

The Entrepreneurial Dentist and The Changing  
Dynamics of Dentistry - Mark Costes: Ep #431



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**Dr. David Phelps**

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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.

Bringing back an old friend — well, he's actually young to me, but he's an old friend to many people in the industry, and that's Dr. Mark Costes. Mark, good to see you, sir.

Mark Costes: Good to see you, David. Oh my gosh, every time I get to hang out with you, I get excited. Saw you on my schedule this morning, brought a smile to my face as always.

David Phelps: I think that's part of the fun that we get to have, and I want more people in our industry, our colleagues, to have that fun. And I certainly remember back in the day when I had a practice, there are certain patients and procedures just brought the energy out.

And then you see that one Mrs. Jones, and it just took a suck out of you and so same way, it's like I can look at my calendar every day now and you're privileged to get a chance to talk to people like you because you're such a great thought leader and influencer in the marketplace.

Very few people do not know who you are, but I think it's only fair because there's always a few people who are maybe younger in career and maybe haven't had the chance to hear.

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So, I want to give a little bit of your background not to be repetitive, but I think it's important because background story is a lot of part of who we are and I think people live and identify through our stories, being authentic about it, and I know you're very authentic about yours.

Mark is a first generation American born in Poughkeepsie, New York. Received his Bachelor of Arts degree from the University of California San Diego. He is a Doctorate of Dental Surgery degree from the Marquette University School of Dentistry.

Following graduation from dental school, he founded the Horizon Dental Group, which quickly expanded into a collection of six successful dental practices in Arizona. Since that time, he has been able to profitably exit or transition out of four of those practices, retains now and operates the remaining two practices, which are in Prescott Valley and Chino Valley.

2006, so this is pretty early on in your career, you wrote a dental assisting school curriculum, that's really I think where I first was engaging with you back at that time because you had really ramped that up.

You submitted to the Arizona State Board of Postsecondary Education, which was a requirement. The goal was to create a program that would allow you to operate a dental assisting school out of your facility during practice downtime, which we could talk about that some today, because I think that there was a lot that came out of that.

Once that program was approved by the board, you had a proven template that you could use to assist other dentists to open their own dental assisting schools, and from that one small school that you started, the Rising Schools of Dental Assisting was born.

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Since that time, the company experienced meteoric growth, well over 90 locations from coast to coast, and that's part of who you are inherently because you are always looking at, well, how can you solve problems that most of the other people can't solve? You see a problem, you go, "Well, how can I solve that?" And I know that's how the school came about.

The other part of your bio, and I'll stop you after a little bit here, but during your experience of developing multiple dental practices and founding this national company of Dental Assisting Schools, you say, "I've made many mistakes," and I'm going to come back to that.

But with each mistake came a learning experience that served to improve my understanding of what it takes to run a profitable business. Real world trial and error, self-study, and surrounding yourself with some of the best mentors that you can, has given you a unique perspective in the management of successful dental practices.

Now, you have a consulting and coaching company, the Dental Success Institute, also developed to help dentists overcome the frustrations of dental practice ownership and bring practices to the next level, which is so badly needed today because we come out of school, most of us without any business acumen, any business training, and we hit the ground trying to figure this stuff out.

You're no different, you hit the ground running, trying to figure this stuff out, expanded to six schools, and then created this curriculum.

I just want to go back in time: what was your drive to create something I'd say a little bit bigger than the vision of most dentists out of the gate. What was your drive to do that?

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Mark Costes: Well, thank you so much, I really appreciate the question and the historical bio there. Just a couple things just to update you before we move on — I've recently exited clinical dentistry about six weeks ago.

I sold the last four practices. Horizon Dental Group got up to 16 dental practices, and I was able to successfully transition out of all of my dental practices as of six weeks ago. at the same time I hung up the handpiece.

And the Horizon schools of dental assisting was my first foray into national entrepreneurship. We got up to actually 200 locations for the Horizon Schools of Dental Institute.

And most definitely, to your point, I've made just about every mistake you could possibly make during the building of all of these entrepreneurial ventures. I went in blindly, ready, fire aim was kind of my battle cry through most of my entrepreneurial journey.

But entrepreneurialism was kind of in our blood. I felt as though my dad sacrificed his dream to be an entrepreneur in order for a stable livelihood for us. He was an electrical and mechanical engineer, got a great job right out of the gate. He was an immigrant from the Philippines.

Right out of the gate, he got a great job with IBM and stayed with them for 30 years. And to everybody back home in the Philippines to him, he was the most successful person in generations because he made it to the United States, first one. Started with 100 bucks and then created this incredible life for his family here and sent a bunch of money back to the Philippines.

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So, in order to do that, he had to rack and put his entrepreneurial dreams aside. But common discussion at the dinner table from the time that I can remember all the way back to when I was probably seven or eight-years-old, was about business, about entrepreneurship, about how to not trade dollars for hours, which he felt he was doing for his entire life.

So, he was able to flex his entrepreneurial muscle just a little bit with working for and with me. He got his contractor's license even though he was working full-time and helped me start developing and building out dental practices, whether they were acquisitions that we were remodeling or ground up startups. So, he was able to do that with me.

So, that was kind of in my blood. We were always obsessed with entrepreneurship, personal development in my house. My very first book that I ever read was *Think and Grow Rich* that I got from him and his study.

I picked it up and that just molded the way that I thought for my whole life. Never knew that it would end up here, but I knew that I wasn't going to be somebody that would be a successful employee for the rest of my life.

David Phelps: Well, that's such a great story and I know your father recently passed and I've got to think that the pride he has to have in you and the fact that he got to work with you, even though he had to dampen his entrepreneurial spirits, getting a good, safe, secure position here in the States, to allow for his family to elevate in this society.

But the fact that he got to work with you and you with him, that's got to be something that will always be a great memory for you to have that because he still instilled in those values that he

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maybe couldn't totally extrapolate himself, but through you, he was able to do it.

Mark Costes: Yeah, he was a very special person; we had a very close relationship. We recently celebrated his one year since he passed away. But it wasn't a sad occasion, it was a big party, a celebration of his life, and we put his ashes in their final resting place.

But often, almost every day I'm reflecting on lessons that I learned indirectly through his example. He didn't talk a lot, he was just a very stoic but loving person. But I learned from his example, not necessarily from him sitting down and say, "Here are the six tenets of a successful life Mark." We never had discussions like that.

It was just, I got to watch and emulate some of the ways that he lived his life.

David Phelps: I think there's a book there, Mark, when you feel inclined — no, seriously, I think there's a book there. I mean, it's something you just keep within the family. I don't know, but I mean, just seemed like there's something there. I'm not trying to provoke you into something you don't want to do, but it might be something, it's at the right time.

Anyway, I want to go back to — we know that to be an entrepreneur, you, your father, other people we know, it is a position of having to take risk, having to do the trial and error, of being willing to accept making some mistakes and having to course correct and figure things out or get the resources of other people who have gotten down that path and can help us course correct.

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And yet, in dental school, it's the exact opposite. We are taught to measure and check four times before we pick up the handpiece or go to cut. So, I'm just curious, I don't know about you, but I mean, dentistry was great, dental school, not so much.

And I always had the entrepreneurial spirit within me too, but dental school kind of like temporarily, I just kind of contained it and I had to push back, push back. Not in dental school, I was never the renegade there.

But in everything else I did — and you seem like the same way. How did you deal with that during dental school when I know you had those animal spirits within you the whole time?

Mark Costes: It's interesting, it took me three years to get into dental school, 21 tries, I talk about that a lot.

But during that very brief period of time, I owned my first business. It was a catering truck, and I purchased a franchise actually, but it was a franchise that didn't give a whole lot of systemization and support. So, you were kind of on your own.

So, I took over this lease for this route, and what you would do is drive from construction site to construction site, you'd have a cook in the back, and I would load it up with goodies and treats and snacks and Cokes and Marlboro lights, we were selling cigarettes at the time.

And I would go from construction site to construction site, and just like an ice cream man, I would honk my horn, I would put up the side of the truck, and then the construction workers would put their hammers down, come over, and I would be slinging quarters and dollar bills and grabbing burritos and

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checking them at them. And it literally was like six minutes per stop all day long, starting at 3:30 in the morning.

So, I learned the reality of entrepreneurship and the fact that I didn't have a lot of structure to this, so I had to get creative about internal marketing and signage and like here was how I would sell more burritos and here is how I could be more profitable by being able to shop it with different vendors and those sorts of things.

So, I was able to learn the basics of business, and with that, I was also getting my executive MBA at night. So, I was learning formal business and then in the trenches business at the same time, which is invaluable.

And I would say, if you were going to ask me 100 times, I would say 99 of 100 times, I would say that the catering truck experience was more valuable than the actual executive MBA by far because it's real-life experience.

So, when I got to dental school, I still had all these entrepreneurial juices flowing and I was thinking, yeah, I want to be a multiple practice owner, or I want to have a dental hospital, I want to have a product line, I want to have like electric toothbrushes and I want to create my own new toothpaste I had all these crazy ideas.

That's how entrepreneurs think, as you know, very well, David, that's the way we think. Our minds go in a million different directions.

And then when you get to dental school, it's such this structured environment and you're talking about millimeters and you're talking about really, really in-depth sciences and the human body. So, those two things don't mix super well together.

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And then you get out because you barely have enough time to learn enough dentistry, not to hurt people. And then you get out and everybody wants to focus on this clinical stuff that we barely had enough time to practice, and the business stuff, and the entrepreneurial stuff is put to the side.

And a ton of dentists, I would say the vast majority of dentists never go back and learn that stuff. And so right now, 73 to 76% of dentists, which is down from 85% in 1990 something, 76-ish percent of dentists own their own dental practices. I would say the vast majority of them never got formal business training and don't understand the basics of how to run an effective dental practice.

The good news is we have such a valuable skillset that you could still make a couple hundred thousand dollars and that's a great life, still good enough to put several kids through school and to pay off a mortgage, and live an upper middle-class life.

The sad part to me is that there's so much meat on the bone. Like if you're going to spend the time in a dental practice for 20 to 30 years, you might as well maximize the profitability and figure out how to run this thing the right way if you're going to be spending the time in there.

If you're leaving 20% on the table year after year, after 20-year to 30-year career, that's millions of dollars that you're living on leaving on the table.

David Phelps: Yeah, no question about it. What would you say is — if there was an ideal, and there's no such thing as an ideal here, so I'm kind of throwing that out.

But if there was a ratio between clinical skillset, CEE, upping your game there and the other side being business acumen,

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let's just put it in a big box, is there a range of ratio of focus and maybe it's different as we go through stage career.

I know you guys have looked at this, I mean, could you explain it better than I am. But is there a ratio that you kind of help people within Dental Success Institute when they come in at a certain level? I mean, are they focusing more on business and a little bit less on clinical ... or is it just assessed individual by individual?

Mark Costes: I love this question. This is a great question and it's not like I can't answer it in a single sentence, but I'll try to explain our philosophy. So, our philosophy is we have a number of different assessments.

Like how effective are you entrepreneurially from a systemization standpoint, from a leadership standpoint, from a culture standpoint. Once we have all of that data about where you are, we put you in phases, we put you in phases and belt classification.

So, we're just like any other martial art. It's a no belt, a white belt, a blue belt, a brown belt or a black belt, and it's phase 0, 1, 2, 3 or 4. The phases are associated with the numbers of your dental practice.

So, if your overhead is 70% and you have zero profitability, you'd be a phase zero practice. All the way on the other end of the spectrum, if you have 50% overhead excluding doctor compensation and 20% EBITDA or profitability, we would consider you a phase three.

Then we fold in things like systemization, profitability, and culture into those with the assessments that we have, and so you're anywhere from a white belt to a black belt.

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So, when we're looking at these different classifications, it's very, very easy for us to say, "Okay, in this phase, we need to work on just your general business knowledge. You need to understand how a dollar flows through your practice, you need to understand exactly what your overhead is and the levers to push and pull in order to increase that profitability and decrease that overhead. How to be more systemized, less chaotic in your dental practice."

That would be like, if you are a phase zero to a phase one practice, we're going to focus on that stuff and we're not even going to consider talking to a marketing company or going to get a \$25,000 advanced continuing education skillset.

Because if we increase the flow that's coming through a broken machine, you're not going to realize all the benefits from that. So, when you are a phase zero to phase one, we're working on certain things like business acumen and increasing systemization, plugging the holes in your bucket, basically.

When you get to a phase two or phase three, then we start saying okay, now is time, then we can talk about expanding the number of operatories in your practice and now, would be the appropriate time to go out.

If you're interested to get advanced ortho education or advanced surgical education or advanced sleep education, and spend a significant amount of money even on marketing in these different later phases because you're going to keep more of the benefits of this advanced skillset.

So, we don't say, "Don't work on an advanced skillset, work on bread and butter and turn this into a turn and burnt practice." Everybody's different and I think everybody should really feel

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free to go out and advance their clinical education, but it has to be done at the appropriate time.

What I see people do is they're a phase zero practice, their overhead is 70 to 80%, there's no money in the bank at the end of the month. And so, they think, "Well, the one tool that I know is that I could produce more if I get this advanced clinical education," and that's the wrong order.

It's not necessarily the wrong tool, it's just the wrong time to utilize that particular tool.

David Phelps: That's very well-said. How do you feel about multiple practice ownership today? Because you've been on the whole spectrum all the way up to 16 and then consolidated back down.

I don't know exactly what the flow was, but you're out completely now, I get that. But I know there was a time when you were expanding to the 16 or I guess that was the number at the high point. And then did that come back down to a point that you ran with for a while and then you made the exit?

Well make sure I understand what that ramp up was and I'm curious about the decisions you made about that.

Mark Costes: Great question. The most practices I ever had at one time was 10. I was managing and owned 10 different practices and my practices were in California and in Arizona. So, I had traveling regional managers, I had partners and associates in multiple states.

So, there is nothing simple about the structure of my business and it took its toll on me as far as the amount of time that I was spending away from home, the amount of stress that was

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involved with that. We had well over 100 employees at one point.

So, there were opportunities when I was at 10 dental practices for certain associates to take over in certain minority ownership positions and then they eventually bought me out on a handful of practices.

There were other small groups in certain areas, be it Arizona or California, that were attractive to larger owners that came and bought small regional chunks of my operation.

So, some of the practices were really, really successful, and some of them were average practices. I'll be super honest, some of them were four operatory practices that barely were producing a million dollars. Those aren't super sellable to say a DSO or to a large conglomerate that wants to absorb you into their organization.

So, those are very limiting. Like if you are in a rural area, four operatories, million-dollar practice, 50% overhead, very difficult to recruit associates into that area, difficult to sell.

So, I've had many, many different types of iterations of transitions. I've been very blessed in that it's worked out very well overall as far as the transitions in general. But it wasn't all sunshine and rainbows, that's for sure.

There were some really tough ones. And I will tell the people out there that are interested in multiple practice ownership, the way that we do it, is we make sure that you are a phase three or better, and a black belt in your flagship primary practice.

Maximize the primary practice because that's going to be your franchise prototype as the E-Myth and Michael Gerber would

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say. That's your franchise prototype, that is the model at which you want to replicate.

What I see people do is that they have a white belt or a blue belt level practice and instead of fine tuning and making this thing a perfect franchise prototype or flagship model, they go out and buy three more.

And then you end up with four average practices instead of one great one, and then slowly adding to the compliment of that original base flagship practice. So, I think that order is very, very important.

There's so many more considerations now in this sophisticated landscape with consolidation, et cetera. It's very formulaic now, it's like you got to be 45 minutes from a major metropolitan airport.

You have to have a minimum of six operatories, you have to have a minimum of two full-time providers and certain number of hygienists in those practices — no Medicaid. There's lots of different check marks that didn't exist when I was building a multiple practice kind of group.

David Phelps: The business of dentistry has really become the business of dentistry to a great scale. I know that you do a lot of work with young docs, looking at their career moving, coming out of school with massively more debt than we did, certainly than I did.

How are you consulting, coaching them? Again, they're all different and they all have different personalities and drives, and some are more entrepreneurial than others, but is there a general message you're giving them? And are they feeling a bit misled, deceived?

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I'm just curious, I don't get a chance to talk to them that much, but what's the feeling out there today?

Mark Costes: I am super blessed that I'm exposed to a lot of younger dentists and D3s, D4s in dental school. Average dental student debt is \$292,000 right now as of 2021, which I think is an underestimation for most of the dental students that I bump into, particularly if they went to private school.

You're looking at 350 to 550 is probably the range that I see more common than not. There is a mixed bag, but generally speaking, I think there's a lot of optimism and a lot of excitement in the younger dental crowd.

Obviously, people that listen to a podcast like yours or mine, usually skew younger people that are technology-based, listen to podcasts. So, our audience is skew younger, so I get to speak to a lot of them.

I think that my typical advice to them when people ask me associateship or purchase immediately or go to a residency or to specialize, it's like there's a few main things that you can choose from. And I always give the totally lame answer of it depends, it depends on a lot of different things.

For me personally, it took me three years to get into dental school. For me, a residency was not practical, I was a married man that needed to start providing for my young wife and start building a family. So, for me, residency was not practical.

So, I found the right associateship and I treated that like a residency. It was in a Medicaid office, super high volume. I got to know the office manager very, very well. So, that served as a financial and a clinical residency for me.

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Worked out great, I will say that in most cases, unless you went to a very, very clinically based dental school, clinically speaking, most first-year dentists are not ready to keep up with the clinical volume necessary to make a startup work or an acquisition work your first year out.

And you typically tell people in the grand scheme of things, if you're trying to accelerate your career trajectory, taking an extra year and doing an associateship or a residency is not going to kill the trajectory of your career. In fact, you're building a foundation that first year out.

So, don't be in such a rush that you need to borrow a million dollars to start something without a year of professional dentistry under your belt yet. So, that's typically my advice to young dentists.

David Phelps: That's really good advice, Mark. Was there a particular turning point? We all have a lot of turning points in our life and sometimes doors get shut that we thought we were going down.

But was there some turning point or a person or an event? I'm just curious any point in your life. Could have been when you were a young kid, with your family under your father and mother or something in your clinical, just something you learned that maybe you weren't expecting, and that you feel helped you make a major pivot or pushed you forward on a direction that maybe you didn't see?

Mark Costes: Yeah, as far as pre-dental school, there's a couple major trajectory moments for me. When I was 16 years old, my very first varsity baseball game, I ran into the left field fence, I lost all of my upper anterior teeth. It took 16 months to put my face back together, and that was when dentistry first came on my radar.

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So, like a kid that was very entrepreneurial minded, didn't have a definitive plan yet. And that became my plan after that 16-month period where I was in and out of dental practices, specialists, and plastic surgeon's offices, ortho, endo-pros, they all worked together to put my face back together. And I became very, very enamored with the profession.

So, at 16-years-old, that was my first trajectory moment. The next trajectory moment was that whole three years of struggle to try to get into dental school and I finally got that acceptance after three years.

That was a trajectory moment because I was ready, I was getting my MBA, I was almost done with my MBA. I was ready to go into the corporate world. So, that was another trajectory moment that went from this path to the next path because Marquette gave me a shot.

And then the next trajectory moment was when I was actually in dental school and I recognized that, "Oh, I don't necessarily fit in with just this clinical group of people that only wants to do clinical stuff and would be happy with a single practice." I was more entrepreneurial minded.

I believed in quality dentistry and evolving as a clinician, but I knew that there was a different plan for me as opposed to the majority of my dental school classmates. And it's gone a different way but there's no wrong way to do any of this. Everybody has their own path.

David Phelps: That's the thing I think a lot of people think you have to follow one certain path and you need to buy into one philosophy of this is how you do it, whatever it is. And I think the more we mature in life, at some point, we realize that that's not the case.

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And it's okay to be unique, okay to be individual, okay to take a different path. You don't have to do what everybody else is doing just because that seems to be the cool thing. Big mistake actually to follow that kind of a lead when you don't know who you are.

Well, Mark, I know you have another annual event. This is number what? This will be the Dental Success Summit coming up in San Antonio, June the 15th, the 17th. This is like number — you're into the teens, what number is this now?

Mark Costes: This is the 10th anniversary. We decided to go away from Scottsdale for a year just because it's a special occasion. So, we put it in the middle of the country, it's at the La Cantera Resort in San Antonio. It's June 15th through 17th, check-in is the 15th, so really, it's the 16th and 17th in San Antonio.

This is our Super Bowl, David. I host 11 events a year, but this is our biggie. We expect typically to have between 800 and 1000 people, but this is a more boutique resort, so we're only able to fit between maybe 700 people in there, and last year, we had 750, so it's going to sell out.

But just go to [truedentalsuccess.com](http://truedentalsuccess.com) and click on the events tab. Anything that you want to know about business ownership, systemization, leadership, all of our black belt coaches (we have 16 black belt coaches) — all of them will be up on stage teaching. The energy is just incredible.

I think that anybody that shows up there will really, really get a lot out of it. And the networking opportunities are incredible because it's a very, very positive crowd.

David Phelps: Positive crowd, well attended and I know a number of your black belt coaches and they're top of the game. You've

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accrued a great group of people, and I agree that would be an event that I would not want to miss.

My last question to you is now that you have given up the handpiece, do you get Monday morning jitters? You like looking for something to hold onto. Is there a sound, a buzz in your ear that's missing? I'm just curious.

Mark Costes: I will tell you this, that the life away from dentistry is odd, it's nice, it's refreshing. I loved my clinical career because maybe about six years ago, I was able to pivot away from the hard grind and I was able to be more selective about the cases and the type of things that I was doing.

So, I was much more surgically based rather. So, that was a lot of fun for me. We have Colorado Surgical, so I still get to teach over at Colorado Surgical, so I still get my hands a little wet.

But what's interesting about dentistry, and you may go back David, when you used to be a clinical dentist. When you are scheduled every 15 minutes to half hour all day long, every single day, when you step away from that structure and that frenetic pace and that busyness, and you have blocks of time to create or to do certain tasks and it's not a 15-minute block, it's a two and a half hour block — it takes a lot of discipline and there's a lot of significant transition and mindset that needs to take place.

And I think ... I'm six weeks into this, I think I'm still in that transitional mindset space because when I was doing dentistry, I had several other and still have several other businesses that I was running.

So, I'd do dentistry and in between each patient I had a task. And at the end of every day, I had three more hours that I had

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to put into X, Y, or Z. Now, those tasks that were squeezed into teeny, little spaces, I have hours to do them now.

So, hopefully, with an increased bandwidth, the volume and quality of everything that I put out there into the world increases significantly. So, that's where I'm at right now, that's a good question.

David Phelps: Well, it's always been fun to follow you and I know you will continue to put out great content and great teaching and great influence.

Your book, the *Pillars of Dental Success*, and of course your podcast, the Dentalpreneur Podcast, we'll put all those notes in our show notes and also, the summit coming up in San Antonio in June.

So, Mark Costes, thank you so much for being a part of our show and contributing as much as you do to the entire world of dentistry and beyond, actually. Business is business, and you do a great job with that.

Mark Costes: Thank you my friend. Hey, I got to say we do have some common friends and I just got to thank you for everything you do for our profession. You have an incredible reputation and I've had the privilege of knowing you for many, many years.

You never cease to amaze me with the amount of quality and support that you put out there into our profession. Nobody that I've ever met has a bad thing to say about you, and that's rare in dentistry, so thank you for everything you do.

David Phelps: Well, I just try to surround myself with great people like you do and I think that's what helps us all to better ourselves

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and better what we do deliver to the people we care about and want to serve.

So, thank you as well, and I'll see you soon. I'll see you in San Antonio, how about that? For sure, alright.

Mark Costes: I can't wait my friend, take care.

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