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Dr. David Phelps

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The Journey is the Destination - Peter Urling: Ep #408

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.

Going to have a conversation with a gentleman, a dentist who I've had the pleasure and privilege of getting to know much better over this last year. I'll tell you how we connected in a moment, but first I want to introduce to our podcast today, Dr. Peter Urling.

Peter, how are you doing, sir?

Peter Urling: I'm doing well, David. Thank you. How are you doing?

David Phelps: I'm good too. I'm good. And thank you for taking time out to do this. I love to bring, I think, stories that are aspirational, inspirational to our audience because I think we all need that.

I think we grow up many times, in our lives and maybe even through our educational frameworks and formats to sometimes feel like there's like only one way to do things.

And we get this kind of, this cost fallacy about, "Well, I did all this and I planned myself here, and I bought this practice here and I just got to ride this thing out." And it's not always the case.

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But before we get into the weeds of what that means for you and your family, let me just give you a little bit of a background just to start us out with.

Peter was born in Phoenix, Arizona. Actually, in a small town named Snowflake (I love that name) in the mountains of Arizona. He graduated from the Ohio State University in 2011, tried to start a practice out of school, but was unable to get funding. We'll probably talk a little bit about that.

You did purchase a practice 11 months after graduation. You've been a solo practitioner for eight and a half of the last 10 years. You had a one-and-a-half-year partnership, then you bought out your partner when he relocated his family.

Your beautiful bride, Sherrida and you have been married for 18 years. And wow, you got five amazing children together, ages all the way from 4 to 16. And I think, the first time that we actually met, I was doing an online course on alternative investments, what that might look like. And you were one of the participants. It was a year or so ago.

And I think the first call — might have been the first call, but you are a physician driving a relatively large vehicle down the road with your family. And that was my first look at Peter Urling's life. And I came to really appreciate the fact that you and your wife shared a very, very family-based, very oriented in that direction in all things you do.

So, tell us a little bit what you were driving. And you put like, I think over 30,000 miles in certain period of time. So, give us a little bit of that.

Peter Urling: We have an RV that we love. It's a four to three-foot diesel pusher, and a big Class A RV. And we are all over the place this year. I think we've been gone more weekends than

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we've been home. And yeah, so, since that first time and I think that was our first meeting-

David Phelps: Was it? Okay.

Peter Urling: And so, since that time ... that was about when we first got the RV. We'd had it for a little bit, and yeah, in fact, we just got back from Gulf Shores, Monday. And it turned over about — I think we're at 34 or 35,000 miles since we bought it.

David Phelps: Was that something that was like a spur of the moment, “Hey, we just go do this.” Or had you all as a family been thinking about it for a while? I'm just kind of curious how you came about saying, “Alright, let's go do it.”

Peter Urling: So, a little bit of both. I had, for some reason, RV-ing had always appealed to me. And finally, about two and a half, three years ago, we rented an RV from the online thing that you can rent from people, individuals.

Had a great trip, had so much fun with it. And then we gave it back. We kept talking about it and talking about it. And some friends of ours got one. And we drove by a dealership, and we stopped and looked at them, and one thing led to another, we started talking more about it.

I found one online that was a good deal from some guy in North Carolina, and I kind of just talked to him and it was a fit and we went for it.

David Phelps: Who drives, who all drives?

Peter Urling: Well, me and my wife, predominantly. And a lot of times, Sherrida will actually take the kids and just go on her own if she's wanting to go take a trip that I'm a last-minute spur of the moment, “Let's just do this.” And I'm working and I'm not able to

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go with them. She's done a few trips where she's just gone with them.

But most recently, my 16-year-old daughter will drive a little bit. It's crazy. You don't need more of a license for those things. And she's a very competent driver and we have her drive a little bit when we need to get a break for a minute.

David Phelps: Yeah, that's great. Well, inside story, my wife would love to do that. But I just told her, "I don't fix anything around our house" and I know you are very competent and able to fix a lot of stuff.

So, that goes a long ways with having mechanicals and being out on the road. And I just like calling AAA probably every time low tire pressures. So, probably wouldn't work for me.

Or I just need to hire a driver, I guess somebody to do it all. But I think it's fantastic that you all have found that. And certainly, the enjoyment you get out of that is terrific. So, that's just some color on part of Peter's life.

I know that when you graduated you came down to Texas, actually, deep in the heart of that being like Waco, Texas. And you were really trying to fire up a practice there, but the funding just wasn't there. I mean, and so, you kind of dipped your foot in the water but didn't fly. Tell us a little bit about that.

Peter Urling: Yeah, so, the 2008, the debacle there and the bank started tightening up the lending policies. And one by one, they stopped lending to new grads for a startup. And in 2011, when I was graduating, Wells Fargo still told me that they were doing it. All the other banks said, "Don't go."

But they said, "You should be fine." I had all the paperwork ready to go. I negotiated a lease. I had the blueprint together, I

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had the space, I had the construction guys lined out. I mean, all my equipment was ready to go. I mean, I was completely ready to go waiting on my license that says, "You've got to have your license before we'll sign on this."

I moved my family from Ohio State. We left before graduation. I just told them to mail my diploma to me. And we left, went down there, and there was a delay in licensure for some reasons.

To this day, I still don't remember what the paperwork delay was. I ended up taking a couple of months to get my license. A couple months longer, like three or four months after graduation.

During that time, Wells Fargo pulled the plug on lending to new grads for startups. And so, I was just up a creek. Thankfully, I was very, very, very fortunate, very lucky to ... another graduate from Ohio State had graduated a couple years ahead of me, and I knew him briefly.

And he was actually in Waco, and he gave me a job. I begged, I said, "Can I just work two days a week and just make a little bit here until we get a few dollars." And he was awesome about it, and he did. And then I was able to work with that for a while.

And then about a little short of a year being away out of school, I was able to buy a practice up in Missouri that a buddy of mine introduced me to.

David Phelps: And that's the practice that you have today.

Peter Urling: Correct. Correct. Well, sort of. I merged it with that same buddy, he was up here. We merged together, and then he's the one that I bought out when he wanted to go out to Colorado.

He tried to drag us out there with him, but at that point, we had been too much ups and downs and back and forth, and I just

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bought him out. But yes, that's correct. It's essentially, the same one that I bought there.

David Phelps: So, it gives a little bit of an idea of what your practice looks like today. You're solo practitioner, and what's kind of your practice model that you have really kind of focused on to this point, Peter?

Peter Urling: So, I did kind of a traditional way of doing things. I signed up for a bunch of insurances. In fact, I signed up for all the insurances, and at first, I was taking Medicaid as well. Just anything I could do to try to make some money.

And I kind of got into the mode of just trying to do volume dentistry and just produce, produce, produce.

And so, currently, I have eight operatories. I've got five dental assistants that are all expanded functions. So, it's great here in Missouri. I'll prep the tooth and they'll do the filling. I'll prep the tooth, they'll walk out, they'll scan and design and see the crowns.

So, essentially, I streamlined the business to just maximize my time to where I only did what I had to do. It's pretty fast paced. Two hygienists — I should have three or four. I just can't handle that.

But yeah, so basically, the insurance model is what I went after. And high volume, high production, insurance-based routine.

David Phelps: What I know about you and come to appreciate about you is that you are very detailed and you hold, I'd say a very high standard in all things in your life. But no question you hold a high standard in clinical outcomes. I know that about you.

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And I'm not saying that other dentists don't or don't aspire to it. I think we all should in our lives, whatever we do is aspire to the highest standards we can.

And I haven't been in your practice, but I just have that strong feeling that that's really, really important for you. And to the point where if your standards aren't met for whatever reason, probably you don't sleep well at night very well. I know that probably carries with you.

So, with that basis, what would you say with your practice (that's highly successful), but what's the biggest challenge? Where's the friction for you right now, being a decade or a little bit more into practice?

Peter Urling: Yeah, that's a really good question. That's exactly where I'm at in my journey right now, is examining that friction, trying to reduce those friction points.

One of the biggest things is I've lost touch with the relationship with my patients. I'm too busy, I don't have time to spend with them as much as I'd like. The very close second, probably equally just as much. And like you mentioned, all dentists try to maintain a very high standard. I do not think I'm special, unique in that area.

But my fees are extremely low, and I've kept my fees intentionally low. I mean, I just raised my cost to do a buildup and a crown to \$750. We were 650 or 680 for the longest time. We do a full-size implant, abutment and crown for \$2,000.

So, I've kept my fees extremely low because I thought I could just put it on my shoulders and run with it. I can do high volume and still provide a good service for patients and save them a lot of money and serve a poor population.

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So, not that those are bad things, but for me, I realize that as I do that, when it comes down to, I just won't cut corners or compromise what I'm providing for my patients, and I'm finding that a lot of times patients don't really appreciate it. It's kind of, I'm just another chop shop to them, I guess, another dentist.

And there are some that do, for sure. That's not the case for everybody, but I don't know. And when I take a lot of extra little steps along the way to do stuff for them that they have no clue about and then they complain about fees and stuff, I just — that's caused me a lot of stress.

David Phelps: Yeah, no, there's no question that that's hard for, I think anybody who provides any kind of a service or product of which they're very proud of, and takes the craftsmanship, the technical training, the diagnosis to take it to outcome.

Let's face it, dentistry is just one of those where it's very high degree of specialization to make that happen and to feel like you're not appreciated. That's a heavy burden I think a lot of dentists feel today.

We had the benefit of spending some time together. You and your wife shared in a few other docs that are in Freedom Founders in what we call a Blueprint Day weekend, where we just kind of dig into the nuts and bolts of where different people are on their journey.

Not just in the practice, certainly, that's a big part of it, but with tying in family and life balance to the extent we can have it, and really defining what each person really, really wants in their life, and maybe why it's not happening, and maybe different roads to go to get to that definition of freedom, and feeling satisfied in what you do and all things that you do.

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You already came with some pretty strong ideas. And the cool thing that we got to see as a small group is that you and Sherrida were very much on the same page. That doesn't always happen or doesn't happen in tandem, let's say. Many times, in life, and I'm sure you and Sherrida had the same thing too, where one has an idea about, "I'd really like to see this happen, do this." And the other's, like, "That's a little too fast for me," and that kind of thing.

But on this particular element, and I'm going to let you describe what that is, you and Sherrida, I mean, the excitement that I got to see, and we got to feel was real. When I see that energy and excitement in somebody, whatever it is that they're thinking about doing, to me, unless there's just something so obvious why you shouldn't do it, it's like, "No, you should do it."

And to me, the vision of you guys driving down the road in your RV, it's who you are. And so, I'm thinking all these things coming together and it's like, okay, this needs to happen. So, tell us a little bit about what you're thinking about doing with you and your family.

Peter Urling: Yeah. And it's funny David, because you talk about when the energy goes there, whatever — even just since our last meeting, we've broken to our kids what we're doing, but it's been interesting.

It's just little things have just been happening just in the past little bit of just kind of disconnecting from where we're at and moving, but it's just where this energy's taking us.

So, we had the privilege of listening to your podcast with Ron Schefdore that you did a month or two ago, or whatever it was. And he's the one that I had a phone call with him briefly, and he was the one that made the comment about, we're not producing

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widgets in dentistry. This is not a volume model. This is an individual custom. I was like, "It is."

And that spoke to my soul, and he talked about that like, "Well, do you like your relationship with your patients? Do you like interacting with the people?" And I realized, I really do.

I got to a point where I said, "I need to move to a deserted island to live by myself. I hate people." As I've examined it, I've realized that's just what I created in my life and it's not true to myself.

I really enjoy people, actually. I genuinely ... that was why I originally went into dentistry and somewhere along the way, I got sidetracked by playing someone else's game that I co-opted thinking it was my game.

But anyway, we discussed this, and he asked the question, he says, "Well, what do you want to do? How do you want to do this? And do you want to be where you're at long-term?"

And so, my wife and I started discussing this and both of us, I mean, within the period of about a 30-minute conversation, realized that we're okay making some changes and we're both really, really, really drawn to Florida. And we're okay with selling the office and doing something a little smaller, a little bit more service-oriented and not doing anything with insurance.

And it was crazy because Ron says, "Well, if you want to do this, just go take your wife out to the nicest restaurant in town and tell the waiter he is going to get a good tip, but you're going to spend about five hours there talking to your wife."

But like I say, it was in matter of about a 30-minute conversation. Both of us just looked at each other like, "This is what we want to do." And it was crazy.

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So, we've been making drastic strides towards that. The practice is up for sale. In fact, I've got an interest buyer already. It's kind of crazy how fast things are moving. And we're going back to — for both of us, we're trying to ... so much of our life, like you mentioned the beginning of the podcast, we kind of just get along and do what other people are telling us to do.

And so often my life, I've tried to see how my life fits in someone's box. And I'm trying to pick a good box. You know what somebody's done well with it and I'm turning that on its head and now, I'm trying to see if that box fits in my life.

I'm not willing to — as I said, there on the other weekend, I've traded a lot of my freedom for security. And I've gotten a lot of security playing this game of the insurance and all that stuff.

And by all measures I think it's been a success in that arena, but I've realized it's not the arena I want to succeed in. I have a lot of security. There's a lot of security that comes from doing that model, but I want my freedom more. And it's not worth it to me.

If I'm saying I hate people, there's something I've got to change in my life. I've gotten off track somewhere and my wife has noticed that too with me.

And anyway, so for us, we are trying to be very intentionally create a life that is free for us and free to do what we want to do. And yeah, we're giving up some security. We're taking a big leap, but we're going to be very intentional about what we bring into our life.

Not trying to fit our life into somebody else's box, but we're going to make sure that these boxes fit in our life of whatever we bring in.

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David Phelps: Yeah. I love what you said about not wanting to play another person's game anymore. And I think very, very often in life a lot of people do that.

It's almost predictable, especially when you go down a road that's traveled by many. Let's just say just higher education by itself, and then you can niche it down to, you know what a lot of us did into professional practice, the training we got there. And it's pretty much you got to follow these steps.

And you get out and you need to get things going. And so, everybody says, "Well, this is the game you play." And so, you do it, you do it the best you can. And to your point, it produces a good lifestyle of security, as you said, but what are you trading?

And when I think about you still have a young family, I mean, that your family's growing, like everybody's family. But we talk a lot in Freedom Founders about the fact that with our kids, there's typically 18 summers. 18 summers that you get to enjoy each child as they go from birth to that 18th year when not always, but most of the time, they leave the coop, some come back again. But that's what we have. And it goes by fast.

There was times in my life where I was like, "Well, I got to take everything I can get right now because I got to maximize my income and build up the wealth thing." And to the detriment of spending time with family that you don't get that specific time back. That specific time once it's gone, it is gone.

So, it's great that you and Sherrida just can look at each other and just go, "Yeah, this is important to us, we want to do it."

Could I ask you what would be the next key challenge that you have not figured out yet? Practice is up for sale, you have interested buyers, so that's, as you said, moving fast. Is there

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anything right now that's hanging out there that, "Okay, we're not sure how this is going to work out?"

You're not afraid of it, because I get that, and I don't think you should be afraid. I think you just say, "Hey, whatever's out there that we don't have figured out, we'll figure it out."

You've done that your whole life. That's my point here, is you've lived your life and that's why I wanted your backstory. So, what do you see as like the next steps or the next puzzle you have to figure out on this journey?

Peter Urling: Well, one of the big things is going back to school. I've got to get licensed in Florida. I got to take their exam, so that ought to be interesting, the process of getting that nailed down. And that's going to be interesting to see how that rolls.

But probably the biggest thing for us right now is approaching this with just a total wide-open lens and not really knowing the end from the beginning and not having someone's box to fit into.

I'm kind of creating this on my own as we go. We are creating this on our own as we go, and we're not exactly sure what it's going to look like. And it brings some — it's like that sitting at the edge of the top of a rollercoaster before they let you go. That free fall and the excitement that comes with it, but also little bit of security.

And I feel like I've kind of always tried to fit things down in my life, but this is even more wide open. This is I'm going to create an office that I'm going to start with Ron's model of not even having a hygienist in there.

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And yes, charge very high fee to do the cleanings myself, but be able to talk with my patients and know them, and know their names. And that's going to be an interesting one.

I'm toying with the idea of, with my patients, "Hey, is it six months that you need cleaning or is it three months or is it a year that you need cleaning? Everybody's different and let's truly customize this to you, not based on one insurance as everybody else says it."

And so, it's a little bit of a gut check that I'm departing into some of my own unknown territory. So, I guess that's the biggest thing, is just a little bit of the unknown.

And for me, I think bringing the discipline that's going to be required to make sure that I do it intentionally for what fits for us and not just fall back into old habits or old patterns with either home life or work life. I don't know if that makes a lot of sense.

But I think for me, I'm feeling like that's going to be the biggest challenge is making sure that I do it intentionally and doing it our way, as we discuss it, and not just falling back on what maybe familiar or feels secure.

David Phelps: To me, it's exciting. We really need to be true to ourselves in our lives. And if we can't do that, that's kind of what Thoreau said; men living lives of quiet desperation.

I mean, no one wants to live like that. A lot of people do, unfortunately. A lot of people live for, "When can I get off of this hamster wheel and live for the weekend," and that kind of stuff. And it's like that shouldn't have to be that way.

It's easy to get kind of locked and loaded into a certain style of work and we look around and compare ourselves to other

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people and go, “Well, I guess I’m kind of fitting in and running that way.”

But when inside yourself, you have those moments when you just do that gut check and say, “This doesn’t feel right.” When it doesn’t feel right, then I think that’s a time to explore and say, “Well, what would make that work?”

And then having the propensity to take action on that, that’s a big deal. That’s some cost fallacy that you’ve been plugged in, and you’ve had a practice now for over a decade. And yes, by all definition it’s successful and you’ve got good strong patient flow and you can use a couple more hygienists, but gosh, is that the only model you can do? And we know it’s not.

The last thing I’d like to kind of get from you, is that you’ve mentioned other people, Ron Schefdore, for one, that we mutually know. And you talked to him about a model that he ran successfully. So, it means if it’s been done, it probably can be done again, or something similar to it. But I mean, that’s the first clue.

What else would you say about surrounding yourself with people who are not naysayers? Because there’s plenty of people who would tell you, I’m sure, and maybe you don’t have these kind of friends around you.

But people would say, “What are you doing, Peter? You’re nuts. What are you talking about? You’re selling this and you’re going to go try to do this model that like nobody can do that. It’s only a few people that can do that. And you have to like have the last name of Dawson or something to pull this off.” You know what I’m saying? People will tell you that.

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And what is it that gives you the ability to look beyond that and feel secure enough in your own self to say, "You know what, I hear all that noise, but I still am going to do it this way."

What gives you that? Is it people around you? Is what you read? Is it just who you are innately?

Peter Urling: So, I think it's a combination of that. My wife has a huge influence in that. She's been a huge support in us doing us and always has been. So, that's been a massive influence.

Certainly, have people around me questioning it, because from the outside looking in, it is like, "What are you doing? You've arrived, what are you doing? Have you lost it?"

And it does take an ability to say, "This is what's right for me and for our family." That 18 summers is huge. Yeah, I only work three and a half days a week only, but it exhausts me.

And I want to come home from work and be there and present with my kids. I don't want to have to take all my energy and be present for my work. I want to have my energy to be present for my kids. And that's exactly one of the big things that just pushes us towards this.

But for me, it is part of my journey and I kind of have always been that way. It's always been, like I told you, I didn't even stick around for graduation. I left before graduation. There again, people are, "What are you doing? This is such an accomplishment in your life." I'm like, "Well, I just need the degree to do what I want to do."

I'm big on being able to own my own authority right now. Too often, our school place, our workplace, even our family place models in today's world are so focused on serving those at the top. Not letting the people below them own their authority. You

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think I'm wrong, go try putting a different answer on a test and see how all that works for you. I mean, instantly you're going to get slapped for that.

And I mean, we just get programmed into this, follow the authority figure, whoever that is. Our dad, our mom, teacher, our boss, whatever. And I am really trying to take back my authority, not give it to someone else.

And that being my friends and even my wife. My wife and I are kind of on a journey of trying to gain some more independence in our marriage. It's keeping our independence but also keeping a good relationship together.

And owning my authority for me, is what gives me the ability to say, "No, this is what's right for me." Because nobody else knows. At the end of the day, nobody else knows.

And certainly, I'm open to I may not know either. I could learn more and have my eyes open, and I don't want to close myself off to other people's advice. But at the end of the day, I'm the one that knows what's in my heart, what I feel in my gut. And that's just what I've got to go with. I've got to trust that over what anybody else tells me.

David Phelps: That is so important. I've got a few years on you in life. Not in skills, just in life and maybe some experience. I'm just so for you and Sherrida and what you're doing.

Looking back, it's like I wish more people would take back their life, take back that authority and go out and be on their own frontier, and not just follow the model that everybody else has laid out in front. I think it's so exciting.

I think what we need to do, Peter, is we'll do a follow up podcast. Maybe I'll do a podcast on the road in the RV as

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you're traveling down to Florida. We'll do that little in transit, and when we get there, we'll plant the flag and something like that.

But I definitely want to follow up with you as we go to that story, because I think our listeners would love to hear the next steps in how that went and were any iterations.

You're spilling a lot of confidence (I hope you know that), and in a good way, to a lot of people. And you will not fail. Now, that's not saying that you may learn some things and make a few little shifts or pivots, but I think your big picture dream, you're going to land that. You'll land that in due time.

And I think that's what people want to see, because a lot of people just want to see someone else's done it first. And you're a real person, you are true blood American and very transparent in how you articulate what you're about.

That's going to read confidence in other people who might be sitting on a fence today somewhere. And saying, "I don't know. I should just keep trading my freedom for that security because it feels good, but doesn't really feel good."

And I think you'd be the first to say, "If it doesn't feel good, you need to make a move. Hop off that fence and take the next move forward."

So, outstanding. Well, Peter, thanks so much for your time today. We'll definitely be checking in with you down the road a little bit and get a follow up on the status.

Peter Urling: Sounds good. I'm happy to share wins and the losses.

David Phelps: Thank you so much, Peter Urling.

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