with a little bit, what you can tell us about your family and your practice. Give us any of the backgrounds you want to give us about what that looks like for you.

Andy Baber: Yeah, David. Well, thanks. Thanks so much for having me, glad to be here. I am a 42-year-old guy and practice oral maxillofacial surgery in Rogers, Arkansas. I have two young children. My son is 12, and

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I have an 8-year-old daughter. And then my wife Suzanne, we've been married, it'll be 21 years coming up in December. So that's been a really amazing journey. I grew up in Arkansas, mostly with an important 4-year stint in South Africa. My parents were missionaries for a while, and so that experience living internationally definitely was a big influence, in terms of my upbringing and I think in terms of my outlook.

David Phelps: Andy, where specifically in South Africa?

Andy Baber: Well, we were in a large city called Durban, which is on the coast of the Indian Ocean. And that was 1988 that we move there, we came back to the States in '92. Interesting time to live in South Africa, that was during the waning days of apartheid, and Nelson Mandela was released from prison when I was living there. I went from attending all-white schools to integrated schools. And so, you know, really sort of foundational part of my early adolescence was that experience overseas.

David Phelps: So your family moved back in '92, and then what was your progression to, like your professional career and training?

Andy Baber: Yeah, so just came back to the States. I was in 9th grade, my dad took a job as a pastor in eastern Arkansas. I went to high school over in Marion, Arkansas, right outside of Memphis. And I did well academically and was trying to kind of figure out what I wanted to do with my life. When I was a senior, I knew I was going to go off to college but I hadn't really decided which direction I was going to go.

It was at that time that I started dating Suzanne, my wife, and she had an interest in being a dental hygienist. Her mom was working in a dental office at that time. My youth minister in my church was a dental student. Since our little town is right by Memphis, we had a lot of dental students that lived on the Arkansas side of the river.

My dad had gone on a dental mission trip as a pastor and came back talking about dentistry. All these things sort of happened all at once when I

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was a senior in high school and it was like, "maybe I should be a dentist". And so that was about the extent of the consideration I gave it.

So I went for it and then go through college, and get into dental school, and I got into dental school a year early. So I was the youngest guy in my class and I just felt like I had enough time to pursue specialty training. I wasn't in any mad rush to get out there and start making a living. So I just went for it and got into residency and have been in practice since 2007. So coming up on 15 years.

David Phelps: 15 years, yeah. So, really if I can really just dial it, dive into the real crux of the matter here is, you became a dentist just to nab Suzanne. I think that's really weird here.

Andy Baber: Yeah, right.

David Phelps: This is all peripheral but really the catch, the real catch. And you're right, has been Suzanne and I know you're proud to say that she's a vivacious, spirited young lady and I know you guys have fun as a family because we get to see that. We get to witness that. So that's really, really great. So your practice model is currently a partnership with currently 3 other?

Andy Baber: 2 other doctors. We have had as many as 3 others at times, but right now it's just 3 of us full-time. So yeah, that's been a great thing, you know, it's been very successful and over the last 15 years it kind of built up a nice little niche referral practice here in Northwest Arkansas, and it's going gangbusters. So no complaints, other than I'm working harder than sometimes I want to. Hence, the Freedom Journey here, right?

David Phelps: So let's talk about that a little bit. What attracted you or prompted you to even engage with us at Freedom Founders, and remind me as to when that date was, Andy.

Andy Baber: So, I first sort of became aware of Freedom Founders in the

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summer of '17 and it's weird how the internet works, I guess we all kind of understand this now, but even 4 years ago, it wasn't always clear how sort of big brother-y it kind of is.

I was at a point in my practice where I was starting to feel the effects of the grind. It's a great job, it's a great service, I enjoy it most of the time but I started to have an awareness that this pace of practice was not going to be sustainable indefinitely. I was starting to feel some of the physical effects of it, with some back problems. Nothing that like put me down out of work. Nothing as dramatic as stories you hear from some guys that have to retire early, but I was starting to feel the effects on my body, of the physicality of what we do every day.

And then also just sort of the mental strain at that time, I was a solo practitioner and running a business all by myself. Got a lot of people depending on me and not just my own family, but my team members and their families. It's a burden to carry, and it's one that comes with a ton of upside too. But I started to have an awareness that this just wasn't going to be sustainable forever. I don't want to have to work like this forever.

And so, began the exploration process of trying to figure out what are some plan B's, what are some ways to create some passive income in my life, so that I could take my foot off the gas a little bit. I had a few stops and starts along the way. I got involved in doing some spec houses here locally and it's kind of one of those things where you don't know what you don't know. In retrospect, it's so almost funny to look back and at how foolish that was.

But it was a learning experience. Unfortunately, when I didn't get terribly burned on, but you just start making little inches in the right direction, trying to figure this out. The internet, Facebook, kind of figured out that I was interested in early retirement and financial independence, and I started seeing stuff about Freedom Founders and just started exploring it and had a call with the team. It just went from there and went to my first meeting. Suzanne and I came in, I think it was November of 2017 and we just drank Kool-Aid immediately, and we're like, we're gung ho. So it's been pedal-to-

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the-metal ever since.

David Phelps: It's interesting that you said that, you and Suzanne both came. How much discussion had you and Suzanne had about life in general? Obviously, two beautiful kids and as you said, you know, blessed people and a great practice. But nevertheless, money doesn't solve all... the ability to earn money, I should put, doesn't solve all problems, does it?

And so, how much discussion had you had with Suzanne, even prior to Freedom Founders or just the advent of trying some other things like spec houses. I mean is this something you and she had talked about? You know, we got to do something a little bit different than the traditional, you know, put your money on Wall Streets, save 401k blah blah blah. I mean, did you had some of those discussions with her?

Andy Baber: Yeah, we definitely talked about it and I think it was less granular on the specific tactics and strategies and more sort of big picture of like, what kind of life do we want to create for our family? What kind of experiences do we want to have as a family and for our kids. We're the kind of people we're trying to bring up here and how can we do that? And it's so easy to fall into the, you know, lifestyle creep trap where you work, work, work, work. You find yourself making some good money and it's easy for that to get away from me, from a lifestyle standpoint.

So I think we had tried to be intentional about not having that get away from us, to live more modestly so that we could try to, as a family, enjoy more time together. That's where I think we really got kind of figured out like, "Hey, listen, it's more about our time together than it is about stuff that we have." So, we started having those discussions, and then, it was just a matter of figuring out how do we do that.

At first, you try to do some of that stuff on your own, and then I think that's where so many people hit a barrier and have those types of bad experiences like I did. Where you work on a project and it just turns into a disaster and it's like, "Well, that's that, so much for real estate" and they

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give up.

I'm just thankful that I kept having that curiosity and kind of explored and was able to learn more about how to do that within the context of a community and relationships.

David Phelps: You're not unusual, totally unusual in terms of, I think being curious, seeking to do something different, and trying something is not a bad thing. I mean, I often say that "If you're not trying things in life that are a little bit different, a little bit out of ordinary, whatever they may be. If you're not having, sometimes some bigger problems to solve then you're really not living life." Right?

Andy Baber: Yeah.

David Phelps: So there's a part of it that just says, hey, Andy that's who you are. Try some things, not everything is going to work out, but that's how we all eventually do figure some things out, or we find the right people, or whatever it is. You just have to sometimes go through those channels at first, right? There's just never a, oh, I pick up this book, I go on the internet and find this thing and that was it. That was it. No, it just doesn't work that way. There's a searching process that I think we all have to get to.

I went through the same thing early in life, I had to find the right people. It wasn't just a straight shot. You have to be willing to do that work and make it happen. The other thing I was thinking about too, as you were talking is, being very cognizant of the fact that time slips away quickly, especially when you have children at home.

A good friend, Jim Shields, has the group 18 Summers and that's all about it. Well, you basically get your kids for 18 Summers after 18 Summers. For the most part, probably going to be gone. They're doing their own thing, we're going on, and that's great. But those years while you have them is, there's a tendency, and I'm very much been this way my life is, I got to build this moat, I got to build mountains, moat. I got the security. I got to have

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this lifestyle. I want to have my kids have the best of the best. You know a great family and not have to worry about where the food is going to come from, or that we have a roof over our heads.

In fact, I want to be able to take some really nice trips, right? I mean, just dug it, you know, we've worked hard. You worked really hard. You did a lot more years than I did to get to your level of specialization. So that, you do have the blessing to provide a service that earns you a much more than average income. So you should be able to have some life, but the problem is we put off to this mystical day, I just call 'someday'. Someday when I get all these things right, in part of it the things as well. I got to have enough money, saved up so, you know, to take the pressure off and of course, for most people, that day never comes.

I recall just a few years ago, you actually put a post, I think was on your Facebook. It was spring break, and you and Suzanne, and the kids had gone skiing somewhere. You wrote that you were coming home and you're at a layover, at an airport by yourself. Not because you got kicked out by the family, but because you had to get back to work, and so you left the family. We were there with them for a short time, you left them, and you're thinking about, "here I am, and I can't spend the time my family because I feel compelled, compressed. I got to go back and trade time for dollars" because of the uncertainty that if I'm not working, I'm not being a good steward. What were you're really thinking, then?

Andy Baber: Yeah, man. That was kind of a key, sort of aha moment for me sitting in the airport, with this sick feeling in the pit of my stomach as I was getting ready to go back home to work in a spring break. In the oral surgery world, is one of our most lucrative weeks because the kids are out of school and we're doing wisdom teeth. So it's historically been a week that I've always wanted to work make hay while the sun shining. As our kids have gotten a little bit older, we started spring breaks, you know, the week they're out of school. So now, we want to start having experiences with them over spring break. At first, I felt like, I'm not completely willing to give that week up completely.

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Looking back, it was kind of silly because it was so just self-imposed, like, I would have been fine. It's not like I needed the extra money that was going to be earned that week, but it was more a mindset thing of just feeling compelled to be there. It was kind of just a moment of clarity for me, sitting in the airport where I felt so, just sick is the only way I know how to describe it. I was just so mad at myself thinking, I can't believe that I am missing out on this spring break with my kids for money and I said that, "this will never happen again"

Fast forward to subsequent years, this past year was the first year that I took the whole week off. Kind of finally felt like I had gained enough momentum. Part of it was financial, you get to a threshold where you can see like, "Oh wait, I don't really, it doesn't matter. I've got this income that's happening in the background, and so I can give up this big week because I understand that, it just became so clear to me, like, I've got seven more spring breaks with my son until he's gone to college. I don't get any do-overs. This is my only opportunity." This year went to Colorado, ski the whole week, had a magnificent week with the kids, and made some really wonderful memories with them. Had some really meaningful time with them that I just know, I've already got it marked off on the calendar for next year. It's done. If I want to work spring break, I can do that.

When Vivi graduates high school and she's going to Daytona Beach for spring break, hopefully not, then I can work. But for now, you don't get any do-overs. So I'm thankful that at the impact that Freedom Founders has had in helping me get my priorities straight.

David Phelps: Well, there's a guilt factor I would say, Andy. I know this because I have been there too. I was there. Guilt factor that, as you said, if we're not making hay while the sun shines, then we feel guilty. I mean, I should be there, that's my... I trained to do this, and that's where the big business is, that week or whenever it is for you or your business. If I'm not there, that's not freedom.

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I believe Andy, but I want you to articulate it in your own words. I believe that the problem is that most relatively well-to-do people, have a good business, have good training, have a good career, they make good money at whatever they do, whatever the business. I think that there still is always the uncertainty, "do I have enough?"

Andy Baber: Sure.

David Phelps: Because if I take my foot off the pedal to enjoy some time on family. If I take my foot off the pedal during that spring break week when all the business would be there, and I can multiply my income by 2x or whatever it is that week just by being there that week, but my family is going to be on their own vacation. The reason I do that is because I feel guilty and also I'm uncertain.

So, how does the investment model that you have put together with Suzanne through your, I guess, part of your education of Freedom Founders through the relationships and referring powers through the blueprint, the game plan that you have customized yourself. How has that helped you with more certainty? and I'm talking, thinking even for people who are just starting that path. You can look bad because you've been on the path for a number of years, but people are starting the path even though they might be not exactly what we call free for life. That is where they have replaced the need for active income with passive income, but they can actually see there. Certainly, there are milestones, and say, does that not make a difference?

Andy Baber: It does. It's interesting you ask me that question because I had almost this identical conversation with one of my partners recently. As he's just such a dear friend and we're working sort of two separate financial models in terms of how we want to achieve our financial freedom and independence. He was saying like, "well, I'll get a couple more years down the road, then I'll be able to take my foot off the gas. I'll be able to slow down a little bit". My question for him was, "well, how will you know when you're there?" And it was like he'd never, no one had ever asked him that

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before because the paradigm that he's working in is to just build up, build up, build up, save, save save, save, save, build this giant pile of money, so that one day in the future, you'll be able to kind of siphon off of it. and quote-unquote retire.

No one had ever said, well how do you know when you're there, right? What benchmarks are you using to establish what that is? So that is where the different model that we have in Freedom Founders, I think. Allows for greater certainty and accelerated certainty. Because no longer does it have to be put off to some distant sort of unknown day in the future, but using a model that rather than based on the accumulation of money, or stocks, or these paper assets, that then if everything goes well and there are not too many down years you can draw off of it a certain 4% annual rate but it just seems really uncertain. Working within an alternative paradigm where wealth is built in tangible assets that produce cash flow. That's the whole thing is being able to engineer an investment portfolio that creates predictable recurring cash flow, that one can very clearly see will replace active income.

When that starts happening, that the whole mindset can begin to shift because now, I don't have to worry that spring break. It became a much more tangible, easy decision for me to make because I know like, okay well, you know, if I don't make this money this month that's okay. It's not going to hurt me because I've got this predictable income. It's not just sitting somewhere, maybe growing. It's very sort of esoteric. It's like, no, I get a check every month.

And then once you work that blueprint and get really down to the granular level of like, okay, how much money do I need to pay my bills and support the basics of my lifestyle? And then how can I reverse engineer that with passive income to get to either work or not work.

David Phelps: One of the things that I can say here today, because we're not going to release this podcast, Andy, until after our August Freedom Founders meeting, but I can say that Andy is one of our newest Free For

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Life members, which means, he and Suzanne, through their decision making process and building a platform of assets that provide that passive income. Truly passive because you're not having to manage any of it, that you have covered your bases, and then some, as far as your lifestyle needs.

Now, you're only 42 years old, I wouldn't expect you to retire out to the golf green or to a hammock. That's not what we do. It's just the next stage, but it takes the pressure off. So, as you said, you can take more time off. You can take those spring breaks off. You can go enjoy and realize that you don't have to be there, grinding it out. Like most people feel like and having that guilt feeling that I should be doing this and I'm taking time off. So you have that piece.

What I'd like to know from you, Andy. If you were speaking, again, to another colleague about why you believe that tangible assets, like real estate, work and maybe it's a little bit the model we have in Freedom Founders, which it's not somewhere where you go and you hear the kind of like the pitch of the day. Meaning, oh, somebody's got this multifamily syndication and wherever or they've got. It's like, oh, everybody like, who wants in on this deal?

We really base it on the education of principles, but then it's the ability to implement through the relationships. You want to talk a little about why you believe the relationships are made before you make investments? How important that is to you and Suzanne?

Andy Baber: Yeah, it's huge because the people are more important really than the investment or the asset. I mean, you can learn about, and be as savvy as you want to be in terms of understanding the real estate alternative investment world. But if you're working with either unscrupulous, dishonest, or incompetent operators, those things can torpedo you, right? So, having relationships with people in that space, that you can feel comfortable, that they have a proven track record.

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Part of what the mastermind brings is the confidence because you're not... it doesn't have to just be based on my relationship. It's based on your relationship. It's based upon the relationship of the people in the room. The collective relationship of people has been part of this for five, seven, eight, ten years going back even longer than that with your relationships. So you get a sense of the track records of the operators that you're working with and you can invest with them with a higher degree of confidence, knowing that you're dealing with good people who... that's not to say that everything is going to go perfectly all the time, but at least you're working with people that you know are trustworthy. And that's a starting point for things to go really well.

David Phelps: Often say Andy, that many of us are very much like to feel like we're self-sufficient. I mean, like look going through school, right? Achieving the different levels of education. That's a do it by yourself. You don't get to look over on your buddies' test or over the cadavers are gross, anatomy, and ask a, what was that? I missed that last week. We got to do ourselves by point. So we get that self-sufficiency model, right? The people we hang with, they definitely have a good work ethic and intelligent people. I think we feel a lot of times, Andy; that we should be able to do everything because we found some things we can do. Well, we focused on certain things that we, yeah, we got there.

You know, you've done well but that doesn't mean we can do everything well because there's just not enough time, it doesn't have anything to do with inability, the fact that you've tried some spec houses. We know lots of people who come, who have tried to dip their hand in real estate, from different forms of passion. I'm not saying it all went bad, but a lot of times, it didn't go well. There's always those stories. Always those stories, and again I try to tell those people, don't look back with regret. Look like you did something because doing something actually prompted you to do something else, right? to find the right pathway for you, whether it's Freedom Founders or something else you're on a drive to not live a traditional, ordinary life, but to have something that you want more. Not more materialism, but as you said earlier--- more time.

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What about the... we talk about the track record. I think in terms of people that, if I was fighting a war whether you want to talk about literally or figuratively. Who do you want to be in the trenches with, right? And you say, just life in general. But, who do you want to collaborate with, who has your back, or who do you want to do things with if there's to be a synergy. In this case, we're talking about investing in real estate. Well, I don't want to go out and find my own houses, and property, and tenants, and contractors. I don't think you do either. That's not on your bucket list, at least not I've heard of.

You want those other experiences. So we got to find the other people, right? Or just like in your own business, your practice, you have partners. Well, that takes some curation, that takes some finessing. You don't just put out the for help wanted sign, just take the first person. The same thing with real estate, you've got to, Sue said, develop a relationship with the right people. So not everything goes perfectly in life, but if you're aligned with people who have character track record integrity, I don't know who I'd want to be in the trenches with other than people that, who have gone through, and have the war stories and have shown what their character and is always doing the right thing based on whatever the market allows to happen.

If something does go bad, something goes go down, we have a market correction, whatever. We had Covid last year, and we saw how the people we invest with were rock stars and how they communicated with not only us but also the people who pay the rent and just mitigated a lot of potential damage that way. I kind of dropped a lot of bombs on you right here. Why don't you just pick what you want to and add to it?

Andy Baber: Yeah, absolutely. A couple of things come to mind, sometimes you gotta fail forward. So some of those early experiences that don't turn out well, push you towards the next thing. I would also say, one of the things that have kind of dawned on me over my experience the last few years with Freedom Founders has just been that, if you want conventional

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results, then continue taking conventional steps, conventional actions. If you want something different, something out of the ordinary. I mean, the ordinary dentist works until they're 65, 70, and retires and takes a decrease in their lifestyle. Or worse yet, has to work until they're much past where they probably should be working.

And so, it's more about mindset than it is, the actions will follow. A shift in mindset towards being willing to take some unconventional steps to go against the grain of what everybody else is doing to build a different type of life. As far as the people that you go into trenches with, certainly, the trusted advisors that we work with, in Freedom Founders, are those guys.

One of the real, sort of, unexpected joys of being a part of this group, for the last four years, has been the relationships that I've formed with the other members. And there's a bunch of them that have been really special, but there's a small group in particular of guys who I consider some of my best friends in the world now. That, you know, we meet and we have a call every week to hold each other accountable and to spur each other on to action because we're all striving. It's not the money, that's one small aspect of it, that frees you up for what I think we're really striving for which is greater levels of impact, and significance, and legacy. That's where, for me, it's starting to get exciting because I'm now being able to... I have my mind open up to what the possibilities are.

I'm not really even sure how that looks. I know that I'm not gonna quit practicing right away because I'm at the prime of my career, I feel like I'm doing this really well. I've got some more gas in the tank, but it's exciting to think about how... Well, if I don't have to work as hard, then what other areas can I excel at that can bring meaning, not just to me, but to the people that whoever might be involved. Maybe that's sharing what I've learned in the financial freedom real estate world with people around me, and there's the, elevating people around me. Maybe it's doing more mission surgery, you know. I don't exactly know how that's all going to look, but I'm just starting to kind of creep into that and that's where it's starting to get fun. Because I'm imagining possibilities that go beyond just me, like

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having my head down, you know, yank and teeth as fast as I can.

David Phelps: And I think it's all about new frontiers in life. Doesn't mean you have to leave completely something that you've trained for and enjoyed, but as you said, it just gives you possibilities. It gives you options, gives you choices. To me, that's the exhilarating part of life, not waiting till that cliché retirement date. The 60s, 70s, whatever that might be. It's like, "No, let's live life today while we have the opportunities and make the memories." That's what's most important. So, Andy, thank you so much for your time. You and Suzanne are amazing people.

Andy Baber: Thanks.

David Phelps: We're blessed. We have many like you, as you know in Freedom Founders, and I think that's the even the bigger blessing. There are so many that are kindred spirits. As you said, you make many good friends there and that's part of the journey, it's doing it with people that you like to hang around with, right? And not people that don't fit your modus operandi.

Andy Baber: Absolutely. Yep.

David Phelps: We're going to see you in just a few weeks. Looking forward to that and thanks for sharing your story, and your insights today. I think it's very helpful just, again, for people to have a chance to hear another side, another way to do things that maybe will pique the interest of some people.

Andy Baber: Absolutely. Thanks for having me on. Always enjoy any chance we have to visit. I'm certainly would welcome anybody who's on the fence about this to reach out to me. You can find me on Facebook or andy.beiwer@gmail.com. Always happy to share my experience with other professionals.

David Phelps: Well, Andy thank you so much. We'll talk soon.

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