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With Your Host

Dr. David Phelps

Welcome to the Dentist Freedom Blueprint, a podcast about freedom freedom from expectations of society and the traditional path to success that has been ingrained in us from our early years, I'm joined by mavericks, renegades, and non-conformers to discuss an anti-traditional path to financial freedom, freedom of time, relationships, health, and ultimately freedom of purpose. My name is Dr. David Phelps. Let's get started.

David Phelps: Good day, everyone. This is Dr. David Phelps of the Freedom Founders Mastermind Community and the Dentist Freedom Blueprint Podcast.

> Today, a conversation I have really been looking forward to, someone who I have known in the space and probably a lot of you know her as well, but just having a chance to connect and really dig down deeper into kind of the psyche and the mindset and what drives this particular influencer in dentistry. And that is Dr. Summer Kassmel. Summer, how are you today?

Summer Kassmel: I am great. Thank you so much. It is truly such a pleasure to be here. Thank you.

David Phelps: Well, I think we got to connect a little bit more a month or so ago. Some crazy thing on the streets of Nashville, golf carts. It was kind of nuts. That's a podcast for another day, so I'll leave it there, but that was fun.

> I got to know you better. I know a lot of people that you work with, certainly Mark Costes and Aaron Nicholas, and Chris Green and Taher Dhoon. In fact, I was up in Denver really last two weeks and I stopped by to see Taher. And so, a lot of people at DSI.

You do a lot. You're really a great influencer and a leader in dentistry, you're a DSI Blackbelt coach. I know its Women Dentist Connect group that really focuses on helping female dentists with all the extra things that you have to do to be awesome mothers and spouses, and now, business owners, and a lot goes into what makes you who you are.

So, I'd like to go back just a little bit in time and figure out what made you who you are and to aspire for the kind of life practice business ownership, and also, what inspires you to also help other people so much. So, go back. What kind of got you looking at dentistry overall.

Summer Kassmel: Yeah, those are great questions. In the beginning, I got into dentistry because as a kid, believe it or not, I was actually interested every time I went into the dentist office.

And I joke though that I think I became a dentist out of probably spite more than anything, because I had my childhood dentist who, when I said ... by the way, his name was Dr. Hook. I'm not kidding.

He said to me, when I was like, "Oh, Dr. Hook, I think I want to be a dentist." And I was like, maybe eight or nine. And he said to me, "Oh, Summer, don't be a dentist. Just marry one." But that was the first one that I cataloged as I was like, no I don't feel great about this.

Then the second one was when I was in college and I'm not going to lie, guys, I had a rough time with organic chemistry and yeah, the doctor who was teaching, it was like, "I don't think you have what it takes."

Now, I never have decided if that was actually like a little play he had knowing that like who I was. So, I joke that I think I

became a dentist just so much out of spite and to prove people wrong.

But then, what's crazy, is I got into it. And I was a general dentist for 12 years, just doing general dentistry like everyone else. I ran a successful business from what I could tell, but I didn't really know the nuances of truly running a business.

I knew more that I liked people, that I enjoyed patients. The job never quite seemed to fit me perfectly necessarily, but I couldn't even decide what that meant. I didn't even know where to go. But as one would have it, I actually ended up developing horrible back and hip pain, which it was really debilitating. And I won't go into it.

But after a couple years of suffering tremendously, it got to the point where I couldn't stand back up out of the dental chair. So, I would be working on a patient, I had to limp out, try to figure out how to stand up straight. And I finally got to this point where I was like, "Oh my gosh, something's wrong, wrong."

And they found out I have severe hip dysplasia. And because of that, they told me, "You're going to have 18 months where you'll be on crutches, PT walkers. You're going to have multiple surgeries. We're not talking one or two. We're talking multiple to fix the problem."

And so, they kind of just set my mind for, "What do you want to do here? Do you want to sell the business? Because you're not going to be able to really practice for at least 18 months."

So, at that time, it was just me. I think I had a team of like six or seven maybe. And I had to quickly throw in an associate and figure out how do I run a successful business without the use of my own hands.

So, that sent me down the trajectory of like, oh my gosh, like backed into a corner, what do I do? And I say, now, that I think the reason, I care so deeply about wanting to help other people; men, women, doesn't matter who is, that was the best thing that ever happened, because it forced me to see dentistry completely different.

And because of that, I've learned what it can mean for doctors to gain the knowledge in a good stronghold on the numbers of their practice and how it really can lead to some freedom, much like you have.

Like things like that lead to such freedom. And when you have time, freedom and financial freedom, it's amazing how creative and how much better things feel.

So, I appreciate the opportunity to be able to talk to doctors about things that they can do to also be able to get to that level of financial freedom and time freedom. So, did I answer at all?

David Phelps: Yeah, you did. There's one other point in history I want to bring up in a second. But I want to just reiterate what you said, is that so often in life, whenever we decide we want to go into career-wise, whatever training education, in this case, we're talking to our dental colleagues of course, for the majority.

> But it's like, there's a stated course to get there, of course, to get your licensing and your board requirements done. And we all follow that track wherever we go to school.

And then it's like the rest of it, the pathway is kind of already indoctrinated by mainstream industry; says, this is the way you do it. And so, everybody, myself included, you go out and you start, like you did start doing what everybody else you do.

And whether you're an associate for a little while and then you go to acquire or build your own practice, but eventually, you're do you're doing it.

And then I think a lot of people get into the mode where it's really tough. It's tough to be that business owner, but also, the technician with all the skill sets, you're responsible for everything, besides your patient and keeping up with CE courses and treating patients, diagnosing patients, adding additional treatments, which everybody says, "You need to do that."

Well, yes, that's all good. But I think my point is how quickly we lose whatever vision we had as to what we are aspiring to do with all this great education, this training that actually really helps people, but we lose that vision so quickly.

And to have an unfortunate situation in this case with your own health, but that actually turned into be a positive because it forced you to change the way you looked at your practice, your business and said, "Well, if I'm going to make this work, and all the years I put into this, then I've got to do something differently."

And the person I want to bring up, which I think you're fine with it because I know that the environment we grow up in is so important. But I think you mentioned somewhere else that your mother was such a force in your life at an early age, because she was out there on her own frontier and was I think going to graduate school while she was pregnant or just had a child. I don't know which one it was, if it was you or whoever it was.

But you were talking about your mother and how you just watched through your eyes, different ages, and how she was

out there. And she didn't let fear get in the way of whatever her goals were at that time.

Summer Kassmel: Yeah, absolutely. I really quick do want to touch base on what you said, which is, I hear so many people who're like, "Well, I got out of dental school. Now, I'm supposed to do this. Then I'm supposed to do this." And I think that's all great, because you don't know exactly where the path is going to take you until you just start somewhere.

> And I think A, we put tons of emphasis on finding exactly our purpose immediately, which I think sometimes things like that can change just a little bit, depending on which avenue you start going down. You might figure out that you're really great at this, you don't really love this. So, it kind of helps you pivot.

> So, I think being open to the fact that you got to start somewhere, you got to start truly utilizing every experience as a potentially learning one, and then pivot to really figure out what lights you up. And don't be afraid to necessarily deviate from what the standard norm is.

Because I do think dentistry is the coolest profession that I know you've seen it where we can all pivot in so many cool directions. It's just that it's often scary, which I am so fortunate that I had a mother that emulated for me that despite what she grew up in, despite her circumstances, despite what people would say about her, she really blazed her own trail.

And I was so fortunate to grow up with a mother like that. So, I guess for me, I just never thought that it couldn't be done, I always figured why not me. So, I would always just be like, "Well, I don't love this, I can't do this. There's got to be something where I can contribute, have impact and financially, be able to provide for my family and things like that."

David Phelps: Really, really good. So, I know you grew up in Western Kansas, small community there, but you had the opportunity, I think, as you were growing up to go to Colorado and do camping and hiking and the things that Colorado, just because of it's a geographic position with the mountains and all, make it a very beautiful place to go.

> Actually, I think you know I grew up there so I know exactly to what you speak. But you decided again, this is your vision and most people would say, "You can't do that. You're a new doc, you're coming out of school and you want to go practice in Vail Valley, Colorado. Good luck with that. There's probably a few people before you that have already decided and planned their flag there, you're going to starve. You're not going to make it, no way can this happen."

And not only you practice there, we'll talk about your practice because I want to get there too regarding CEO time, but you have two practices and actually you had four and you merged. And so, you've created quite a footprint in Vail Valley where a lot of people say, "No way that is that going to happen."

Summer Kassmel: Well, and for sure, I mean, it's funny that you say that, because I'll never necessarily say that, but it's a really tough thing to try to grow multiple dock locations someplace like the mountains of Colorado. It was a little bit challenging. But what I just noticed is nobody else was doing it and I could see the massive benefits of creating something and being the first.

And so, for me, I did it because it really did lend to the model I was trying to create of providing truly comprehensive care for the patients up here.

So, they didn't have to go to whether it be Denver or Grand Junction. Because as you know, where I live is nowhere close

to like to Taher or Chris Green. I'm up truly in the mountains of Colorado. So, thank you for saying that.

I will say it definitely has come with arrows being flung, I think at me, for sure, just because I'm doing something maybe different than what the general docs, especially people who've been here for a long time — anything different can be seen instantly as bad.

David Phelps: A threat.

Summer Kassmel: Yeah. And that's where I have such grace for those people, knowing that I have been on the other side where I'm sure I've been that person who freaked out when somebody did something. But I've gotten pretty insulated, I guess, from it. I keep good people around me. I'm really close with my team and my leaders.

> And I do have a group of doctors that we do help each other, but it's not been easy for sure blazing the trail, but it's been incredibly, I will say truly rewarding. And I'm not just saying that in a cheesy fashion. Like I really do mean it.

Like it's been really rewarding to watch some of these leaders grow doctors who wouldn't have had the opportunity, it's been cool to watch and kind of help them in their trajectory of their careers.

David Phelps: Well, I think we learn a lot, obviously from our own experiences in life. Every one of us, no matter where we are on the "success trail" and that's got to be by personal definition, of course, but we learn so much.

We go through twists and turns. So, we have to find the right people. And sometimes, we have to kiss a lot of frogs, to get there. It's never a straight shot. We all recognize that.

But I think when you figure some things out and you go, "Well, this works for me. I wonder if this would transfer to somebody else?" I think it is that servant mindset.

We do want to help other people. We want to help people who are also coming up the ranks in this case, in dentistry. And you see people that also aspire to take and better clarify a vision and they're struggling because there's just pieces that they don't see yet.

And when we can take what we've learned and then we have to be able to articulate it and conceptualize it, sometimes we just learn and we go, "Well, I kind of figured that out, but now I have to be able to actually tell somebody else." And that's where it really becomes, I think really defined for us.

It's like, "Oh, there are some building blocks here. There are some key principles that I can actually teach and it becomes more formulaic for us to be able to do that." That's exactly what you're doing with what you've learned.

I want to kind of go to your model. Obviously, as I said, big footprint, two large practices; was the impetus for going that direction ... and we can talk a little bit about scaling and leveraging, which is what you have to do to do what you've done and leadership and culture and all the things that we could talk, hours about.

But was the impetus for that model based on your hip dysplasia issues that you were having? Is that what turned you to say,

"Okay, I've got to look at this differently or where you already headed that way."

Summer Kassmel: So, no, I think being forced to see the business as a business for the first time ever, what's interesting is I met, Mark Costes. I started a dental assisting school and that's how I initially a long time ago, back in 2014, actually met Mark.

> And through that, because I was thinking the dental assisting school would be my kind of maybe secondary type of stream of income, which it is, and I still have it to this day, but I ended up meeting him and upon meeting him, what I realized was when I got into DSI, I started learning the numbers, learning more of the true entrepreneurialship of the business. Really a lot of the terms you were just using.

What I found, actually, that fit my personality better. I would've never even recognized that thinking more like an entrepreneur just made sense for me.

And so, I don't think that I did it for say financial reasons. I did it because I was like, "Oh my gosh, A, I love this. B it makes sense for me, this is actually pretty fun. Even when it's challenging and hard, I actually can still find quite a bit of joy in it."

Whereas before, dentistry was fine and I truly think it's an amazing business, it's amazing profession. I know for me; I couldn't quite get all the fulfillment in doing general dentistry. So, no matter how much CE I took.

So, as I experienced more of the entrepreneurial side of it, I was like, this is it. And so, it's really been, gosh, at this point, I don't know, six years, eight years of developing that side of it.

And I still to this very moment truly enjoy the entrepreneurial side of the business.

David Phelps: Yeah, I can tell you do. And that was the same for me. I've always had the entrepreneurial side inside me and you can be an entrepreneur in dentistry. No question about it.

> You've done it. Many other people are doing it in their form, in the fashion that they want to do it. That's the thing, that you can develop the way you want to do it, not the way someone else does it.

> It sounds to me too, and I'm not going to try to put words in your mouth; but it sounds like again, your health issue, which caused you to have to revisit how you look at your practice as more of a business also gave you permission to make the shift.

> Sometimes we are waiting for someone else to say, "Yeah, it's okay." And the majority says, "Oh no, no, no, no, you're a dentist, you need to be in the chair four days a week, and that's who you are."

And it's like, "Well, do I have to do it that way? Or can I still serve patients and do the treatment I want to do if I still want to do some on patients, but also build," as you have done a model that is more holistic to patients and again, you built a model on purpose to do that.

And so, I want to go into the next piece here, is having that revelation about changing your vision and realizing I kind of have to do this, otherwise, this is not going to work out for me being in the chair, working on patients and doing long treatments that I've been trained to do.

So, anybody who are in that place right now, and there's lots of people, we've had just major shifts in the dynamics of the model, the economy, mindset shifts, we've had COVID and now we're looking at this recession inflation situation and people are questioning, I think right now, more than ever, "Wow, is this really the path I should stay on? Because I'm not seeing the light at the end of the tunnel."

To create the space, the margin, both from a mindset and also from a financial to pivot and be able to force you to try something, I had to bring an associate in. I've never done that before. And it's like, "Well, but I got to do it."

I know there's things that you did that didn't work out right out of the gate, and you had to take a few steps back before you afford, you had to find the right mentors, the right people. There's a lot of things that went in this.

But just speaking to our doctors, our owners right now who are in a place, they're thinking the same thing, "Boy, I'd love it If I can make a shift, but I'm scared to death. Financially, if I screw this up, I'm going to put my family at jeopardy, my practice, maybe at jeopardy, and I still don't have the clarity to do this. I'm afraid."

Summer Kassmel: Well, like that question, I'm like, I'm so with you and I can feel the level of just fear that I think a lot of dentists are having right now, and I get it. I very much truly empathize. And I'm in the trenches, I say with doctors, truly still right now.

> And the first thing that I will say is things are always scarier when they're unknown, and the minute we can actually start to define what is so scary, it helps.

So, one just truly listing out what are the fears; "I can't provide for my family, I'm going to have to put in more hours. I don't know, certain aspects." Listing out what is it that you fear.

The first one that I do find is if doctors are really honest, I think that one of the areas that they do fear is truly understanding the numbers. And I think it's almost scary if they've been in practice for a while and they don't know them; males and females.

It's almost embarrassing to have to come forward and be like, "I'm going to be honest, I don't understand all the nuances of the P&L, I don't know where the categorization should be, the percentages should be. I don't know how to superimpose the balance sheet and understand. I don't understand projections, I don't understand goals."

I think it's really important to start there. And there is zero judgment, no shame. We didn't get into the-

David Phelps: That's what I was going to say; where was that in the curriculum? How many hours did I spend on the P&L and the balance sheet? There was zero. So, yeah. Can we just give everybody the grace of saying, "If you don't understand, it's normal?"

Summer Kassmel: It's normal and there's some really amazing resources out there, and I think that's number one. Because sometimes, you do have to spend the money to gain the knowledge so that you can apply it and truly have power.

> So, that's the first thing I would say is being really smart about identifying the fears. And if one of them is just not fully understanding the nuances of the business of dentistry, you need potentially just to get help because the minute you see it, you know your overhead, you know where everything's going,

you know the attrition of your practice, you see what's flowing in and out.

Even if the numbers aren't what you want, the cool thing is at that point, you can start making progress. And that's where it does have to start, is you have to understand where you're at to know where you want to go.

Otherwise, people sometimes want to bury their heads in the sand and I've been one of those people, and just figure, "Can we produce more?" So, they take more CE.

I've been that person. And I was busier, I was more exhausted. And where was the money? It's like I'm producing more, what's happening? It's really all the other stuff that I didn't understand.

And so, I made myself busier, more stressed out with higher patient volume. I did have more production. It didn't lead to more happiness. It didn't lead to more content feeling, anything like that. So, did I answer that?

David Phelps: Yeah, that's good. I know you talk a lot to the doctors that you help and inspire about CEO time, CEO focus. Can we talk a little bit about that?

Again, and I think that's a hard gap for people to say, "Well, I'd love to be able to take some time away from share side and putting out fires that I put every week and dealing with the great resignation and staff is just turning it over like crazy. And I got insurance to deal with and patients."

It just goes on ... "And I got a family at home, by the way that like to see me once in a while, where am I supposed to carve out this CEO focus time? Where should I start?"

Because again, people think, "Well I don't have an afternoon yet to even do that. I can't even think about that." So, how do you help people start to build that? And why is it so important, especially from your experience and the experience you have in helping so many others?

Summer Kassmel: Yeah, absolutely. And I am really passionate about this because I did see the dramatic effect it had in my own life.

And where I tell doctors to start is I understand that right now, if you're one of those doctors who's working four, five and a half, six, whatever days a week, it does feel really scary to cut back the time. First, I do completely understand.

What I will say though, is it really can come down to kind of a mathematical formula. I love objective things; it makes me feel better when I can see it on paper. So, what I tell doctors is what are we producing every month, every year, every month, every week, and then break it down to what are we producing per hour?

Because if we know what you're used to producing per hour, what I will tell doctors is dropping down from six to five or five to four, it's actually just math because once you know what you're doing per hour, you become more efficient with dropping that day.

And I promise you, it works pretty well every time with doctors who are intentional. And I saw that in my own life that I went from doing four days of clinical down to three, and I actually produced the same amount in three days than I did in four, just by being more efficient and more, truly intentional, less open times, less just flexibility.

That's the first area, is you got to know the numbers and then just set the intention to schedule out what day you want to start doing that, and how much you need to produce per day.

Some doctors don't even know those numbers. Just knowing those numbers is going to help you with the goal of getting that production in three days instead of four or four days instead of five.

Then on that off day, you've got to be just as intentional. It's not a time to kind of go in for exams or throw in that crown prep that just needs to get in.

That's what I find too, is doctors will sabotage that time because I joke that the doing feels better. Being is hard. So, coming into our office and sitting and thinking about what do I need to work on can actually be more overwhelming because there's no finite start and finish. What's easier for doctors is to start a ground prep and finish it and get the production.

So, I tell doctors use the mathematical formula, figure out how much you're producing per hour, and then turn that into one day. Or if you're really scared, do a half day less, and produce the same by knowing those numbers, teaching your front office to schedule you to production on those four days or what have you. That day you're doing CEO, you've got to ensure you're doing the high value tasks that are going to make a difference.

So, you're going to pick only the top one to two thing that week that you're going to work on that's going to make the biggest difference. And sometimes it is. You're going to have to do the deep work of changing your ads, figuring out how hiring needs to be better.

Whatever system that you know is super broken that's leading to more inefficiencies, work on that. And that's the main thing you're going to get done that week.

For me, I'm pretty systematic that every week I like to work on kind of a different area of the practice. But in the beginning, if you've been doing clinical dentistry forever, I will say you're likely going to know the top three fires, the top two fires that you got to just spend the time on.

That way, you're not having to be there at nights. Your family still gets to be with you during the weekends. And believe it or not, the more consistent you are with both being more efficient with your time clinically and more efficient with your time during that CEO, it really does give you time. The discipline of doing that gives you that time freedom.

But the thing I tell doctors is it's just like almost like exercise or working out. You have to put in the reps to see the results. Sometimes we don't see it immediately, so we sabotage it and we stop doing it. You got to consistently put in the reps and you'll start to feel better just like exercise, and you'll start to see those results.

David Phelps: Well, said Summer. So, we could do this for hours and still not even take all these topics I want to talk to you today, but we'll come back and do some more. How about that?

Summer Kassmel: Yeah.

David Phelps: I do want to end here with this; and you and I, and others would agree to this. As dentists particularly, we've been taught to put the bag on our shoulders and carry it uphill. In other words, the individuals, rugged individuals, you got to do it, do it

yourself, strong, persevere. None of those are bad characteristics.

But the problem you said earlier is it's hard to admit when we do a lot of things. Well, we've figured a lot of things out like we've climbed a ladder a certain side, but we can't do everything well. We can't know the numbers. We have to get help. We have to acknowledge the fact that we can't do all things.

And so, having coaches, mentors consulting is good. What I really have found, and I know this is true for you and the people you help; but also being in a tribe of people who are on the same path, some a little bit ahead, some where you are, some actually behind you and figuring out ... to give you the mental support, the emotional support, the accountability.

Even some days when you get stuck or mire down in a week of it's just, "Oh, this has been terrible," but you can pick your back up realizing that there's another day and you can move forward. Trying to be a soloist and do it all yourself is not the way to go.

Summer Kassmel: I can't speak highly. There's so many people around you. And by the way, I would say, look even outside your own little dental community. If you have your five docs that you hang out with that are in your area, I'm sure they're fantastic.

> But I highly advise if you're the smartest person in that room, golly, there's always people who are doing crazier things. You and I both know, we both run in circles where there's people doing the most amazing things that I would never have thought of, had I not met them.

> And I think just being around people who think so big naturally pushes us to think about things that we've never thought about,

you included. Like I said, I can't wait to talk to you more about a few things I'm having in my own life, and I can't wait to talk to you because you think differently than me and are bringing to the table something I have never thought about.

And I think that's so important because once again, to go all the way back to what I said in the beginning, I know for me, I don't necessarily know if my true purpose of impact has changed, but the conduit, the venues, the places, the things that I do to be able to feel that level of success and impact has changed.

And it's because of meeting people outside of my super tiny little circle up here. It's because of that, that I think I will say over and over again, that I am here today, doing what I'm doing is because of people like you and Mark and these big thinkers; Alistair, it's changed my whole world, how I think.

David Phelps: Yeah, really good. Alright. I think you nailed it right there. Summer Kassmel, how can people best get in touch with you and learn more about some of the coaching you do, the dental assisting school, areas where you like to connect?

Obviously, the Women Dentists Connect. So, what's a good place for people to go to connect with you?

Summer Kassmel: Yeah, absolutely. Well, of course, if you're in DSN, the Dental Success Network, that's really one of my main places that obviously, I run the women's group. I'm on there to kind of help whoever reaches out. And that's really truly, if you just google Dental Success Network, you'll see our information up there.

But if really you just want to contact me personally, my email address and truly this is my personal email, is just skassmel@gmail.com.

David Phelps: Alright, well, we'll put those links in on the show notes so people can reference those as they wish someone.

Summer Kassmel, it's always a pleasure. Thank you so much for your time today.

Summer Kassmel: Thank you. I really appreciate the time. Thank you very much.

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