

**Shifting Perspective – From Building a Practice to
Selling It – Rick and Cindy Ostler: Ep #478**



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: Good day, everyone. This is Dr. David Phelps of the Freedom Founders Mastermind Community and the Dentist Freedom Blueprint Podcast. Back today with a conversation I'm going to have with a couple of our current Freedom Founders members. I do this from time to time just because I think it's fun. I think it's great to give a little bit of exposure to actually what's become my mission in my life, being once a clinical practicing dentist and evolving out of that over the years.

My story is not important here, but it's really a story of other people that we've been blessed to help with their pathway to what their freedom goals are and in doing so, finding that we also have aspiring, not aspiring, but I say actually leaders that evolve out of our group because everybody who comes to Freedom Founders, they may be looking for a certain piece of the puzzle to put together to make a transition or just get to a different point in life or maybe have more peace of mind and less stress about everything they've been doing all their life.

And through that, through those experiences, we have people like what I'm going to introduce to you in just a moment who rise up and actually become really pillars of our community. And that's, I guess that's really what I love the most about what we do is it's not about me. It's not about Freedom Founders.

It's about the people that we help and then how they help other people, their families, other people they love and want to take care of. And so here today,

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I'm really pleased to have Dr. Rick and Cindy Ostler with us. And Rick and Cindy, thanks for being here.

Cindy Ostler: Thanks for having us.

Rick Ostler: Happy to be here.

David Phelps: Let's give a little frame of reference to our listeners today. I know you. I've got to know you. I really appreciate who you are in many, many ways, but our audience doesn't know much about you. So I'll let either one of you kind of take it or work together on just a little bit. Anything about your backstory is great and coming together and it brings things up kind of current place, but step back for us a little bit in time, and give us a little bit of your backdrop, if you would.

Rick Ostler: Wonderful. So we've been married some 26 years, two adult sons. We met in Utah, Cindy's from Northern California. I'm from Provo, Utah. Met during the college years, not too many months before heading to dental school, went to dental school, the University of Kentucky.

Our backgrounds are fairly similar, which kind of brought us together, but help shapes who we are. Cindy grew up mostly in poverty or some level of poverty. And I grew up somewhere in middle classville on the lower end, or sometimes dip it into poverty. And so those struggles growing up made it so that we didn't want that in our lives.

And that created a stable base for ourselves to create a future together, private practice to start scratch at the end of 2006. We're lucky to have survived the great recession and we build a successful practice. We, a number of years ago in 2020, Cindy diagnosed with breast cancer, stage 3, triple negative, pretty severe, and by the grace of God, she's still here.

Chemotherapy, all the surgeries, and she's doing great, super cute as always. Well, so ironically, my mother passed away from breast cancer 19

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years to the month that Cindy started chemo, that was ironic. But it's funny how God prepares you for things in the future from what you experienced earlier in life.

We were going to expand the practice after she was healed up and feeling good, expand the practice, bring in associates, and then the winds of change blew, and it suddenly became selling the practice, and then selling the practice, what's our next? And in all of that transition, having been a client of Summit Management and Mike Abernathy, a pitch she gave from an email. You were there. I'm like, "Huh, I wonder if we should check this out." Then suddenly we went down this road together. So that's my perspective. What would you say, Cindy?

Cindy Ostler: That's a pretty brief history, and then as we started to sell the practice, what's our next and it was great to find Freedom Founders and we had this little chunk from selling the practice and what do we do with it and how do we make that grow, and how do we connect with people who are like-minded?

And when we started at Freedom Founders, it was a wealth of knowledge and really overwhelming, actually. Very overwhelming, but the kindness and the generosity of the more veteran members made it so we could just take a deep breath, and start to process the information and I feel like we're just really a year into it, right?

I mean, we just joined in February of last year, and it's so much easier today than it was a year ago. So just my advice to those who are starting would be to just take a deep breath and take it a bit by bit and learn line upon line and you'll get to where you are. I'm so grateful that we found Freedom Founders to guide us on this path and give us, like you said, a mastermind, a collaborative effort that we can discuss things with and learn and grow and have a lot of information available to us. So I really do appreciate that. So here we are.

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David Phelps: Here you are. And yes, you have made great strides, which is what I love to see. How fast and, again, as you said, it's a community effort. It's really everybody pitching in and helping each other. I think there's some confidence building when you see people that are having similar values and philosophy and integrity on the same search for, again, more confidence in the future, taking what you have in terms of your capital base or in your case, selling the practice, which many people do when they come to bring betters or soon thereafter in your case than before.

And just wanting to be like that part of life where it's like, "Well, how do I make this capital work for me? I worked for all these years." And we know kind of how to do that. No one here is afraid of hard work and do what it takes. But at some point, there's, as you said, shifting of the winds that say, "Well, I'd like to take a different course," or, "Could I take a different course?"

You didn't have to. You didn't have to sell the practice. You could have gone ahead and expanded it. And I'd like to maybe dig in there a little bit. Obviously, same with your situation with cancer, that turns anybody's life and family, I'm going to say it turns it upside down, but let's say it certainly changes our perspective about anything we thought was maybe super important, or maybe it just changes our priorities about, well, everybody says, "If you can build something bigger or expand the practice, well, you should, why not? Why not? Why not?"

And could you give us a little reflection on maybe how your perspective changed on that to, instead of expanding, you said, "Let's go and sell." How'd that come about? If you could share a little bit because I think that's something that a lot of people, maybe they'd sort of think about that, but maybe they didn't have a situation in their life like you did that really pushed it on the forefront.

Cindy Ostler: So for me, it was Rick was so involved with the practice that he came to literally one appointment with me, one appointment the whole time. Luckily, my mom lived here and she came to all my appointments with

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me, but my surgery was during COVID, right? So, and my mom happened to be out of town the week that it was scheduled.

So my 17-year-old son dropped me off at the curb at the hospital. We could have maneuvered things, but to reschedule a whole day of patients is really difficult in an office. So it was like, okay, it kind of just hit us like he's at the office. He has to be there. If he's not there, it doesn't move forward, right? So it started a perspective changes to, wait a minute. We need more time together. We need to be together. And we're not.

Rick Ostler: From there, I went to the staff and they knew. Everything that was going on, of course, they saw it day to day and they were all for it. Let's expand the offices, bring an associate in or more.

And so we set up a plan and everyone was on board and everyone was excited. We interviewed and interviews and we found a really spectacular dentist coming out of the Navy and everyone loved him and we loved him. We're like, "This is our guy." And then ultimately just that pit in my stomach. I just knew this was not the right choice.

And then we'd spent months in this process. And then I'm like, then what? There's just like darkness for a moment. What do we do next? We've poured all this time and then it didn't work out, but I couldn't explain why it didn't work out. This was the golden shot. It was perfect. And then a few weeks went by and then the thoughts come to mind.

Well, what about selling the practice? And I'm like, "That's not our plan. We've got a five to seven-year plan. What?" So being religious, we recognize that this is some information of the divine nature that was telling us things that we needed to do, go a different direction. So the whisperings come and sell the practice.

And then once we go down that road, just all the doors are kicked open, all the opportunities arise and very quickly we came to a conclusion to sell the

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practice. We found a buyer very quickly. We wanted to sell to a private dentist, not a DSO, found a fantastic guy. In the meantime, what am I going to do next?

Well, I guess it's time for education. That's something that had been in the back of my mind. So now I'm a full-time instructor at Midwestern University and it's fantastic. The point of all this is we didn't know where we were going. We just knew that was the right place. When the winds of change blow so hard, it's undeniable what to do next.

And then it was just a matter of figuring out lots of prayer, lots of thought, lots of conversation. What do we do next? And how do we get there? And suddenly there's a David Phelps. And how about, "Why don't you take this one-month classes? See if you like it." And well, great, because we're just waiting on the buyer of the practice to get on his contract.

And everything just lined up. Boom, boom, boom, boom, boom, boom. Sell the practice, sell the office condo, loads of money. Started at the school and started with Freedom Founders. It was a very rapid pace, very peaceful, very calm, of course, stressful, but a great transition. So for us, a wild ride, but a very spiritual right at the same time when you're mixing spiritual things with temporal things, it was an awesome experience.

And then from there, the deluge of information. And something that people don't know about you, and as we've talked about the Federal Reserve, and our disdain for the Federal Reserve, and the corruption of government, and the casino of Wall Street, and when you're talking about this, I'm like, this guy, I think he can read my mind. He knows all the stuff about the Fed, and et cetera, et cetera, so I'm like, I didn't like the stock market, I didn't like any of those vehicles. So we just saved and saved and saved. So at the end of this, we live a debt free lifestyle. We have this wad of money that we're learning to invest with all the service providers and it's fantastic for us.

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And the school provides us all that we needed, provides a burn rate plus extra every month, a lot extra every month. And so it just is this now perpetual cycle of positivity and it's fantastic.

David Phelps: Well, you certainly took those shifting winds and as you said, through your faith, through prayer, through a lot of discernment made what a lot of people would say would be, yeah, maybe a risky decision because I think many times we think, well, once we take our hands off of what many might see as the business, the practices, it's the golden goose, but we have to be there to feed it every day.

As you said, being there and being obligated as the owner and in your case, Rick, the producer, as most of us in a clinical profession are, it requires that. I have very much the similar situation as you had said, you described. It was my daughter, not my wife in this case, but still a family member.

Obviously who I care very much about. And I had that same issue when she was first diagnosed with leukemia when she was a young child. Where was I? I was at the practice. Doing what I felt like, well, this is where I'm supposed to be. My daughter will be okay. This isn't really real. I think I was actually in denial a little bit.

Misdiagnosis. This is going to be okay. And I wasn't there initially. And certainly, there's some regrets to this day. However, I realized that it's not abnormal for us to be in that position. The good news is we can realign our priorities, hopefully relatively quickly, and adjust. And you made a decision.

A lot of people would say, "Well, that seems risky. It seems tough to do." I did the same thing. I didn't really know what my next was going to be either. I didn't have any great provisions as to what exactly I was going to do, but I think God provided. And also like you, put me around people who were quality people and gave me some space and some margin to read a little bit.

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I know there's certainly the emotional side that really helped you make the decision to make this big pivot as it was for me. There's always, of course, our logical rational brain, which will come back very quickly and yank on us and say, "Yeah, I want to do that. That would feel good to sell the practice. Oh, it feels so good, right? And I can be with my family. I can spend the time with Cindy," speaking on your behalf, Rick, and that feels wonderful, but then the logical rational mind comes back, "Yeah, but is this the right thing to do from a financially responsible standpoint."

You don't have to give us numbers or anything like that, but I know you lived a very disciplined life, meaning that, you careful and don't take on debt unnecessarily. You paid off your debt very, very provincially. And so you were in a pretty good place there to make that decision. Nevertheless, as you went back and forth between making that decision to go ahead and sell versus do we stay, did it take very long to say, "No, we're going to be okay." You ran some quick math, as I'm sure anybody can do, but said, "This is going to be okay." Was there much back and forth there? Much context to that?

Rick Ostler: That's a good point. Things were moving so quickly. Yeah, we did math and thought about it and we knew how much we would be making at the school. We knew what our cash-out amount would be after all expenses of selling the practice and the office condo.

And, I don't know, it's just that inner feeling. You just know it's going to be okay. And we were just filled with gratitude. That would be like the most singular thing I could describe is gratitude and this is the right time. This is the right thing. It's gonna be okay. There was not a lot of hesitation and I alluded the fact that the doors were just kicked open like every single door was opening, opening, opening, and we just flowed through that very easily like we were guided through the path of all that without a doubt. From the religious perspective, we would call that divine intervention and for those that are not religious, it's just like maybe a run of good luck. But either way, it worked out great.

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Grateful all the time. I mean, we were already grateful all the time, but I don't know if you can be more grateful upon more grateful, but that's how we are.

Cindy Ostler: I would say the hardest part was waiting for the new dentist to get out of his contract. That took the longest. That was the hardest part. Everything else went really, really smooth. And so it was just like, okay, we can do this. And the first initial decision scared me like, "Wait, what? That's not our plan. That's not the plan. The plan is this." Okay, now once I got on board with the divine plan, right, maybe not my plan, then it was like, "Okay, we can do this." And there was really no question about that.

David Phelps: So I know that you and really everybody that were involved with it, Freedom Founders and probably everybody in our collegiate industry, dentistry, we love to learn. We love to learn, that's just within us, but learning about investments is different than learning a more clinical education to learn to do different procedures.

And that's all fun, but that's different. I think a lot of hardworking business owners, practice owners are told that you've got enough to handle there, which we do with the office, we have plenty to handle there, that you shouldn't really be concerned about learning to take care of your money.

There's places and people that will do that for us, and I think that's a generalized environment that we tend to grow up in, most people. And so yes, not saying that there's bad things about investing the traditional models of Wall Street and 401k's and having financial advisors and all that. That's pretty standard, pretty default mode.

How do you feel about being more, is it fair for you to say you're more in charge of your capital base as you're learning about this different world of investing? Spell that out a little bit since you've been on this journey just a year.

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Rick Ostler: Well, having never, with the exception of early in my career with a 401k that a few thousand dollars in it, we'd never played the stock market game, but watching people write it and write and die on that thing, at this point, we're just so grateful we're not thinking about that.

I mean, to know that the money is growing as we speak is incredible to us. We're like, we don't care what the Dow Jones Industrial Average does. We could care less. We're like, who are we invested with? Do we like these people? Because we've spent time with them and we've talked with them and we've read their deals and the security of money is not in the gambling game.

The security piece that that brings us is just phenomenal. Our perspective is a lot, I'd say it's skewed compared to the average that have lots of money in retirement accounts. But to feel in so much control of it is so liberating. And when someone talks about their retirement of this or that, I'm just like, aw, poor sucker, you could be in Freedom Founders.

If you only knew, if you only knew what's really going on in real estate and how you can benefit from that, and alter your life and take control. I literally feel bad for anyone in the traditional model and not knowing any different.

Cindy Ostler: You talk a lot about doing things as a couple and you really want spouses to do this together, and there's a great purpose in that. I had no idea. He would tell me over and over again, "If something happens to me, call these people. If something happens to me, go to this file." And honestly, I knew there was a file and I knew there was someone I was supposed to call, but I couldn't tell you who it was.

And he told me over and over again. So now I know who to call because I've been making the calls. I know who to call because I'm the one who's wired the money. I know who to call because I know exactly where they're at and I know how much is there and I know how much they should be earning. And I never would have known that before Freedom Founders.

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So the education that someone who's not financially minded can gather from this group is huge. And you guys do a really great job of making the spouses feel involved, valued, and of worth. I mentioned that before when we had that conversation at the last meeting is that we would be talking with friends and people would look at Rick and talk to him like I was invisible, and I've never felt that way at Freedom Founders. And I appreciate that. It's given me the confidence to learn and to become a part of it and to know that I can stand right next to him and carry on a conversation, so I appreciate that. And that has been my experience in Freedom Founders.

David Phelps: Cindy, did you expect that to be your experience? Did you have much of an idea or clue as to what Rick was coaxing you to come test out, so to speak? What were your initial thoughts? I'm just curious.

Cindy Ostler: No, I didn't expect that. And I was worried about that. But from the very beginning, you had us both on the phone call, right? When we did that first initial phone call, he did a lot of talking with Alex before that to get information. But when we got on the phone call, it was with you and you're like, "No, Cindy needs to be there. I want to meet with both of you." And so, you started it off right off the bat, but it wasn't what I expected.

So that's my cheer for Freedom Founders is that this is a place where spouses are valued. Now they can choose not to. They can choose not to participate, but I encourage them to participate because we're not only welcomed but we're valued in this community.

David Phelps: So very much. That's, yeah, that's one of my mantras is I love to encourage, as you said, there's no requirement. Spouses can participate.

Either one can participate to whatever level they feel is right for them. But I think at least having a basis of their philosophy and what they're going to do. And to your point, now you make the calls, you are involved very much with Rick and these decisions, and you've got your finger on the pulse.

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Rick, that's got to make you feel really good and give you a peace of mind that Cindy's in that place right now should something happen to you, like you said, "Here's the black book." I say to Candace, "Here's the black book," but yeah, that's not a lot of security for me to feel like that's all it is, and now you're engaged at much greater levels together.

Rick Ostler: Right. It's phenomenal to do this together. We struggled as a couple doing projects or anything together since we think so differently, but together with Freedom Founders, it's been fantastic. We've learned together at the same time and Cindy's such a doer. She just makes it happen.

David Phelps: Cindy is amazing. And I've been so blessed. We have been so blessed to get to know both of you, but Cindy, you are a shining star and I really appreciate how you have been so encouraging to others within our community that this is a place where they can be safe. And, within this year, this last year, you have quickly rose in and in your leadership roles.

You're one of our veteran members. Yeah. In a short time, but it's just because you've been so engaged. And we really feel that you love what you do. You love to give back. Giving back, I think, is always been a part of your lives in so many different respects, and right within Freedom Founders, you give back and you serve as captains of one of the implementation teams that we have.

Describe a little bit after a year and now kind of being in a leadership role, how would you describe, you described a little bit already, but how would you describe the community overall, any thoughts, adjectives that when you first came, the first time, how did you feel and what made you think that maybe this is a place where it would be a good place for you to be?

Cindy Ostler: Well, that first group that we joined, that implementation team that we joined, well, first of all, the leaders are amazing. So the leaders that led the conversation were so gentle and knowledgeable that they didn't make

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us feel bad that we didn't know. So, we were able to learn slowly through that process and they just kept encouraging us.

And so that was really helpful. And now that we're in kind of that position, I hope we're able to do that. And I hope we're able to make those in our group feel comfortable to speak out and ask any question they want. If we don't know the answer, we'll take it up the chain or we put it out on the main portal to let everybody join in the conversation.

And I don't feel like just because I don't know the answer, it can't be asked. Like, "Oh, please don't ask me a question. I don't know. Please don't ask me." I don't have to know. I like that, that I don't have to know the answer, that there's someone else who is either able or if none of us know, I know that it gets back to you and you'll find the answer or you'll come back and say, "It's really not something I know and I don't even have a contact for that." But you come back honestly and let us know. I actually haven't ever heard you say that so. You have lots of contacts,

Rick Ostler: David's got an answer for everything.

David Phelps: Just to me. Keep testing me.

Rick Ostler: So from my perspective, just this amazing feel of non-judgment of collegiality, and you're welcome. Let's learn together. There isn't this competition of I've got more than you or that I'm smarter than you, or that I'm better than you. Just ask the questions and where are you from? And tell me more. It's just amazing. It's like the opposite of our careers dentists to walk into Freedom Founders where you're free to ask all the questions. You're also not judged if you don't know the answer. That's like the best of both worlds.

David Phelps: So last question, we're both people of faith. And that's where I put all of my confidence in being okay with whatever happens in this

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seemingly upside-down world from a geopolitical to spiritual to every other context.

That's where my peace comes from. I know it does for you too. That being said, we're also here to take the wisdom and discernment that hopefully we're granted with our relationship in our faith. Does being a part of a community that where there's a collective wisdom and that's what I would really call it, it's many, many people who all come together. Does that also give you a place of a little bit more peace of mind and confidence that how the winds blow next, using exactly your phrase, however, they blow next for us individually or just, as a nation, global community, being with part of a group, how does that allow you to feel if it gives you any additional confidence or certainty about your ability to go forward?

Rick Ostler: It's like an alcove away from the storm, like a cave in the mountain. It's like a refuge to be in Freedom Founders, where you've got people that understand the corruption of the system and want to get out into alternatives that are safer as far as the financial part. But just not being in them, swept away in the storm rush and the floods of the mainstream yuck, and coming together with like-minded people. Certainly, many of us are politically-minded and spiritually-minded in the same vein, but just good people that want the same things. They want the traditional values of family and faith and honesty and integrity and raise our families and pass it on the next generation. That's invaluable. That's becoming rarer and rarer.

Society is just plain obscene at this point and profane and blasphemous. And so to not be in the dirty river and the current that goes there and to be out away from it in a safe harbor is very reassuring. We know what's coming next financially. It's obvious. You have to be in complete denial or blind to not see what's coming.

Where else better to be with a bunch of people that are saying, "We can weather the storm together." And David Phelps has been around for a while. He knows some things, right? How else would we as practitioners, where

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else are we going to get this information? Not from the dentist on the corner. It's got to be someone who has other experience, a group that has other experience, that has other successes, where the balance is not hung upon what's said in the news, but the collective wisdom as you refer to.

David Phelps: Well, that was a wonderful conversation. I really appreciate your time today, Rick and Cindy. And as I said earlier, we just are really blessed to have you and our other members as part of the group. I just feel like the commonality, the compatibility, the collaboration that we all have together, that is for me, my best insurance policy, bar none, going forward. So living life together with a purpose and meaning is what it's all about.

Rick Ostler: Can I say one thing?

David Phelps: Sure.

Rick Ostler: You've heard me say this and it is corny, but there's this adage in my life, me more than Cindy, that it is my best day ever. And it spawns from this idea of being grateful for the good and the bad.

Sometimes we're just grateful for the good things. Well, we can be grateful for the bad things too. What is bad is often ultimately based upon our perception of good or bad. Like, if it's good for me and, or whatever, the perception of one, but if we look at life as a collective, as a whole, and understand that truly yesterday is gone, and you don't know if you're going to be here tomorrow, that it really is your best day ever.

This whole adage came from this guy named George Tarrant, who was a stake president of BYU that's an ecclesiastical leader in our church. He would say this over and over again, and I thought he was just an old dude that was goofy, and somehow that filtered into my mind, and now I'm the goofy old dude saying the same thing.

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But it's true. It's like, it doesn't matter what's going on. It doesn't matter that the day was started off really rough, this morning for Cindy and I, it's still our best day ever because it's our day together and she's my cute wife and we'll go have dinner tonight after work, et cetera. Like what's to complain about? Life is awesome. So it's the best day ever.

David Phelps: That's so good. Well, now I'm going to have to start calling you Dr. Rick Ostler, the wise old man in the woods. I'm going to give you that moniker. All right. Thank you all so much. It was great to visit with you today and we'll talk very, very soon.

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