

Proactive Financial Planning and Embracing Life Transitions

Dr. Bill Jordan: Ep #531



Dr. Bill Jordan:

As soon as this happened and as soon as we transitioned, it was really funny. Robin looked at me and she goes, look, I don't care what we have to do. And you talk about non-negotiables. Prior to that you probably had a list of non-negotiables. But when you go through that kind of an event, if you will, everything becomes negotiable.

Dr. David Phelps:

Decades ago, I hustled to grow my dental practice and real estate Empire Society patted me on the back and every new deal and patient reinforced the success they said I had. Then my daughter, Jenna, was diagnosed with leukemia. Nine years, several intense chemo treatments and years of epileptic seizures. My daughter was given one more miracle, a life-saving liver transplant. In that hospital. I realized I wasn't successful. I had money, I had real estate assets and a business. But the only thing that mattered was time with my daughter. In that hospital room, I decided to sell my business, leave active income, and sustain my lifestyle with my real estate assets. Now, Jenna is healthy and all grown up and me. I am teaching others to do what I did and I continue to uncover the principles, strategies, and lessons we can apply in business and investing to create ultimate freedom for what matters most to each of us. Welcome to the Freedom Founders Podcast.

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Today I'm bringing you an interview I had within my community of Freedom Founders, one of our members, Dr. Bill Jordan. An accomplished oral maxillofacial surgeon shares his experience in building a thriving practice to confronting a sudden and life-changing diagnosis that forced him to retire from surgery. Our conversation explores the emotional and financial challenges of unexpected career shifts, the importance of financial preparedness, and how to develop a resilient mindset and strategy to face life certainties and economic realities. In this episode, expect to hear the steps that Dr. Jordan took to secure his financial future as quickly as he could, how Dr. Jordan and his wife Robin work together to enact substantial changes. What it takes to proactively plan for your finances, how alternative investment strategies can stabilize your income, especially post active income, how to build your long-term financial strategy and much more. Please welcome Dr. Bill Jordan.

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Bill, I've been looking forward to updating your journey in your process of going from practice, a very viable practice, which we'll talk a little bit about here in a moment, but bible practice, your life, your journey with your bride, Robin, and then what we talk about a lot in freedom founders is kind of like, what's your next, sometimes for some of us, myself included, that what's your next comes with more of a hard stop and you better move on pal or do something. And other times there's a more of a transition process that people get to maybe take time, but setting the stage there for this conversation. Let's go back a little bit and talk a little bit about your evolution in dentistry and the practice model that you enjoyed for many years.

Dr. Bill Jordan:

Well, thanks David. It's great to be here and I'm happy to do that. I was very, very fortunate to start my career as an oral maxillofacial surgeon back in 97. I was super blessed to be able to come out of residency and join. Fantastic mentor of mine to this day, Dr. Jim Kennedy, right out of practice and was very, very fortunate that I was able to live in the community and work in the community, which is something I always wanted to do and was able to have a fully thriving practice. It kind of went through all stages. I came in as a young associate not really knowing which way is up or down and had a great mentor, but was able to work with him, actually bought into the practice, bought half the practice, then transitioned to buying him out. Then went through a transition where I actually merged with two other oral surgeons and we created a larger group practice and ultimately practiced with them for a number of years and then transitioned. We actually sold to a practice management group and was part of that for about four or five years until I had to, I guess fairly suddenly stopped practicing. My entire practice career was really kind of seen in all aspects from associate on into all those aspects. So I've been very, very blessed in that regard.

Dr. David Phelp:

So you and your partners sold to a practice management group. That was obviously something that you all decided was a good move to take together. It requires a consent of the majority. So you did that and then you progressed under that umbrella for several more years until what, two years ago in 2023 is when you came to that hard stop conclusion that because of some tremors in your hands.

Dr. Bill Jordan:

Yeah,

Dr. David Phelp:

When we're not prepared for something like that. If you can describe your emotions of when you realized that your time in the profession was coming to an end, and I don't know when you decided you might transition out, but I don't think you had it on your radar at that time, correct?

Dr. Bill Jordan:

Yeah, that's correct. And I'll give you just a little backstory. I started probably about six or eight months before I ultimately stopped practicing. I'd been dealing with some issues, some back pain, some neck pains, but I had had a tremor where my hands were shaking more so than, I mean I never had that before and I was

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able to kind of manage it for a while, but typical either doctor or man or a combination of the both just ignored it. Didn't say anything to Robin, just kind, well, I can manage it. I don't know what's going on. It's fine. And then ultimately got to the point where I started doing some investigating, went to a neurologist, neurosurgeon, going to figure out what this was. It had gotten to the point that it had affected my ability to do certain procedures still the whole time. Never thought that I would stop practicing.

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I just figured like anything else, I'm a fixer. I would just go, we'll fix it, we'll get it done and we'll move on and get it taken care of. And I actually did have some surgery on my wrist and elbow thinking that was kind of the, but I kept asking the whole time, what about this shaking, leading up to all of that, going through all of the doctor's visits and ultimately surgery and everything else, and then realizing it wasn't working and I went to go see a second neurologist. I honestly thought I had something in my head. I thought I had a lesion or a tumor or something that was bad. I'd never had this before in my hands. Like you said, those were my livelihood. I'd always had no problems with that. And then all of a sudden it was there. So when I went to go see her and she said, you don't have any symptoms related to that.

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You just have a benign essential tremor. And I said, okay, thank goodness. How do we fix it? What do we do? And she's like, you don't. And I said, okay, when you say you don't, what does that mean? She said, well, we will try you on medicine. We'll try this. We'll try that and we'll just see if it works. And I just said, for me as a surgeon, I personally wouldn't want somebody operating on me if they had trouble keeping their hands still. And I was like, well, so I try the medicine and if it doesn't work, we try other medicine, but what do I do? Do I keep operating and see if it works again? I wouldn't want somebody doing that to me. And so it was then that I thought, wow, this may be an issue. And I called a good buddy of mine who happened to be on the board of director for our malpractice insurance company.

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I didn't think I'd have coverage. I started thinking if I have this diagnosis, I may not have coverage. And he told me, he said, no, you have coverage. He said, you're just indefensible. He is also another mentor of mine. And he just said, bill, we all reached that point in our practice where it's time to say maybe I have to pivot. So I sat down with Robin and I said, I think I'm done. And she's like, what do you mean you're done? What does done mean? And I said, I think I'm finished practicing. Although I'd been going through the tests and seeing all the doctors. It wasn't until that point in time when I was like, wow, my practice career is over. It wasn't necessarily the way that I had anticipated. I hadn't even anticipated that at all. It was just kind of a very sobering moment where I went in and had to tell my staff, I'm done.

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I canceled surgeries. You can't dabble in it. You can't try a few things. You can't do this. I knew that it had already started affecting me, so I had to make that transition, and that was the point where I was relieved that I didn't have any other brain issues or anything like that. I knew enough about my own body to know that I

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couldn't do surgery anymore, so I was okay with that. But what do I do now? Yes, I had some disability insurance. Like you said, you hate to write those checks every year. Hated it now. I was like, wow. Maybe this was the reason why. But going through that process in and of itself is a good six month long process. And they always say, well, do you have enough money somewhere that you could survive for a few months if you had to? Well, that's not ever going to happen until it does.

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And so I think that's the part that you're like, okay, what am I going to do now? What am I going to do? And I've had some opportunities where you could do some teaching and some other things, but still it was a very sobering transition to know that what you had done your whole entire life, basically from college, you had this idea that I was going to go and I wasn't planning on stopping practice. Anytime soon. You get to a certain age and people start asking the question, Hey, how much longer are you going to practice? I don't know. I hadn't even thought about it. I don't know. You want a number? I don't know, 65, 70 and I don't know.

Dr. David Phelp:

Here's my special request of you, my avid and loyal and faithful listeners. Out of the thousands of listeners I've had in 2024, less than 10% of you are subscribed to the podcast. That means 90% of you are listening to my podcast and yet you're not subscribed. Why not? Well, it's just because you haven't taken the time to do it. I know I get busy to the same thing and I fail to subscribe to the content that I like. So if you enjoyed or found my content helpful, clicking the subscribe or follow button right now will help the algorithms push my content to more people who can find it just as valuable. Plus, if you are a subscriber, you ensure you won't miss any of my content or updates as soon as they come out. I'm personally excited about the upcoming guests books and projects that I'm working on, and sincerely don't want you to miss out on any of them.

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So hit that subscribe button. Stay tuned for more. Now, back to our conversation. As long as we enjoy it, I think a lot of us would be lost without something to do. So maybe there's a transition, especially in a group practice where over time as senior doctors want to cut down a time and you can bring on juniors, and that's the opportunity in a group type practice. So you typically have that kind of transition where you could take your time to transition out. As long as we are able to keep doing what we do, which has been the blessing, providing for our family security stability, you can live to fight another day and you don't really think in terms of stopping because it's not put in front of us. The thing that I realized early in my practice is having more flexibility, having the ability to transition, whether it's a hard stop you had to face or figuring out, do we have enough replacement income?

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There's an emergency fund, but that's not long-term. Beyond that, what have I done with my capital base equity from the practice and other investments I've made that can actually replace enough of my income to support the lifestyle that my family wants to enjoy from all the hard work you did, and I think you and Robin talked about that moment where we have to use that B word as the budget, which we don't use right? Again,

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because we're not there. We're propagate spenders. I know you guys aren't, and most people that we hang with aren't, but when you can make enough money, you don't have to think about it. Now it's like, well, we have to figure this thing out. So talk a little bit about some of those conversations and how you and Robin have modeled your mindset now on replacement income and being more focused on how to do that and be comfortable and not live in a scarcity mindset.

Dr. Bill Jordan:

My beautiful bride, Robin, I don't deserve her. So over the years we talk about, like you said, the B word, right? We'd sit down from time to time, yes, you make enough money and you're doing okay, but let's think about this a little bit more. Let's be a little more proactive with this. And so we'd have a little discussions here and there, but as soon as this happened and as soon as we transitioned, it was really funny. Robin looked at me and she goes, look, I don't care what we have to do. And you talk about non-negotiables. Prior to that you probably had a list of non-negotiables, but when you go through that kind of an event, if you will, everything becomes negotiable in her. She was like, look, I don't care. We'll sell the house, the cars, nothing matters at that point. Nothing matters.

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Just that you're okay, that we can go forward, we'll do whatever we have to do. And that really just allowed us that opportunity to sit down and go, okay, now we need to. Before it was always something like, well, we should do this. It's something, yeah, we kind of want to do that, but then all of a sudden there's a need to do that. Then you have to do that and go, okay, let's look very hard at what we're spending. What do we want to spend? What do we not want to spend? And to go through that process, it's not an urgent thing, but it becomes an urgency like, all right, well now we have to really look at this because your income, your active income is done. And we weren't set up to try to do passive income like, oh, that's okay. We've got investments that are bringing in money, so we will be okay with that. There was none of that. It was just the faucet turned off. So then you realize, okay, I got a little bucket of water over here, but now I'm going to have to look at how big of a cup I'm going to take each time, and do we really need that big of a cup taken out of water? You're not putting any more water back in that bucket.

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And so that really where we sat down and started really going through everything that we were doing and really taking a hard look at those kind of issues going forward because it was like, okay, either I don't even know if any of these disability things will kick in. We may or may not, but I'm not going to do anything too quick because I want to see what we need to do. And so that was a very real moment where you both kind looked at each other and said, all right, we have to do this. And I always say, the checkbook register tells you where everything went, your budget tells you where it should go. Just very basic financial acuity 1 0 1 type of things. I don't really need to see where everything's gone, but let's start directing it where we want it to go.

Dr. David Phelp:

I think in terms of giving advice to other, and this is not with regrets at all on your part because I know where

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you and Robin are. I know you've landed this plane and have a good forward future, but let's just say we're talking to Bill and Robin Jordan 20 years earlier, or just like a younger colleague who you might be mentoring in the same field. Based on now what you've learned through your experience, what advice would you give that younger person when they're not facing what you and Robin had to face in a reality check situation?

Dr. Bill Jordan:

It is funny. There are a couple of surgeons that I've talked to just from my experience, you think it can happen, but it's not really going to happen. But it does happen, and I think if I were to give some advice to people is to, and it's really basic stuff, stay well within your means. Live less than your means. Get yourself set up so that you're not relying on that income as a source of income. From a financial standpoint, if I was to look at that, that's what I would tell 'em is get ahold of your financial house first. Get down, set this up. Really look at what you want to do. Anticipate not having any income. Anticipate that you may not be able to work or you might have to work less. Whatever might happen in life, think of that as a real possibility.

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Those of us that are dentists went to dental school. We learned how to become dentists. We learned how to do our profession. We didn't necessarily learn how to manage money, how to manage practice. We learned all those things through the school of hard knocks, just going through those, right, if he had a good mentor. And so having that as your basis, just good financial acuity, knowing where things are and understanding this mindset. This is what I'm trying to tell my children going forward, is going back to just basic things. Don't take your paycheck and then spend it and then see what's left over. Just simple things like save first, put some away first and make sure you've got income coming in that can ultimately replace or at least equal your active income.

Dr. David Phelp:

We see this in all of our lives and kind of going back to a normal transition out of a business or a practice, the way most of us would like to do it on our terms, right? We'd like to do it on our terms, and same thing with, as you said, living below your means. It's talk that we always have. It's in our heads, but we don't typically do it until we sort of have to, or we're getting ready to sell the practice and maybe we're not forced to do it, but we're ready to do it, and then we find out all these things we should have been doing to let's say, get the practice ready for sale. There's elements you went through that with your group. The point I think we're both trying to make here is whether it's your own personal finances and your family, or same you do for our business, even though you're not looking to exit, you need to start building the plan for the exit or as you said, for not having income.

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If you do that early and have milestones to measure your progress doesn't mean you're ready to pull the rip cord early unless you want to or in case you have to. There's books I've read about business sale and transitions, and some people would say, well, I never want to sell my business. It's going to be legacy. I have young people in your family coming up and my younger daughter or son are going to join the practice. Okay,

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perfect. But still, even if you're not going to sell, you need to be building it as if you are going to sell it because well, it just makes the model better while you have it. Same thing with personal finance. Well, I'm not looking to retire for 10, 15 years, great, but if I start building my plan today so that if I wanted to retire or be out of active income in two or three years, could I do that?

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Could I make that happen? I don't have to. If I haven't done, then I've got really, I think the best insurance we can have irrespective of all the other insurance we buy. So I think coming back full circle, what you and Robin Elu stated to me was a lot of this getting your hands wrapped around financial acumen and how do you make your money work for you? Number one, you said be disciplined, agree a hundred percent, be disciplined. Don't live beyond your means. Then it's like where you put it and there's got to be an accumulation period of some kind, but then turning it around, as you said, you've got this bucket, but is the bucket producing now or is it still trying to grow or what's it trying to do? Give me a little bit of your insights if you would, bill, regarding what you and Robin have really taken from what you've become very conscious about doing, looking at your numbers and then how you feel going forward with how your capital can work for you if you're more actively involved in how you invest it.

Dr. Bill Jordan:

A little background, we were traditionally kind of the typical, Hey, let's just maximize out our 401k. We're just putting money in and we're kind of doing this and giving it to a financial planner and having them manage that. Because I was so busy doing what I was trained to do was to do surgery. I wasn't really thinking about, oh, retirement, retirement will come putting as much money as way as I could, as I thought I was supposed to do. I never knew. For instance, the world of alternative investing, you can actually, you don't have to put your money in the stock market. It's an option. That's what you want to do, but you don't have to. There's other ways that you can do that. And I was like, wait a minute. There's other things we can do. And so that's where I think the knowledge comes from.

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When I was just learning and reading as much as I could to figure out options, because I was wanting to go, okay, well, I want to get in this area of passive income. A good buddy of mine, I asked him one time, what does he do? And he goes, I manufacture mailbox money. And I was like, oh, well that's good. I like mailbox money. I mean as much as anybody else. So it was kind of that concept. What do you mean you manufacture mailbox money? What does that even mean? And so we'd had that discussion and so understanding number one, that that's even an option. If anything, like me, you're so involved in your practice and your local state national society. I mean, I was very, very involved. So that was my whole life, and it was just like, okay, I hope I'm going to have enough to retire at the end, but I'm so busy right now.

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I can't even think of it. Can't even think about it. But then all of a sudden when you're not busy, then you start thinking about it and you realize, okay, I need to do better. So going back to what I would tell my 40-year-old

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self is that, Hey, think about that. Don't just throw it and allow somebody else to do that. Learn and know that there's more to that. So that's where Robin and I really have dove into the education aspect. I need to learn more. I almost think of it as going back into residency. The first time you ever had to do the surgery by yourself or you had to do a procedure by yourself or whatever it was, you learn how to do it, you were taught, you were shown, whatever, but there's a point in which you have to do it yourself.

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You learn and learn and learn, but then there's a point where you just say, okay, I have to do this. So I think developing a plan, just like you would with your finances, you have to do that with your investing in my opinion. You have to say, okay, what am I trying to get out of it? What are the things that I need for our family that we need? Are we going to look for income right now? Are we looking for growth? Whatever it may be, that helps you decide what you want to do to create the end product you're looking for. So whether it's income right now, I need it, need to start spitting it off and I need it now or I don't need access to this money right now, but in two years I will, or whatever that may be. There's developing a plan, it's the same plan, just it maybe a different scale. I think developing that, just number one, knowing what's out there and what you can do. Fortunately, God's been in control of my life and he probably kept me from doing as many of the stupid things as I probably did, or they turned out to be not as stupid as they probably should have been. Right?

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And I mean, I dabbled in some real estate, not like, oh, I want to actively get in and use this as an income vehicle. It's like, oh, well, I'm going to go build a house for my kids in college. That's got to be a smart thing, right? It's going to save me all this money. Well, not if you don't really think about it and you're not a hundred percent sure what you're doing, so oh, I want to go buy my mom a little condo because I'm going to use that as an investment or whatever it may be. The little things you learned along the way is kind of like, oh, that was kind of stupid to do it that way. And so you learn from your life experiences as you continue on in that regard as well.

Dr. David Phelp:

Yeah, naturally we have to learn. We don't explore. If we don't show our curiosity about things, then we don't grow at all. So I think you're right. We try different things and we learn from those experiences and hopefully get better clarity on really where we should focus, but your points are well made. Let's end on this. I know one of the things that you had told me recently is that one of my mentors and I share with our group is Dan Kennedy, and you mentioned something that Dan had said. I think it was well stated. Dan said that defiance and action were the two attributes that one needed to take if one was going to be really more in charge of one's future in whatever regard. You want to just talk a little bit about how that settled with you, defiance and action, and how you put that into place and how you regard that today as kind of a mantra that maybe you live by or wants your kids, your children to also adopt?

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Yeah. I think that the defiance aspect is kind of standing up and going, okay, I am going to take control and I'm going to not necessarily just allow someone to continue to dictate what I'm going to do, and so then the action part is to go, okay, well, if I'm going to do that, then I need to, number one, educate myself and I need to learn and then I need to go ahead and put things into action. I mean, not just sit there and go, well, I wonder if this is the right thing to do, and they say that what's worse than the wrong decision is indecision, right? You sit there and you're just like, oh, I don't know if I should do that. Is it the right thing? Well, you've got to do something at some point you've just got to test it and go.

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I think of that as kind of taken that step. Maybe you don't understand the real estate markets, you don't understand what you're doing in the stock market. You may not understand what you're doing in gold or crypto or whatever it, you're just doing it, right, because what everybody else is doing, and so you got to stand up and say, look, I'm taking control. I'm not going to be drug by all the other people that are doing that just because they're doing it. Oh, well, if so-and-so's doing it, it must be okay because surely they've checked it out. No, don't do that. Don't be that way. Take control. It's your money. Who's going to fight over your money? You do that at the office, you do everything at the office. I go, this is my practice is my baby. This is the thing. Well, your investment, all that money, it shouldn't really be any different.

Dr. David Phelp:

Bill, I really appreciate you sharing from your heart. I try to take the best of stories, real stories that people share with us, share with me giving back to the younger generation or colleagues, peers who are also navigating different aspects of their lives. It's something I think, where if the knowledge and the authenticity is shared with enough people, then people can take more action and feel okay about maybe going against the grain or going against the default mode that as you mentioned, so many people just fall into that trap because yeah, we're trained to do something with high levels of skill and education and told that everything else outside that you should probably just let somebody else take care of it for you, and she stated, no one's going to look after you, your assets yourself, your family like you are, yes, have people to advise, learn, educate yourself, but you've got to take on yourself to maintain that sovereignty knowing your life. I

Dr. Bill Jordan:

Agree. I guess the last thing I would say is that it is really important to have these conversations with your spouse and to have this, I mean, you can't go it alone. Well, you can't go it alone. It's going to be more difficult, I think to have those conversations to, because your spouse is going to offer a completely different perspective, which in my younger practice I probably thought, I didn't think, oh, well, she's not really in there, and she really offered up some great advice that I just wasn't listening to.

Dr. David Phelp:

How many of us have done that very thing? Yeah. Well, likewise, I know better appreciate your help, but lemme me just bull nose forward, right? No, I appreciate you saying that because we've all done that. Absolutely.

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Dr. Bill Jordan:

So consult your other better half it say better half for a reason, and it is absolutely true that you are doing it together, and I think that's something that's just vitally important.

Dr. David Phelp:

Dr. Jordan and his wife Robin are members of the Freedom Founders community. Our community is one that's a collaborative community of very like-minded and similar caliber professional practice owners, primarily dentists, physicians, and when I say like-minded, they're all seeking more scalability in their time, time options, flexibility, alternatives to the traditional model Wall Street, not to take you away from Wall Street, but to show how a stabilization and diversification into alternative investments, which is typically not on the table for most hardworking, high income professionals. It's just not what we do, not what we're told we can do, and Wall Street's supposed to just take care of it for us. Being a part of a community that really looks into sex and discerns the types of alternative investments that can better hedge and provide that diversification for one's financial future is what provides the peace of mind, removes stress, and oftentimes speeds up the opportunity for our members to actually create that freedom, not necessarily all the way to retirement unless that's on their model, but to create that time freedom when they're younger in career.

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Building that pathway, having the certainty and the measurable milestones that allow them to see that they're going to be fine and taking away the volatility of the traditional marketplace, which has highs and then has lows and causes people to have to retract and rebuild, sometimes losing as many as six, 10 or 12 years in one's lifecycle. The diversification into alternatives is an area that most professionals don't have any expertise, but this is one area that I believe a more active involvement is on the forefront because of where we are in the market cycles. In my conversations with many doctors and dentists who again are seeking a different pathway, a pathway with more certainty, a pathway that they feel like they can actually understand and be a part of, not necessarily actively managing real estate or actively managing different portfolios, but being involved in their portfolio allocation.

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When I talk to doctors about the model that they're in right now, which is again, traditionally the Wall Street model, tax brokerage accounts, annuities, or qualified accounts into 401(K)s defined benefit plans, they know that that's not enough, and particularly when we are in an asymmetric risk position like we are in the economy right now with the market in a bubble, diversifying and providing hedge strategies into two different alternative investments can the aspect that gives them the ability to ascertain what's going to work for them and do it in a community where they're like-minded people. Again, dissecting and looking at the different opportunities together as a community rather than trying to do it solo. Many people Chase RO, I chase that return on investment. They want the higher yield. They believe that all stocks should go up. They believe that they are late to the train and jump onto many of the speculative investments like cryptocurrency or tech stocks too late in the game.

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Same thing can happen in real estate, and if you don't know where you can hedge in these different marketplaces and better secure a preservational capital while still hedging against inflation, it could be a dicey move going into the economy the decades ahead. It's going to be a different model. I always say to people who ask me, you've got to take a more active involvement in your finances. You've done it with your business, you've done it with your practice. It's time to do it with your money because that's where the real inflection point comes from. You can make money, but when you want your money to work for you, that's where most people don't have any idea where to start, where to begin, and there's a way to do it that could make it very feasible for anybody who has a commitment to their financial future most spend their lives optimizing for wealth, net worth and quantity, thinking them the accurate measuring sticks for success or the magical portals into the lives they want.

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I believe most people are optimizing for the wrong thing. Time is the greatest resource, and time is what we all want more of in the end, but it's not just about the quantity of time, it's about how you spend it. How you spend your time is the most accurate measuring stick of the success of your life, so how can you optimize your life, business, and decisions for more time, and how can you upgrade where you spend your time to improve quality and the satisfaction of life? My new book, *scaling Time Versus Wealth* lays the groundwork for these questions that provides the lens in which you can filter your decisions to optimize for time and how you spend it. You can get your free copy at [scaling time versus wealth.com](https://scalingtimeversuswealth.com). That's [scaling time versus wealth.com](https://scalingtimeversuswealth.com), and thanks for tuning in. Be sure to click that subscribe or follow button and let us know what you want to hear more of in the future. I'll see you next time.