

Creating Your Own Economy in the Midst of Volatility
in 2024 – David Phelps: Ep #463



Full Episode Transcript

With Your Host

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: Hi, David here, where you get me one more time as a solo act right here at the end of the year. I promised you two back-to-back mono logs, and this is my final one for this year. Next month, next week, I'll be back with some additional interviews and conversations as I often enjoy on this podcast.

But I've just got a few more things I want to say past last week. If you missed last week's episode, go back and catch that one. I'm going kind of high level, big picture because I think it's a time of the year when that's when people do their greatest amount of reflecting back on what they've done in the past year.

What's worked, what hasn't worked, and really what's some of the goals and some of the changes that people want in their lives. It's a time of resolution, even though I don't really like New Year's resolutions, however you look at it in your life, I know that there's changes that you want to make. We all do.

We all have to look back and say, certainly the things that have worked, and as I said last week, the many blessings that we all enjoy and have, most of the problems that we have living here in this country are first world problems, and outside of, I'd say health issues, which can affect anybody.

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And if that's you at this time of the year or someone you love, definitely our hearts go out to you because that's always difficult. Beyond health issues, most everything else can be solved if we just have the right mindset and right attitude.

And what you've heard me talk about often is that everyone who I believe is in the audience of my voice are hardworking people. And you have intelligence, you have capacity, you have perseverance, you have that strong work ethic, or you wouldn't take the time to even listen to a podcast like this.

But we always want more. What do we want more of? Is it more revenue? Is it more assets? Is it more ROI? No, what we really want is more time. We want that freedom of time. It's one of my five freedoms and it's the big one that everybody really wants is more time. But we put the metric on money or net worth or assets or ROI in the marketplace as being the moniker.

Well, that's only so good if you know how to convert whatever that ROI or growth or whatever your metrics are. If you can't convert that back into income, that then allows you to take some time back in your life a little bit now, more so later, and enjoy life then what is it all for? And I've had to go through this very provocation myself in my own life.

The biggest time 20 years ago when my daughter Jenna, was on the backside of her lifesaving liver transplant, and I really had to take into account what did I have at that point? I didn't have all that I wanted to have. I didn't feel like I'd be safe for the rest of my life back in my 40s. No, not at all.

And I certainly wasn't done with life or being productive or being relevant in some space, but it did give me the ability to really look hard at what I'd done and no regrets, but what I really want to do going forward. And I hope that's where you are in your life today.

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I hope you are not beating yourself up, because I think comparison to other people is absolutely the worst thing that happens today on social media and other forms. But where are you personally in your life and what are the things that are most important to you? And those things that are missing the gaps that you feel like in your life, feel free to identify those. Realize you're not alone.

The most successful people, the people that hang themselves out in social media, in different areas of marketing, trust me, they all have holes in their life and baggage and skeletons in the closet and things that they wish they had done better or didn't do right the first time, everybody has those.

So, please don't measure yourself against other people who you think have done so much better than you have. And like, what's wrong with you? Don't think that way because it's not the case, I can guarantee it.

I've been backstage, behind the curtains of so many high level, high caliber mastermind groups and speaking events, I know what happens there. And I'm in the same boat. And I try to be very transparent about the years of my life where I did make mistakes and made bad decisions, not so much in managing money.

I've been pretty good at that, and I'm pretty conservative and have worked really hard in gaining understanding about where I want to invest my money, whether it's in my business or businesses or in my more passive investments.

I've put a lot of focus on that because I just felt a real urge to have that ability to create that understanding and expertise at an early age. It was just important to me. Maybe it wasn't important to you, and that's okay.

It may be more important to you today, now. With you being as successful as you are, putting the hard work and the effort to have a life and a lifestyle and a family that you protect and love very much, but you still know that

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what got you to where you are today is not going to get you to where you want to go next, or in a year or two years, or three years or five years.

Wherever you look forward, you know that just doing more of what you've been doing is not likely to move that needle very much. In fact, many times it actually causes more imbalance in the things that you really care about in life. Yet that's what we're told to get to where you want to go, you've got to hustle, you've got to grind, do more, work harder, and that's not the case.

Yes, working hard and being diligent and being efficient with your time and resources, yes, that is very important. But just doing more of whatever you've done and doing more of it, it's not likely to make a big difference.

Listen, I know from my own standpoint, and it wasn't until I was part of other groups of like-minded, but also very high caliber people from all different walks of life, all different businesses where I could really gain some introspection.

And again, not measuring myself against other people, but actually just being helped by the challenge and the articulation of where I felt like I was missing some things and having other people without a bias, without an agenda that could just really provide some deeper thoughts into why I was doing what I was doing and doing it the way I was. What was holding me back, what were my limiting beliefs. We all have them.

And to not acknowledge that I think is one of the areas of life where we are most challenged and where we need to be open and more vulnerable to those things.

In Freedom Founders, I really have the privilege and the joy of being able to work with so many, again, very high caliber, highly successful, probably most of the time doctors and dentists who definitely had much better technical skills than I ever had and do great work.

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But like everybody, something's missing. There's a gap. There's misunderstandings and misapplication of some of the tenets that we all grew up with. And I get to from my perch, not of a higher ground, but just of experience of doing this myself and guiding now hundreds of other doctors and their spouses through the myriad of decision making that they're afraid to make, because it is scary out there.

It's a little scary when you have reached a certain point in life where you have had success, but you don't want to fail at that point. Nobody wants to fail, at least not fail bigly. I think I'm a big fan of taking small risks and smaller bets that can move the needle. But certainly, you don't want to hang yourself out there.

And if you've never tried something different, but you want to make a difference, just doing it on your own is a very, very scary thought. And most people won't do it because well, we just don't trust ourselves, number one.

We only know what we know, and we focus on the things that we have learned to do well, but outside of that, most of the time we don't have a grasp on other areas of life. And you can't, there's just too much out there to learn.

The world is very complex today, sort of the world of business and finance and everything that goes into those arenas is super complex and you can't ever know it all. So, instead of doing anything about it, we just tend to sometimes hunker down and say, "Well, I'll just keep doing what I'm doing because at least I feel safe." But being safe is not going to get you where you want to go.

Alright, let's go to a little bit higher level picture, because I know you want some of that from me. Again, I can't give you any better prognostication than anybody else. And I'm not a doom and gloomer, I am just very realistic.

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I do believe that my experience and knowledge base, not that I know it all, but I have a lot of experience in the markets. I understand a lot about human psychology and behavior, and I also have a significant resource. And actually, it's my best insurance policy in the people that I know.

That's why I love being part of mastermind groups. That's why I created Freedom Founders, because there's nothing better than being with a group of people who have a lot of experience. And that collective wisdom and a collective experience is really what can change lives.

And I find so many people who enter into our arena in Freedom Founders or in other groups that I'm a part of, and I'm a participant, and just see how quickly people's lives can be changed but it's not the norm. We were taught to be soloists. We were taught to be very independent.

John Wayne types where we just take on the world and do it ourselves. And don't ask for help from anybody because that makes you look weak. And I think that's the opposite of what's true is getting help from the right people and getting insights from the right people is really what drives things.

So, I'm not afraid at all of what's coming in the marketplace. I think there's going to be a lot of volatility, whatever one has known for the last 15 years, let's say, coming out of 2008, 2007, and '8 the great financial crisis of that era, which seems like a long time ago, but it really wasn't that long ago. But people have forgotten, people forget.

And then let's go deeper than that. Let's go back to my years when I was in my teens growing up in the 70s where we had stagflation. And even though it wasn't really a factor in my own life because I was still a student school, I still remember my parents talking about different issues going all the time.

And the market inflation and Jimmy Carter and then Gerald Ford who took the helm after Carter, and it was all about whip inflation. And they were,

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again, using a lot of the same misconstrued government policies to try to whip inflation.

And finally, it was Paul Volcker that came into play in the late 70s and early 80s who had the mandate and had the political fortitude and backing of the policymakers at that time to really nail down a very, very, would've been a strong running inflation with a very anemic economy. But it took back-to-back recessions, heavy, deep recessions.

We're too political today for that to happen. And I think we're seeing how that world's playing out with an election year upon us this next year, all bets are off. And I think that's a big reason why some of my predictions that we would've had more turmoil in the marketplace before now just speaks to the irresponsibility.

But it's all about the power plays of the politics, still using fiat currency in both a monetary and fiscal aspect to drive forward a foe or a fake economy. Everything that's out there today that people think the economy's so strong, and the markets are high and unemployment's still low, and seems like consumers are buying this year. And so far we haven't seen a huge, huge drop in retail sales. It's not built on anything that's sustainable. I will state that for a fact. It is not sustainable.

Now, when does it crack? That's still a question. I would've thought it would crack by now. But again, I go back to how much money was pumped into the economy even recently this year, just a few months ago, the ERC, the Employee Retention Credit, which was part of COVID, was still playing out even into July of this past year, just a few months ago, putting out billions of dollars into the economy, which wasn't needed.

And it continues to fuel as all the stimulus did over the last three years, a preponderance of people feeling like there's no end to the ability for the U.S. and the Federal Reserve to navigate the mess that's out there. And COVID was nobody's ... well, it was somebody's fault, but let's just leave that from the day.

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COVID was nothing that any of us could have predicted. It was typically for us, a black swan. And yet there's always second and third order consequences to everything that is done, particularly at a government political level and with the fiscal and monetary policy. And we have been feeling that, and we'll feel it, I think in a negative way in the next year and the ensuing years.

We are not going to get back to the massive growth and the tailwinds that we had, even going back to the early 80s after inflation was beaten down and interest rates from a high of 20% over 40 years reached a low in 2020 of zero federal funds rate from 20% to zero, that's what we call tailwinds.

Which meant that anybody who was doing anything with any basic level of skill, financial markets, businesses, real estate markets, could do well. Yes, we had the business cycles in between. We had the crashes of Dot-com and we had 2008.

But those were internal business cycles, which you expect. I'm talking about the longer secular cycle, that longer secular cycle is going a different direction completely now. We are not going to go back to a period where we had those kind of tailwinds. There's going to be much more volatility.

And I believe that the growth that this country has had to a great extent over so many years. The problem today is we have massive debt, sovereign debt, which is exploding month by month right now along with the deficit spending, which adds to the sovereign debt, and then all the unfunded liabilities, entitlements, whatever you want to call them, whether you think they're given or not.

But we have Medicare, Social Security, baby boomers, which is my generation, which are retiring out at 10,000 per day. It's a massive, massive load that the next generations are supposed to be able to pick up and carry. And there is no way, there is no way.

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The debt is too great, too high, and that amount of debt sucks or takes away from the private economy, which is the driver of the GDP, of everything that happens in this country. It's not the government that creates anything, the government takes away, but the government extols its ability to fix problems, but problems that it created in the first place. And it's just a, what I call a doom loop.

Over and over again, the government creates the problems and comes in to fix it, and it's always misaligned incentives. It's misaligned and even corrupt in so many ways. And I'll stop there because I could go on a deep rabbit hole rant about that, but you know exactly what I'm talking about.

So, what do we do? How do we survive as individuals with all these things that we can't control? Well, we can control what we do. We can control what we do on a personal level, we can control what we do on a business level, and we can control what we do on a investment level, but we have to be more intentional, more prudent and more focused on those areas.

And that's where it's hard because we only have so much time in the day to balance out the things that are important to us, our families, our loved ones the memories we're supposed to be making right now. But we end up putting off because, well, I've just got to put in a little bit more effort today in my business. And I've got to try to figure out how to make more of my money and my investment. So, I'll get back to the family later.

And that's a big mistake and certainly one that I've openly admitted in my own life until I had that wakeup call some, almost 20 years ago now, 20 years ago, this next year when Jenna was in the hospital and fighting for her life where I decided I had to make some changes in my life.

And they were good changes, but it came with having really being what I call a snapping of the leash and really trying to get my head wrapped around what I need to do differently in my life and not just keep doing the same thing and have these goals that were out there, and not bad goals, but they're all goals based on bad metrics.

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So, again, I'm deviating a little bit here, going back to what do we do as individuals? Well, business, our career is what drives the income that we need to support a certain lifestyle. So, you get to decide, I'm not here to judge your lifestyle, it's for you. I've never lived a scarcity lifestyle, but neither do I live high on the hog. I don't have great material needs. I don't live by austerity. I just don't worry about it.

Now, I had to, early in my life, like anybody, I had to build enough of an income to pay back student loans and get my real estate work going which I leveraged everything because I didn't have any money. So, I leveraged, but I learned how to monetize those investments in I think a very prudent way because I studied it.

I started studying it when I was in college. Yeah, when I was studying for the SAT or excuse me, not the SAT, the DAT to get into dental school. And everything I had to do in dental school in college to make that move into my professional career, yes, I was also studying other things. And that's just a part of who I always have been.

Whether you did that or not, it matters not today. What matters today is what you are doing now. And what I'm trying to tell you is there's so much information out there that I think everybody tries to take things in and people grab at whatever's out on social media.

You should do this, well, someone says, "I've got this great investment, or I've got this great way to change your business model and do this and do that." And so, people just — it's kind of like whack-a-mole, whack-a-mole. I'll try this, I'll try that. I'll try anything.

And the problem is you don't have any ability to compare and contrast what's really going to work for you because you haven't really dedicated yourself and your wife, your spouse, I should say your spouse. Because it could be either way in terms of who's the business owner, maybe both of you are in the business.

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But you haven't really developed a clear clarity on your real desires are, what your real game plan is. And it's not all about the money. If you just keep putting on, "I need so much money, I need so much in my 401(k) or cash balance plan, or I need so much revenue or profit in my business so I can exit with a DSO multiple," none of that's going to make any sense because you have never learned to actually make your money work for you.

You know how to make the money, you probably are doing that quite well, but at a price, you're paying a price because of the time and effort it takes to do that. And of course, I know exactly what that is because I did it too.

I'm in a better place today, but I still am relevant in a business capacity. Freedom Founders is that for me today. But it's something that I love, and I do because I love it. And I want you to be in that place too. But you've got to learn how to make your money work for you.

And that's where virtually everybody who are higher income earners miss the mark. They think they're going to do it through the stock market or through crypto, or through trading or options or I'm just picking a bunch of things that I hear people say they do.

And when the market's going up, it's easy to hit some markers and think it's all about you. That yes, you can do this when you really, it's just you're gambling in the right moment. And the problem is all of these people who are believing that they've had this big run up, particularly this last year when the markets, the financial markets have come back from a very down year in 2022 have come back to kind of break even this year.

And people are thinking, wow this will never end. The fed has figured it out. The fed's going to go into a soft landing and it's all going to be good. And I'm just telling you, I would just slow it down. I would learn to take some chips off the table. If you've made some high profits in anything you've done whether it's by your hard work and your knowledge and luck or a combination thereof, good for you.

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But you've got to learn where you can put your capital base outside of your business into assets that are more fundamentally stable. And I'll just go back and say I love tangible assets. Yes, I love business because I have more control over a business. Now business requires more activity. So, this is not a passive investment, most of the time

Businesses can be more passive if you joint venture or “partner” with the right people. But I'm going to leave that for another day because I like to do that very thing in real estate. To me, the right real estate is fundamentally always going to be secure. Now, can you mess it up? Can people lose money in real estate? Of course, all the time.

People that don't know what they're doing, they take the tailwinds of a market that's been screaming upward for certainly the last eight, nine years, a lot for the last three years until recently. And now with higher interest rates, because it had to happen at some point.

They're seeing that they weren't so smart after all, and we're seeing a lot of deals fall apart simply because interest rates changed. They never thought interest rates would go up. They thought there'd always be a greater fool who would buy from their assets, whether it was their real estate or their dental practice at a higher price. And that's all turning inward. It's folding inward.

The stock market and financials are still up at the moment at the end of the year. And that could continue. Now I'm going to say it could continue all the way through the election. It's very possible because election year dynamics and the politics that fall within that are something that, it's another variable you have to put into play. And no one knows exactly how it plays out, but it's something, it's not part of a free market at all.

And there's very little free market anymore. We're trying to outguess everybody that has their hands on the controls. It's like the Wizard of Oz standing behind the curtain, with all the controls. And we're trying to pretend that we have a free market, and we don't. So, trying to outguess

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what's going to happen there is difficult. So, I just look for stability and fundamentals.

I studied real estate from my 20s and it's not just I studied books and got degrees or licenses in it. No, actually hands-on have been involved in real estate for over 44 years. Doing it on a very localized individual level for a number of years.

And then certainly scaling what I know about real estate to a larger platform today called Freedom Founders, in which we use the collective wisdom of people that I curate. Key is that I curate. It's not a common ... it's not the Wild Wild West. It's not a pitch fest.

It's like I dial in people that we do vetting, and we curate, and we do education so that our members can understand what they are investing in. And not just throwing money at this syndication here and this fund over here, because they've had this big history of hitting these big IRR numbers. I'm just telling you, if you've been doing that and your money's doing okay, just be glad, be happy.

But understand that's not going to continue. If you don't know what you're doing and you have not taken the time to invest in yourself to study what's really happening and create a network of people who aren't just trying to sell you something, whether they're trying to do a good job or not, you're probably investing with people who have not gone through a full cycle. Let me just put it that way.

I've gone through numerous cycles, but most people today in the financial markets and the real estate markets have not gone through a full cycle. They don't know what it looks like when interest rates are doing what they're doing now. And you're seeing that capsize at this very moment.

The key thing is you've got to learn how to maneuver your money in whatever asset class that you deem is right for you. I don't care if it's real estate or not, but if you don't understand what you're doing or you're just

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abdicated your money to a third-party money manager, financial planner, again, I'm not saying these are bad people, they just only know what they know, and most of them have not gone through a full cycle. They have no idea what the stagflation of the 70s was like. And I think that's right where we are today.

Although I think it could be potentially worse because the Federal Reserve that everybody counts on to be able to come and save the day by quantitative easing and reducing interest rates, that's not going to have anything close to the effect that it's had in years previous.

Why? Again, I go back to the debt and the deficit spending, they can't juice it anymore. And when they do try to juice it, what's going to happen? Inflation's going to rear its ugly head back up again. We are not done with inflation. Not even close, not even close.

We've lost the years of globalization and offshoring just because of COVID supply chains. Now we have geopolitical risk that's cutting everything off. That is all inflationary. There's nothing we can change about that other than to understand it's there. And the Federal Reserve is probably playing with dynamite and thinking that they can talk about, as they did last week, reducing interest rates in 2024.

You already saw what it did in the markets. It's a fool's game. Psychologically, it's the behavior that you expect in the markets, and that's what drives the financial markets. I like tangible assets because they're not driven as much as much because they're inefficient and they can't be driven as much by psychology.

Yes, to some degree everything is, but the timing, the inability to liquidate or move tangible assets like business or real estate is what I like because it's more sound. It's not perfect, you still have to study it, you still have to understand it.

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There's still risk involved in it, but in my opinion, much less risk, much less risk than the financial markets, which I think is, again, anybody who tells, they know what they're doing there. Or can prognosticate anybody's game plan or give you an 80-page financial planning software program data output based on their plans; I think that's just foolish. It's complexity to cover over what people don't know.

And again, I'm not demeaning people who try to do a good job in those areas. It's just that's all they got, and they've got to try to make that sound good to people.

Going forward, you've got to find the ability to put yourself in rooms, spaces, groups, communities where you've got people that are smarter in the areas that you want to learn about. That's just a key. Don't be afraid to do that. That's investing in yourself.

I tell people that come to Freedom Founders, you are investing in yourself. It's a reinvestment in yourself. You invested in yourself early on in life, in college and professional school, and you continue to reinvest in yourself taking CE courses or management courses or whatever. But have you really invested in yourself to learn how to make your money work for you? No, you haven't.

Every doctor I talk to, I don't care what age they are, they have more and more concerns, which they should today about the future. The future of their money, the future of the economy, the political arena. It's if you're not getting focused on what you can do today and start learning about navigating your money, not just for you, but what about the future generations? What about your kids?

I talk to docs who they think the right thing to do for their kids is put them through private schools and the best colleges and into professional schools and medical schools and law schools. And I'm thinking, I think you're doing your kids a disservice.

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Not to say that you shouldn't want your kids to aspire to do the things they want to do, but just playing the old game of, well tap them on the shoulder, you're smart enough to pass the test, so you should go do this. I think it's a fool's game.

And if you're setting your kids up by paying all the way through, you're hampering your freedom and you're not showing them how to be resourceful. Because being resourceful, it's going to be the key for anybody making it through the next decades.

This country is in trouble. It's in trouble in many respects. And to turn a blind eye to that, I think you are in a sense just giving up and saying things are hopeless. And I don't think that's a smart thing to do, and I don't think you want to do that. But you don't know where to go.

You're not sure what to do because you don't know who to trust. You don't trust yourself. And so, you're looking for who do I find? I'm just telling you, you need to find somebody someplace and you need to start learning about the things that you don't know, that you are afraid that you can't learn. You can learn these things.

I've seen it in Freedom Founders over and over again, the understanding that deep dive that people are getting on understanding how to make their money work for them is tremendous. And they can talk the talk and now they have the confidence to also give these lessons to their kids. This is something I want to see everybody have.

Going forward in the new year, wherever you are, start taking steps in that direction. If we can help you, we can even give you guidance. You may not be ready for Freedom Founders, and that's okay, but we can give you guidance, tell you where to go.

Catch me on my podcast, the Dentist Freedom Blueprint Podcast. I've got a YouTube channel, Dr. Phelps. I put up many blogs, lots of newsletters, I put a lot of articles out. I just try to help people and give them the mindset that

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they need to go forward in what I think is going to be uncertain times. But you can still maintain your freedom and autonomy if you're just intentional about it.

Happy New Year, everybody. Let's make it a good year and focus on what's most important for you. That's what's on my plate. And if I can help any of you, please, please don't be afraid to reach out. Take care.

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