

Full Episode Transcript

With Your Host

**Dr. David Phelps** 

**Dr. Karen Tindall**: If you can increase happiness by 1 percent in an individual employee, and you can get this 12 percent increase in their productivity, that's a small increase in happiness, which gives this massive increase in productivity. What we can do is identify the areas within a practice That wellbeing needs to be improved.So we have a system that we use to identify the areas and every practice is different.

"David was of course a dentist, but he was a very sophisticated real estate investor. He had run with a circle of probably the most sophisticated housebuyer types in the country."

"David is a student of the game."

"I would never say this about most people. I would get in a foxhole with David."

"His knowledge is unreal. I mean, it's off the charts."

"This is not some person in front of you going, 'Yeah, just give me your money and I'm going to invst it in real estate.' It's way more elevated than that."

"The most common message I get, I want to thank you so much for introducing me to Dr. Phelps because my wife and I—we went to Freedom Founders. We're on a path. We're going to be financially free. We are going to retire sooner. We are going to be happier. This changed our life."

**Dr. David Phelps:** This week, I want to introduce you to Dr. Karen Tindall and Dr. Laura Schwindt. They are dentists and professionally certified life coaches who combine their love of people, life changing transformations, and dentistry in partnership with The Mint Door. So much of what they teach and coach their clients is part of their mindset shifts that we at Freedom Founders journey through to start enjoying life today and create the momentum to accelerate the path to a life designed solely by you.

Karen and Laura accelerate and advocate for total well being, not only for health and enjoyment. But also for whole practice success. They love to inspire and see their vast positive impact on the whole dental team. I think you'll enjoy their fresh perspective and the advice they offer to reduce stress and create more time for what brings you fulfillment.Enjoy the conversation with Dr. Karen Tindall and Dr. Laura Schwindt.

**Dr. Karen Tindall:** We love talking about what we do, which is wellbeing in dentistry. Let's give you our background to how we get to that point where we are today. So you can tell from my accent, I'm not originally from the United States. I'm from England and I moved here about nine years ago now.

I was in England, was an orthodontist. And I never saw anything else for me, but doing orthodontics. I was completely happy, but moving as part of an expat move with my husband's job forced me into not working to start off with. And that provided me with a very valuable opportunity. And I feel very privileged to have had that opportunity.

To step away from being in clinical dentistry every day, to realize that life doesn't have to be the way that it is when you're living in clinical dentistry, because it can be hard, it can be stressful, and I think we get very used to just accepting that's just the way things are, because I'm a dentist, this is the way life needs to be.

So it gave me the perfect opportunity to learn to do something else. So I trained as a professional life coach, connected with Laura. This was quite a few years ago now and like, it just, it surprised me how quickly time has gone. We just had an instant connection where we had so many mutual passions about looking after the total well being of people and teens in dentistry that we followed that thought and created The Mint Door, but I'll let Laura introduce herself and follow up with a maybe the part two of the story

**Dr. Laura Schwindt:** I always love hearing your story Karen and always love listening to your accent as well.

So I like it when you start but yeah, so similar to Karen I was a practicing dentist and thought that was a the life for me and actually went through a pretty major significant burnout period myself, at which time I hired my very first life coach, which I didn't even know what a life coach was, but working with her, I credit her with saving my life.

She showed me a different way to think, to feel, to live, and really changed how I looked at stress and how I looked at how I was living. Kind of made some radical shifts during that time period. It was a bumpy road. I lost all but one team member during that time and rebuilt my team with a dream team and started working a little more holistically, taking care of ourselves a little bit more.

That was just the beginning. But what really radically shifted for me was a major medical event that went through my family with a genetic disorder that we found in my son and ended up turning up in my husband as well, who needed an emergency surgery. And that shifted our whole family into, we want to do things different.

We want to get off the treadmill. We want to experience life in a different way. And that's when we sold everything. I sold my practice. We sold our house. And we moved to the mountains in Oregon and that was pre COVID and that's when I met Karen. And so I was at that time just really exploring what I wanted to do.

And at the end of my coaching session with my first life coach, I said, this is amazing. And I know that if I'm going through this, there's other people going through this and I wish I could give them this gift. And she's like, well, why can't you? And that just stuck with me. So when we were in Oregon, that's when I decided to pursue life coaching as well.

**Dr. David Phelps:** What I love about our connection is, as I had the opportunity to speak with both of you independently in the last number of weeks and learn your story, is each one of us, I'm included in this, had some major Change. Major shift that happened in our lives. Different for each one of us. Mine was a little bit like Laura's, a medical situation in my family, but you also had the burnout, which, who hasn't faced that to some degree?

Karen, for you, a geographical change. That you had to shift your focus. And all three of us today left the clinical realm, even though all three of us are capable of being there. The word that you use, which I love, is transformation. Even though the three of us have left clinical dentistry, We're not about telling people that they should leave clinical dentistry, are we?

That's not the goal. But the point is to say you can make some substantive changes in your life and the balance that we all seek between work , life, family that we feel like in Karen, you said it, it's like, well, this is just the way it is. It's tough. You can provide for a good lifestyle for your family.

That's there, but you've got to do it this way. Industry society says, this is what it looks like, how you do it. If you don't do it this way, then there's something wrong with you. Don't even think differently about it. I'm curious. I'm gonna go first to you, Karen, before you left the UK as then an orthodontist, were you incorporating any of these principles, even though maybe you didn't have named them yet?

Maybe you hadn't gone through the certifications. Were you incorporating? Any aspects of what you do today, even on a limited basis in your practice before you left, or did this become revelations to you also as you pulled away from clinical and look back? I'm just curious.

**Dr. Karen Tindall:** It's a really good question because I can say a hundred percent. No, I was in the dark. I probably thought I was in the light that I knew how I should be living my life. I mean, I ate healthy. I exercised. I did those things, but if you don't understand that the way that I was feeling after finishing a day at work, how I was dealing with the stress that I had at work, that it could be any different from what I was doing.

I was just accepting it. And it was only when-- and I like an analogy of, if you imagine a plastic water bottle, a clear plastic one, and we can see out, we are inside the water bottle and we can see out, we can interact, we can do everything from inside that water bottle. the one thing we can't do is we can't read our own label on the outside of that bottle. And it was only that when I was working with a coach that somebody was able to read my label on the outside of the bottle. And then I realized there were things that I could have done a lot differently. there were things that I had ignored or accepted. And my awakening to that things could be different happened after leaving.

But as you said, we're not here to say you need to leave dentistry if you're going to be happy. Our passion is keeping people in dentistry because that's, you know, they went into it in the first place because they loved it. We want to enable people to have long, productive, happy, healthy careers and not have to jump out of dentistry to be able to have that.

**Dr. David Phelps:** Laura, you alluded to first just going through a massive burnout in which you just lost majority of your staff. And relatively soon subsequent to that your son went through the issue. So yours was almost back to back. Before you left practice though you found a life coach. She's in your words, saved your life.

Let's dig into that a little bit, because I think there's a mystique, not just dentistry, but probably any Profession, career path that has required a lot of education, higher level intellectual curiosity demands that we have to get there to a certain pinnacle. And I think there's a limiting belief that if we reach out for help beyond maybe clinical, right?

We'll go take clinical CE courses because well, that's what you do. But if you reach out to somebody like for a life coach, there's gotta be something wrong with you. Wait, you're a doctor. How could you have issues, right? Speak to that because I think there's a tin away and you both have gone through and gained some-- looking at your resume, high level certifications where you've grown in personal growth side, which now you're helping others speak a little bit to the coaching aspect and maybe the blind spots, you know, Karen, you alluded to the blind spots that we all have. We can't read our own label.

**Dr. Laura Schwindt:** Yeah, I think that's a really valuable question. Thanks for asking that. there was some stigma for sure. Hiring my very first light coach. I did feel a little like, oh, I don't want anyone to know.

Cause right, I'm supposed to have it all together. I have it all together. I'm doing it all. I'm making it work. And that's just the biggest story we tell ourselves all the time. What she first taught me was how to do nothing. Because like you said, we are high achievers. We are on that high achievement treadmill going.

And I was always looking outside in myself for answers. The next CE, the next piece of equipment, how I could expand my office, how many more people I could bring in, all of those things. And what I wasn't doing was really tuning in to what success meant to me. What was really at the core of what brought me fulfillment and joy and happiness. And so she taught me to be still with myself, which, I remember her telling me to sit quietly doing nothing for 15 minutes in the morning, and I was just like, well, that's a waste of time. I got stuff to do.

#### Dr. David Phelps: That's right.

**Dr. Laura Schwindt:** But through that, learning that, yeah, there are some answers there on the inside and actually all of those answers are there.

And we never arrive. You know, you find the answer to one and then you get curious about the next question. I think that's really beautiful. I don't think in dentistry, you could say that you ever arrive as the best clinician. there's always something you can learn. there's always a new way that you can communicate with a patient or a new way you can make them more comfortable or whatever it may be.

Same is true in life. We never arrive. We just keep asking questions and getting curious and hopefully getting better and raising that bar for ourselves. I think the best part of that and the best part of that coaching was that she taught me that indeed I do have the answers. I just need to stop a little and ask those questions and listen.

**Dr. David Phelps:** Very good. Let's talk a little bit more about The Mint Door and processes, philosophy that you have. Let me just start with where did The Mint Door, the name, come from?

**Dr. Karen Tindall:** The name The Mint Door was born where all good ideas come from when Laura and I were on a walk. We were creating, in our minds at this point, a place where people would be welcome in. So that gave us the door. So we were playing with the idea of a door, and then we were walking in Bend, Oregon along the main shopping street and there's just lots of different colored doors and we were looking at colors of doors, and we came up with the idea of a mint colored door because it's refreshing and there is such a strong tie with mint and dentistry. So it seemed like the obvious step to create The Mint Door, as in a place in dentistry where people are welcome. So that was our-- that was the birth of The Mint Door.

**Dr. David Phelps:** When I talk to colleagues or when I was in practice, and you again kind of alluded to this already, Laura, is that, you know, the metrics of success in our field are usually tied to Revenue and profits and EBITDA and capacity and lots of numbers, right?

And that's not saying that numbers aren't important aspect of measuring anything. Life, there has to be something that we can look at and say, am I making

improvement? But I think all three of us would say, that's not necessarily should be the primary focus. It has to be in conjunction with, and you talk about well being.

It's all over your website. You've already mentioned it today. I'm just kind of being the doctor who comes across hearing about you they're listening to our podcast today. They go to your website, themintdoor.net and look up because they're interested and we're seeing talk about wellbeing and joyful, productive workplace.

Sounds wonderful, but can I live off of that ? You know that, you know what I'm saying? I'm sure you get the same question, so build that out. Your stories are so, so down to earth and so relevant. That's what I love about you is because you came from a place of transformation in your own lives, and that's the first key I look for when I'm looking for any kind of a guide or mentor.

What have you done in your life? What have you found? Cause I don't want someone just to give me theory. That's not what you bring to the table. So break that out for me. I'm a dentist and I'm thinking, yeah, the hardest thing I do in dentistry, just speaking for myself is dealing and managing my staff.

Cause if I could just go in and do the dentistry, life would be wonderful. So you're telling me I can walk in on a Monday morning and I'm not going to have Susie, my Top assistant called in because her baby's sick and I'm not gonna have the hygienist saying that, you know, she's running late and Mrs. Jones on the schedule. I had the big implant case and she's canceling out. That's what stresses me out on a Monday morning. I'm probably speaking for every dentist that's listening to this. At least you had some Monday morning like that where you went in, maybe you had a pretty decent weekend and you're in a decent mood and all of a sudden you walk in the door and it's just, you're hit in the face by all these issues and bam, there goes my good mood.

**Dr. Laura Schwindt:** Well being is such a buzzword, and I think it's important to know that well being is scientific, because it can be measured and it can be improved. That is something that you know when you walk into a place, you know when the people there are in good well being, and we're talking holistic well being here.

So there's more than just, you know, they work out and they eat right. It's emotional, it's mental, it's spiritual connection with people. You can feel that energy when you walk in to a place. And so for every individual, if you can raise their happiness, their productivity actually increases by 12%.

And so this is something that can be measured in your ROI as well. I tell a story that one day I came to work and my lead assistant, who was invaluable to me, she was sighing and rolling her eyes. I thought she had a beef with me and it continued on all morning and I didn't have time because the schedule was packed.

I didn't have time to pull her aside and ask what was wrong. I thought I would at lunch, but lunch got away from me and it wasn't till the end of the day that I finally confronted her and by this time I had told myself the story all day that she had a beef with me. But what had happened was she had pulled her back over the weekend doing yard work and she was in extreme pain.

And so that set an energy in the office all day. And so when somebody thinks that well being is woo, yeah, there is a woo piece to it. And it's something that's impacting how your patients feel when they're in your office and how you feel. So it's a big piece of it. That's where our passion lies, is because having stepped away and done the work ourselves, we have that hindsight 20 20 of, if I had done some of this back then, wow, life would have been different.

**Dr. Karen Tindall:** Being able to, and that statistic that Laura shared, is that if you can increase happiness by 1 percent in an individual employee, And you can get this 12 percent increase in their productivity. That's a small increase in happiness, gives this massive increase in productivity. What we can do is identify the areas within a practice that wellbeing needs to be improved.

So we have a system. that we use to identify the areas and every practice is different. My practice compared to Laura's practice down the road, compared to your practice on the other side of town, David, would all be very different and would all have different solutions and tools and strategies that we would use in each of them.

But by being individualized to each practice, We can pick out and identify what it is in each practice that needs improving. It could be how people, like Laura said, the atmosphere and how people are feeling within that and the communication within the team and the relationships. It could be a team feeling appreciated.

If they perceive there to be a lack of appreciation for what they're doing, they're equally not going to be happy. There are around 12 of these different metrics that we can look at, identify, and then almost like create a prescription that works for the individual practice.

Dr. David Phelps: I love the fact that it customized, it's individualized.

It's not scripted, some kind of program in a box that you look at each practice. Because you're right every practice is unique in so many different areas. How do you do your initial assessments? If I was a doctor, I'm thinking, well, I'd love to have practice with a culture and values and where people did have this happiness quotient, what's the engagement look like so that you're able to help the doctor see what-- where the happiness is or isn't in his or her practice.

**Dr. Laura Schwindt:** Yeah, you know, it starts with the conversation with the doctor. Our first conversation is always complimentary and it's 100 percent just us listening

to what's going on in their world. From there, we invite them to have another discussion with us where we propose what we believe is a beginning, a way to start.

And the first part is that assessment so that we can understand Where they are and then co create where they want to go again. And every practice is different, but we do this with individual one on one coaching. We do this with group coaching, subsets of the team might form a group. Full team coaching; we do workshops virtual, and we also do in person essentially retreats to bring this, all of this home and follow up. We work very closely with the doctor while we're doing this and the owner to make sure that we are really knowing what it is that they want to achieve through this and making sure that we're on the same page and helping uncover things that are keeping them stuck from going where they want to go.

**Dr. David Phelps:** One of the things that again, I know inherently because I've been there is in our ideal world, we just want to go do the dentistry. So my question to you is we want the easy button. So usually when I hear people and I was no different, we bring in a coach or consultant, always good people always brought something, but I kind of wanted it done for me. And I just wanted to like bring in Dr. Laura and Dr. Karen and just fix my team so I come in next Monday, it's all good. We know-- I know it doesn't work that way. I've got to be involved, but Oh, you know, I'm thinking I have got my own problems, you know, I'm dealing with Mrs. Jones and Mr. Smith and this didn't fit that didn't fit what impression material. And now you're telling me that-- I guess you're telling me you haven't said this, but I'm going to have to up the game with my leadership and I'm going to have to become some kind of a counselor and help each of my individual staff members with kind of their personal problems, issues to help them get happier.

And I'm thinking, where's my bandwidth? You know, you even said Laura, the day that your lead assistant was kind of rolling her eyes that you didn't have time in between patients, you didn't have time to lunch. Where am I going to make time to be this person or am I getting it wrong?

**Dr. Karen Tindall:** That is not going to be your role because Laura and I step in so that you can be concentrating on day to day dentistry. Obviously there is involvement from the practice owner, the dentist. We understand what it's like when you're finished and you're packing up and you're just about ready to go home and you get that knock on the door. And it's one of those team members who has the biggest issue.

You genuinely want to help, like you genuinely care. The end of the day, your reserves of energy to be able to deal with it effectively are not great. So that's why we are there to be that person that can talk to the team members. We're really there to take the weight off your shoulders, not give any more weight.

You will be more relaxed as a result of having the Mint Door do a practice wellbeing program for you. If you think about it, and this was my dad's analogy from when I

was younger, but when I was studying for exams, I would keep on putting more information on it it's like a big pile of plates. It just gets taller.

All the things that we do day to day in our practices, you're a practice owner. You're probably also the maintenance guy when things don't go right, you're also HR. You're always, you know, all of these things create a very tall pile of plates that you are juggling day to day. Now the most important plate is the very bottom plate, and that plate represents well being. And when you can focus on getting that bottom plate really strong, which is what Laura and I help with, then the pile of plates stays more stable and it's less juggling.

**Dr. David Phelps:** How often after you do your assessment, talk to the doctor and determine what's their vision for their ideal practice, how often does it end up being some changes in the staff? Like some people just are not going to be a fit. I'm just curious. Is there sometimes some re juggling of that and some new hires and replacing people who are just not going to be the right fit after you do your assessments and give some opportunity.

**Dr. Laura Schwindt:** I think one of the most rewarding pieces of that type of change is sometimes we find that people are in the wrong positions in that practice, or maybe have some of the wrong duties by really diving into their strengths and their definitions of success, their love language, that type of thing, where we really find those things out. And just a little bit of juggling makes them that much happier and more fulfilled at work. And therefore, everybody else around them as well. Yes, there are times when through this, some internal work is done and somebody decides that there is something different for them that they want to pursue. You know, when I was practicing, I always told my patients, I want you to be here because you want to be here. So if you decide that you need to see another dentist, that is 100 percent okay. I only want people here that want to be here, that this is a good fit for them.

And I've felt that way about my team too. I really want you to be here and I want to do everything I can to make this a positive experience for you. But at the end of the day, if this is not where you want to be, then that's not good for anyone.

**Dr. David Phelps:** Who's your ideal-- if there is an ideal, client, doctor with his or her team? What characteristics do you look for? You do an initial complimentary conversation with anybody who's interested. I'm just curious, what are you looking for in terms of who you decide to work with? Because you're not going to work with everybody. What makes a good fit?

**Dr. Karen Tindall:** I would say a good fit for someone to work with us is a dentist practice owner who sees the potential for their team and they know that there is more to it.

They know that there is greater success ahead for them. But at this precise moment, they're trying all sorts of different things to get there, but nothing is having quite the

right result. And that goes back to that bottom plate. You can, like we've said, and you referenced before, David, there are great consultants and practice management people that can come in and support you and they have great ideas.

But unless your team's bottom plate of well being is strong and stable, they're not going to be receptive to those ideas. So bring us in, we will help stabilize that bottom plate, get everybody set, that then you can go out and find the consultant or the system or the new technology, or take more CE, whatever it may be.

And it will show you a return on your investment because your team is in a place to receive it. Basically it's a practice owner who sees the potential who's just not quite sure what is the next right step to take. Would you agree, Laura?

**Dr. Laura Schwindt:** Yeah, I feel like someone that has this knowing, they care deeply. They care deeply for their team and their team's well being, but they don't also have the capacity. Like you said, after a crazy day or all the roles and the plates that, that we hold as practice owners, they don't have the capacity to foster that well being at a level that they'd like to. And that's where we can come in and take that off their shoulders.

It all makes so much sense, and again, just with my own experience, and you're right. We think, at least early in career, maybe throughout our career, that it's more CE, it's more technology, it's more new systems and processes, and all these things. It's people that drive our respective practices. It's the people, we can bring everything else in from the outside.

How many times does a-- do I know and I probably did the same thing. I went to a CE course. I went to practice management and I was elated about, maybe even took the staff with me. I sometimes yes, sometimes no. And then you go back, right? And then nothing happens and everybody gets frustrated. Because we didn't have that bottom plate centered.

And so we just go through this dynamic of frustration which turns into burnout. Eventually you just go, what am I doing here? I'm on this treadmill and it's never getting better and I just slug it out every day and that's not a life anybody wants to live. Nor should anybody feel like they have to live that way.

To your point, they don't have to. We don't have to. There are answers and I think looking for the answers in the right places-- I think there's a country song about that, I'll have to check it out, looking for love in all the wrong places. We're looking for balance in all the wrong places. Maybe that's the song we need to create here. That's really what it comes down to. If I could just use my many years of experience in finding the same thing as my love language is not the same as my wife, nor is it the same of other people. Yet, I think through that lens of; if I'm satisfied and feel good by certain things, it's not gonna be the same for other people. And that's one of the parts of being a leader that I think we do have to extend ourselves a little bit and

understand who the other people are in our lives and what drives them to your point. And I think that's what you helped do. I can almost guess that. Once a doctor is working with you, that he or she is interested in knowing more about their people they just haven't taken the time to know really how to find out because it's sometimes a little touch and go to get that personal. We don't want to do that. We have to keep some balance there, but when you understand who they are as people and what drives them, then even subconsciously we can be thinking about those little things during the day, little things, the acknowledgement, the appreciations you mentioned, just as a couple of examples that can just change the dynamics.

And yet, we don't, maybe we don't need that per se. We need something else and we're not thinking the same way. You could have said that two sentences and I said it in ten. Anyway that's how I see it. Is that relatively fair?

Dr. Laura Schwindt: 100 percent fair. You said it beautifully, very eloquently.

**Dr. David Phelps:** Only because I've been there, only because I understand it as you too.

Also, listen, this has been a really fun conversation to have the three of us together. I really enjoyed it. It's going to be some people out there that are hearing this and it's resonating. I know that's how it is for me. It's like, yes, that's what I need to do. So an opportunity to have a complimentary conversation. A discussion conversation with you specifically, where should they go to the website or is there another link that people should use to make that contact?

**Dr. Laura Schwindt:** Yeah, the website's perfect. there's a contact us button on the website. We're active on Instagram. So if someone wants to send us a personal message on Instagram, we're both on LinkedIn as well.We also have a mint door on LinkedIn. So all those ways are really good ways to get ahold of us.

**Dr. David Phelps:** Ever since I was able to leave clinical practice, which was a great stepping stone to freedom. But being in the practice, having the blessing, the ability to provide the service that I did for many years to my clinical patients, I realized what a toll that took on me not a physical toll.

I left when I was still in my forties, but maybe more of a mental toll. I think many of you know what I'm talking about. the precision that's required on us, the risk liability, the level of expectation that society and patients have today, dealing with staff members who many times prepared to do the work and show up and be responsible.

I It does take a toll. And I think like a well trained athlete, each and every one of you who went through the hard work, the cost, the capital, the student loan debt, to get to be in a place where you have the privilege to have that practice and you do well, you

work hard, but you do well, you make a good living for your family, but you know that you want more.

You won't know that you'd like to have really that freedom that, that this was all supposed to do. And you realize today that it's getting harder and harder to create that freedom. The margins are getting tighter. The risk is going up. Dealing with the insurances, patients, and staff is no fun. I'm not telling you that you need to quit. That's not what I'm saying here at all. I'm saying what if you could be in a position where you could still provide the benefits of your training and your service to patients that you would want to see and deal with them in a forum practice setting that you dictate, not everybody else. As long as you're under the gun of having to produce, and worry about making overhead each month because margins are so tight, you never get it off the treadmill.

What I learned in my life, and I've helped many other doctors and dentists understand as well, is when you learn to invest the capital, the profits, from your practice, that's the key. In tangible assets, hard assets, the financial world can be fine, great, when it goes up, but you know, there's no predictability sustainability.

That's why so many docs think about getting out and selling their practice, bringing on associates, partnering up, whatever it may be. And they're afraid to do so because they know if they make a mistake, it sets them back for years and years. While the stock market can set you back for years and years, what goes up will come down.

I like tangible assets. That are much more predictable, much more sustainable. the problem is for the vast majority of you, you know that intellectually also, but you don't know where to start. You either tried it before, become the accidental landlord and some real estate, short term rentals, you saw how a lot of people are making money doing that. And you realize it's a second job and I don't think any of you need or want a second job, but you'd like to know how do I become a better steward of the assets, the profits that I can produce my practice so that I can hit that inflection point, meaning get those assets working for you, making that money work for you as hard as you work for it.

That's the key. And very few people that are busy in practice ever learn how to do that. And therefore the financial advisors will tell them, well, to be able to step aside or think about even selling your practice, you've got to be at the 8, 10, 12, 15 million dollar mark. I hear that all the time. And certainly you can aspire to have that much wealth, but at what price?

My wealth, my net worth increased dramatically once I left practice. I built up more net worth in real estate than my practice. When I sold it some 20 years ago, I had more net worth in real estate. Now, my practice was the income producer. Don't get me wrong, that's very important. You've gotta have some income to baseline it. But when I got to the point where I decided to sell my practice 'cause of my daughter's

health situation, I had more net worth in my real estate and I converted that net worth in my practice into the real estate. And that produced enough, enough sustainable cash flow, I can step away from practice and from there.

My network went up more and more. Why? Because I understood the model of investing in assets that I could drive with leverage through other people, not be tied down to a day job where I had to show up on a schedule where patients and staff were depending upon me every day. You can do the same thing and just reduce your schedule and have a much leaner-- more peace of mind, practice model. If you understand your money, your capital's working for you, but many of you, it's not, you're just putting it where everybody else tells you to do the default mode, which is traditional financial model, and I'm just telling you that model has never worked and it's not going to work going forward. The markets are going to be so much different then what we've seen in the last 15 years, it's going to be a game changer. Only you can decide to make the changes you need to do.

I love helping other docs who want to do this. If you're one of those, I just invite you to take a step forward, find out what we've done and help so many doctors and their spouses as couples to re-realize the dream that they were looking for, that they once had in their life and see that they can get there much sooner than they thought they just took the right steps forward.

I love to see you gain back the freedom that you sought from the very beginning.

If you don't know where to aim, how do you know if you're hitting the mark? Most business owners and practice professionals continue to work far longer than they want to simply because they don't know when they can stop.

If you want to learn how to determine your finish line and an alternative way to reach it while maximizing your freedom and peace of mind along the way, you can order your free copy of my new book, How much is enough at <u>howmuchisenoughbook.com</u>. Again, that's <u>howmuchisenoughbook.com</u>. I'll see you next time.