

# You Need Discipline and Accountability – The Key To Lasting Freedom – Steven J. Anderson: Ep #565

Guest: Steven J. Anderson



## **Steven J. Anderson:**

That's one of the biggest misconceptions about freedom. Freedom's not, I can do whatever I want to do. Freedom, I believe, is based on those two principles, discipline and accountability. There is huge freedom within the bounds of being disciplined. And then when there is agency, when there's freedom, then there's responsibility to use it wisely and for the benefit of others.

## **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. Today's conversation is a special one, recorded during the summer for Freedom Week with my good friend and longtime mentor, Stephen J. Anderson. Steve is a globally respected business strategist, entrepreneur, speaker, and philanthropist who has helped shape service-focused organizations worldwide. But more than titles, Steve is a force for clarity and conviction. In this episode, we explore real freedom, not just the freedom to do whatever you want, but the kind built on discipline, accountability and responsibility.

From stories around his childhood roundtable to life-changing lessons from his mentor Walter Haley to launching philanthropic movements like Smiles for Life and Eagle University, Steve walks us through the foundational principles that drive a life of impact. Whether you're an entrepreneur, a parent, or just someone who wants to build a better life, you'll walk away from this one inspired and challenged. Please welcome Mr. Stephen J. Anderson.

**Steven J. Anderson:**

you

**Dr. David Phelps:**

It's a pleasure for me to have today with me one of my dear friends and mentors, Stephen Anderson. I've known Steve for, well, I'd say centuries, but that'd be too long. But it's been, it's been a great ride, Steve, knowing for at least decades. Steve, I just want to jump into your vision at a very early age.

And I know we've talked about, you've, you've spoken many times at different events. I've been to it with you. talking about your family's table at home and those conversations came out based on your parents, your father, an entrepreneur and his own right. And those conversations that you had instigated something in you that prompted you to, I would say, look at life maybe differently than the mainstream then, and maybe the way people look at it today.

Talk a little bit about the vision that sets you forward to your path and we'll kind of take that forward and some of the things that you learned along the way.

**Steven J. Anderson:**

Yeah, thank you David and thank you for the invitation to be here today. You know how much what I feel about you and and what you do for everybody's financial freedom that you work with, so it's a privilege to be here. ■ So yeah, let's go back to the round table and it was round. There is a ■ there's one of my favorite quotes from Winston Winston Churchill.

**Dr. David Phelps:**

No pleasure.

**Steven J. Anderson:**

As he said, we build our buildings and then our buildings build us. That's a paraphrase, but the structure, the physical structure in an environment has an influence on behavior. And I'm a big fan of round tables because they facilitate an equal exchange of the people around it. There's no hierarchy.

There's no head of the table. There's kind of a balanced exchange. And I've noticed that we have a round table in our kitchen, ■ home. And we had a round table at our home when I was growing up.

Now I'm the last of seven children. My dad affectionately referred to me as the bonus baby. So you know what was going on there. And, um, and he led one of the largest ad agencies in the Western United States his whole career.

And we had some non-negotiables. A non-negotiable means you have no freedom. so the non-negotiables growing up in our household, the household I grew up with was piano. Piano was a non-negotiable.

So everybody played the piano and it wasn't about, everybody took piano lessons and it wasn't about the music. It was about discipline and accountability. The discipline to practice every day and the accountability that Once a week, every seven days, we had to sit down with the piano teacher and account for what we had done during the week. Discipline and accountability.

**Dr. David Phelps:**

So let's take that right there. Non-negotiables, discipline and accountability doesn't sound a whole lot like freedom to me.

**Steven J. Anderson:**

And the lesson, and it didn't sound like that to me either. In fact, I carried that tradition on with our children and our second daughter, Abby, I'll never forget. She was five or six years old, sitting at the piano bench right over here, just bawling her eyes out one day, practicing. goes, I hate this.

Why do you hate me? Why do you force me to do this? It wasn't force, it was about learning the lesson. ■ Today, she's a singer-songwriter in Nashville, tours the country.

■ One of the most beautiful pieces that she arranged was an arrangement of the Star Spangled Banner. But the lesson, and here's really the point, especially for the topic today, discipline and accountability. Freedom, I believe. is based on those two principles.

The discipline, you take a look at the constitution of our country, which was designed and built on a foundation of all men are created equal and everyone should be free. And that freedom is maintained by the discipline to abide by the principles that are in that document. And so, and I think that's a lesson for life is there is huge freedom within the bounds of being disciplined to follow the rules, follows what I call the natural laws that give us freedom. So discipline and then responsibility.

I believe that when there is agency, when there's freedom, then there's responsibility to use it. wisely, judiciously, and for the benefit of others. So I didn't, course, I realized that all in retrospect. I didn't realize it sitting at that piano bench every day during my childhood, but discipline and accountability.

So that was one, that was one non-negotiable. The second non-negotiable was a paper route. So this was back in the day when the news was delivered either over the radio, the TV, or the daily newspaper. Some listening will remember those days.

And so the distribution method at the time was young men, young women on bicycles delivering a paper route every day. And so that was the non-negotiable age 12. You got a paper route and last of seven. So I had three older brothers.

So we all have the same paper route. It just got handed down from one to the other. Along with the vehicle was a 1960s. purple Schwinn Stingray bicycle with the big Texas Longhorn handlebar.

**Dr. David Phelps:**

Perfect bicycle for that.

**Steven J. Anderson:**

And in the day, it was like all the rage. I think Schwinn had nearly 70 % of the bicycle market at that time. But that was a non-negotiable. And part of that was just, again, discipline and accountability, having to show up every day and be responsible for delivering on the promise. And the promise was papers on porches by 6 PM. It was an afternoon newspaper. And 6 PM was, was every paper had to be on the porch by 6 PM. So it was that learning responsibility and the discipline to execute on a daily basis.

So the paper route was, the second non-negotiable and the third was scouting. So in our family, getting your Eagle Scout was the prereq, the prerequisite to getting your driver's license. So for all boys. For those that aren't familiar, the Eagle rank is the highest rank in scouting.

And so the rule was you had to get your Eagle and then you could get your driver's license. None of us ever dared test that rule, David. We took my parents word for it that that was the rule. And so we all did it.

And for good reason. I mean, that whole process of, you know, that whole merit badge process where you have to learn about, you know, there's the merit citizenship in the nation and citizenship in the community and citizenship in the world. And all those lessons learned that I think were, you know, in retrospect foundational that that probably had a bigger impact on me than what I learned in school in terms of, know, overall long-term lessons. so those were the three non-negotiables.

There were others, but those were kind of three that, you know, really stood out piano, paper route, and scouting. And, there were conflicts from time to time between, between all those, ■ non-negotiables, but what it taught me early on, you know, it's like, may say, well, you know, what's the freedom in that if there's non-negotiables? Well, there are non-negotiables in life. other words, if you want freedom and agency, then there's some non-negotiables.

There's things you have to do if you want to be free. You have to be willing to obey certain natural laws, certain civil laws, if you want the freedom to be able to move around and freedom of choice and freedom to do the things you want to do. So I think that's one of the biggest misconstrued conceptions about freedom. Freedom's not, I can do whatever I want to do.

Well, yes, you can. And if you cross the line, then there's a consequence. You know, if you don't take responsibility, there's a consequence to that. That may limit your freedom. And so that I think helps set me on this path. I've been a student of what I call natural laws my whole life, just constantly looking for what are the truths ■ about how everything works in business, in life, in society. What are the truths that run consistent when you understand the truths? the non-negotiables, then you can build a pretty amazing life based on those natural laws if you understand them and you abide by them.

So yeah, I think those were again, reflectively, when I go back and look at some of those early experiences and what I extracted from them taught me a lot about personal freedom, national freedom, financial freedom. I think one of the biggest lessons that I'm so grateful for is this was back. Do remember back David in the day before lawn care companies and weed companies that would spray your yard? Well, none of that existed.

**Dr. David Phelps:**

Where were they back there?

**Steven J. Anderson:**

So one of my jobs was I to dig up all the dandelions in our yard. And it was like a never ending. It just seemed like they just kept propagating. No matter how much you do it, they just keep coming up.

I think I grew up with orange hands. But I did it. And as a result of it, what I learned was work ethic. And one of the most valuable things is if you want the output, you got to be willing to do the input.

for those that are employers and those that, you know, they'd interview people. One of my favorite interview questions is how old were you when you had your first job out of the house? And what was it? How old, and there seems to be this direct correlation between age, the age at which you started to work and work ethic.

The earlier you started, then it just seems like there's a tendency there. And I think freedom, work and freedom are inseparably connected. You know, there's exceptions to the rule, I think, but the harder you work, the more you focus, the more disciplined you are, then it just seems like there's more. freedom, there's more choices that come out on the other end, the freedom to choose.

And I think that's really the cornerstone of freedom.

**Dr. David Phelps:**

You spent your career building a profitable practice that actually impacts your community. Now private equity calls, DSO sends shiny offers, and suddenly everyone has an opinion about what you should do next. If you're a dentist thinking about selling, transitioning out, or just trying to figure out what your practice is really worth, you don't need more noise. You need a circle of people who get it.

This is why we've built a new private Facebook community for dentists who want straight answers real comparisons and the confidence to negotiate from strength, not fear. No jerks, no sales vultures, just Dennis sharing what works, what doesn't and what to watch out for when the too good to be true offers show up. Inside the new group, you'll get access to tools,

field evaluation resources and conversations with docs who've already been where you are. You're not up against one buyer.

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Don't transition alone. That's [freedomfounders.com](https://freedomfounders.com) slash exit-ready dentist. So another part of your story and your vision, and again, I would just have to say this all came from the vision that your family's culture painted for you, along with the discipline and accountability, but the vision to pursue what you wanted in life and maybe not necessarily pursue it the same way everybody else was. And what I'm referring to is your travel down to Cerville, Texas after graduation.

to the mentor, it's a bitsy Walter Haley and many of us in, in, my genre, genre, you know, know that story actually been part of it, but talk a little bit about mentorship and what that obviously meant to you, but also you're doing the same thing, which we'll get to a little bit with obviously the, clients you work with and their teams, but also with Eagle university. But how did, how did that start? What were you, what were you thinking back then and what were you pursuing when you made that? Put that knock on the door.

Hey Walter, I'm here. You don't really know me that well yet, but I'm here to serve. But let's figure it out.

**Steven J. Anderson:**

Yeah. So that fact, your question, David, is what were you thinking that a lot of people asked me that question, including my mother. So quick backstory. I went to the university of Utah in Salt Lake city.

And one of the things I embarked on during my college experience was I started a chapter of Sigma Phi Epsilon fraternity. It's the largest fraternity in the country. so. I was one of the founders of that chapter and as a part of our getting started, the national organization gave me the opportunity to go spend a weekend with one of their members of their board of trustees who was here in Texas.

His name was Walter Haley, very successful entrepreneur and had a small group of people in his living, literally David, and you remember this in his living room. It was a big living room, but his ranch just outside of San Antonio, Texas, about an hour. We had an amazing weekend together. was about 30 of us, 35 of us from around the country, mostly business people and salespeople.

And he just kind of mapped out his strategy for success and sales success. And at the end of that experience, he gave me a challenge, which was to go get a mentor. That was the challenge. A mentor, someone who is doing something that I felt.

I wanted to do that was willing to share with me how they did it. And, ■ so was kind of a fun idea. And so I went back and started on this quest to find this mentor. So, ■ I sat down with the first one and I learned so much.

just sat down for maybe 30 minutes and I, you know, covered him with questions and I learned so much. man, I'm going to do that again. ■ and then that one went really well. And then again and again and again.

I just, I got on this path of just interviewing people that were doing things that sounded interesting to me. was junior in college and hadn't quite figured out what I wanted to do. And so that, mean, I think I did 60 of those, just 60 different people that were doing things that I thought I wanted to do. And, and I learned more from them that I'd learned my entire time in college.

And one of the suggestions from one of those members, one of those mentors, because I asked him, said, what would you do if you were starting all over again and you were my age? What would you do? What would you do differently? What would you do the same? And his response was, he said, I would go find somebody who's doing what I want to do. And I would figure out a way to go to work with them because he said, you'll learn more as an apprentice.

**Dr. David Phelps:**

Yes.

**Steven J. Anderson:**

You'll learn more in a mentor-mentee relationship or an apprentice relationship than you'll learn from any management training program or any graduate school program. You'll learn more doing that than anything you can probably do. And so that resonated with me. That sounds like something I want to do.

so after I evaluated all the things that I'd run into and it kind of came full circle and I thought, you know, I love entrepreneurship. I love the idea of running my own business, the whole deal. And I met a lot of people that are, you know, have, and then I thought back to Walter who had initially set me on this path. And I thought, you know, I'm going to figure out a way for us to work together.

And, ■ so this was, I don't know, maybe ill-advised, but it worked. We ran into each other at the fraternity convention and we just did, a short conversation and. And he said, what have you been doing since I saw you last? And so I told him, said, you gave me a challenge to get a mentor.

got 60. And he said 60. And I said, yeah. And then he said, well, what are you going to do? And I said, I'm going to come work with you. And it kind of took him back a little bit and he goes, well, I'm not hiring. And I said, that's good because I'm not for hire.

**Dr. David Phelps:**

There you go.

**Steven J. Anderson:**

Um, he was, what does that mean? And I said, well, I said, you need my help. I said, you may not know you need my help, but you need my help. And so here's the deal.

We're going to go to work together and you don't have to pay me anything except for what I earn. And so on that basis, we started working together. He was, he was doing these, had started this little education seminar company. And so I just, packed up and drove 1200 miles to.

Kerrville, with no promise of anything. That's where I can still remember David, my mother standing on the front porch, just shaking her head like, what are you thinking? You're going in. Yeah.

My dad was not real happy. was, David, he would call me every week with job interviews that he'd lined up to try and get me to.

**Dr. David Phelps:**

What happened?

**Steven J. Anderson:**

To reconsider is like, Hey, I got somebody that I want you to interview with. And cause he, he was sure I'd made a mistake. And, um, so we went to work together and I'll tell you the end of that story here in just a minute, um, we worked together for about a year and then put our business partnership together, which lasted 15 years. So I passed away about 20 years ago and, it, you know, that mentor advice that I got was spot on, which is we worked literally, we worked side by side.

At one point we had two desks that were side by side and one of the greatest compliments that I ever received in that relationship and was one of the most instructional to me was he came in one day upset. said, you know, he said, ■ I've noticed something about you. I said, okay, what's that? And he goes, you know, when I, when I introduce you to one of my friends, After they talk to you, they don't want to talk to me anymore.

And I just sat there and he goes, you know why that is? And I said, well, I think I have a sneaking suspicion. I said, why do you think that is? He said, because you take better care of him than I do.

They want to, they want to talk to you because they know you're going to follow up and do what you say. And he goes, you're better at it than I am. He was faking the being upset part. But again, it just goes back to this whole discipline and responsibility is, you know, they're in so many ways.

You can just go back to that same formula. If you want great physical health, you got to be responsible for what you've been given and you got to be disciplined to do the things, eat right, exercise, et cetera.

**Dr. David Phelps:**

I got it, yeah.

**Steven J. Anderson:**

in order to have the freedom to choose down the road. If you want financial freedom, you have to be responsible for what you've been given and disciplined in what you do in order to get a return. Discipline and responsibility. That simple formula all the way down the line.

I don't think there's any area of life or in our existence where you can't go back to that simple formula and say, you know what, it's true. with everything. You have to be responsible for what you have and you have to be disciplined in how you do it.

**Dr. David Phelps:**

Imagine waking up one day and not having a practice to run. No patience, no charts, no 6 a.m. staff texts. Just space to think, to breathe, to live the life you've put off for years.

But here's the truth. You don't stumble into that kind of an exit. You build it intentionally. That's why we created the Exit Strategy Playbook, a free, rudely practical guide for practice owners who want more than just a payout.

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Download it now for free at [freedomfounders.com slash playbook](http://freedomfounders.com/slash/playbook). Steve, I want to go back to the paper route just for a moment. So the discipline, the follow through, the integrity of doing what you say you're to do, get those papers out by 6 p.m. My question to you is, did it ever happen where something didn't go right?

Did you occasionally ever miss the front porch? Did something happen where you got a flat tire and you had to somehow limp through getting the job done? Just give me a piece of that, because I'm sure, in how many years did you run that paper route, by the way?

**Steven J. Anderson:**

Probably from age 12 to probably the time I got my driver's license, probably four years.

**Dr. David Phelps:**

So four years. yeah, I'd like to know a lesson learned from obviously you're disciplined. You're going to get it done, but sometimes sometimes things don't go the way we plan.

**Steven J. Anderson:**

share two examples. is one of my dad's was if you're going to the airport to catch a flight, you always leave enough time to get a flat tire. Now you may never get a flat tire, but if you do, you'll still make it to the airport on time. Right?

That was kind of

**Dr. David Phelps:**

There we go. I just gotta tell you about my wife lives very contemporaneously. She's not a fan of that at all. So I like your plan.

She is that a plan. We just have to like what you cooperate in between. But anyway, go ahead.

**Steven J. Anderson:**

Yeah. So that was the same. That was the same rule on the paper route is you get it done early enough. You get started early enough that if any unlikely event, you get a flat tire or something comes up, you have enough time to repair and get back on the road and still, still

deliver on time.

And that is, you know, prepare, expect the best and prepare for the worst. So many, many different examples of that. But that was one of the rules to live by. The other one, you know, I mentioned occasionally there was a conflict between the non-negotiables.

And one of those, the conflict between scouting and my paper house. So our scout troop would go on an overnight campout every month. Now this was in Utah, David. We went every month.

It didn't matter. And some of the most memorable campouts were in December, in January, in February. In the Uinta mountains, I got pictures of this stuff. So there was one, usually the routine was, since it was an afternoon paper, I'd hire one of my buddies to do the Friday delivery.

And then we'd always be home Saturday in time to do the Saturday, Saturday delivery. one particular month we were coming back from, you know, Saturday afternoon, we're coming back. There was weather, there was traffic. We got delayed.

and know, clocks ticking and we were not going to make it back on time. And this is before cell phones, before any of that. So there wasn't an easy way to communicate. it's just, I couldn't, know, there was just a situation out of my control.

So was what it was. And so I'm kind of anxious and we're a few blocks away from the house and I'm thinking, okay, I got to jump out. I got to get on it. You got to get this done, even though it's, you know, there's no way I'm going to be able to get it all done before six.

So, um, about two blocks away from the house, I'm in the back of the back of the Jeep, my Scoutmasters Chief. Now to the corner of my eye, I see my purple Schwinn Stingray bicycle moving down the street. So I do a double take. It's my dad's And this is not an adult size bike, David.

I still have one today. I don't fit. So he's on the bike with the canvas bags on over the handlebars stuffed with newspapers. He's doing my route.

He's throwing papers on the porch. He's a horrible shot. Not even, know, stops and gets off the bike and tips over, he goes over and puts the paper on the porch. It was a mess.

And I remember looking at that scene. And I remember thinking to myself, I'm 12, thinking to myself, that is so cool. Maybe most 12 year old boys would be embarrassed that their dad was out doing their paper route. But what struck me was here was a guy at the time, David, he was CEO of the largest ad agency in the Western United States.

He was chairman of the board of the Children's Hospital Network in our community. He was president of the biggest publishing company in our town. He, everybody knew. Arthur SN.

He was in the news all the time. Everybody knew who he was. And here he was on a Saturday afternoon on a bicycle way too small for him, doing a paper route. The reason it made a difference for me is he had the account for the largest bank in our community.

He had their advertising account. He did all their advertising for over 30 years, but early on in his relationship with them, he coined a phrase. It was It became their slogan. So was in the name of the bank where people mean everything.

So their whole deal was customer service. was their, put a stake in the ground on that. And it was on every brochure, every sign, every, everywhere. You never saw the name of the bank without that slogan that he designed.

And it kind of became part of our family culture. mean, we were all in bank ads as kids, probably violate every child labor law, but, you know, we're in the ad and it just, you know, it

just kind of became. part of our family culture. And so the, the day when I saw him on that bike, doing my route, was the day that I realized that that was not just a snappy slogan that the ad man dad came up with for the bank.

was for him. It was a way of life. And that was the day I realized that to him, I was a people that meant something. I don't know.

mean, for him to be aware. On a Saturday afternoon with everything he had going on to be aware enough that I wasn't there. I wasn't back. Something must've happened.

And for him to pick up the slack for me and do something for me that I couldn't do for myself. Never forgot that. ■ and, ■ so yeah, things don't always go as planned. And, ■ but I, I took that as a really important lesson of the value.

of having and surrounding yourself with great people. With a team, he was part of my team. I didn't even realize it really, but he was part of my team and he had my back. He was my wingman.

I ride motorcycles and a wingman is the guy who's always got your back. But moving forward, I think that's one of the things in terms of freedom and agency and responsibility and discipline is having great people. And choosing the people you associate with, you work with is one of the greatest pieces of that whole freedom formula for me is I wish I would have realized that lesson earlier. Jim Collins, you know, who wrote Good to Great, he really promoted this concept that the who is more important than the what.

Who you choose to work with is more important than the job, more important than where you're going. Because if you have the right people, it's like, Look at the framers of the constitution. Who sat in that room was everything because they brought the ideas. They brought the experience.

They brought the vision, all of those things they brought into that room. And absent those individuals, you would not have had the same document that we've now lived with for 250 years that it is framed out freedom.

### **Dr. David Phelps:**

Definitely the people and that is those are exactly the principles that you and Walter and his spouse for those many years that you work together and you continue to do so today with with tops with Keystone management. And I also want to just dive a little bit into philanthropy and and giving back in the mentorship that you provide. So one of many things you've done, but just through the smiles for life cohort out of the Crown Council. I don't know what the number is today, but I think it's like over \$50 million.

probably way over that now, that you you through your efforts and through the constituency that that follow you and our believers have provided there. So philanthropy is huge. We can talk a little bit about philanthropy and what that provides for both the giver and receiver. And then also the mentorship that you you've taken what you've learned in life.

And I have a same heart for this, but it's helping the next generation up. I mean, maybe we start with our kids and our family. That's a good place to start. But beyond that, what can we do as those who have gone through the life of many times hard knocks, but also the mentorship, the lessons that you brought out today that you've learned both from your family and through all the mentors that you sought out during those years and continue to do so, by the way.

It's an always evolving process. We never quit. But talk a little bit about charitable giving. And then let's talk a little bit about Eagle University, which I'm a huge fan of.

**Steven J. Anderson:**

So let me be clear on one thing here. I don't believe in giving back. That's a phrase that's crept into our vernacular. I don't know where it came from.

I take exception to it. I don't believe in it because it implies, I think it sends the wrong message. If you're giving something back, it implies that you took something that didn't belong to you. I mean, I don't know about you, but growing up, that phrase was never a positive.

Give that back to your brother. Give that back. It was always a negative. It was like, you took something that didn't belong to you.

Now give it.

**Dr. David Phelps:**

I think I just overlooked that. I just went on my way.

**Steven J. Anderson:**

So I think where it maybe came from is maybe this Puritan guilt complex that we've carried with us for two years of, you know, the profit motive guilt. Like, it's bad to make a profit. Well, profit's what makes it all work. So instead of giving back, I believe in doing good.

And there are so many things that we do that are a part of just everything we do that are doing good beyond just charitable things. I'll talk about that in a minute. But when, you know, I challenge business owners to sit down and make a list of all the things they do in their business, in their life that do good.

You provide jobs for people. That's doing good. You're providing a service in the community. That's doing good.

I mean, you go down the list of all the things you do good. Plus, all the things that you do from a charitable standpoint. So this goes back to the responsibility pillar, right? Discipline and responsibility.

And I'm a big believer that, yeah, if you have been given something that you earned, you have a responsibility. We all have a responsibility to then do good with those assets, those experiences, to go out and do good. Do something worthwhile and do good with that. It may be a, you know, that, that to me, just that change in definition, the difference between doing good and giving back, you know, giving back kind of implies, well, you know, I, I can check that box. You know, I did, I gave something back versus doing good is a philosophy of life. It permeates everything that you do. Know, so as one example of that is, you know, the seed of an idea that came from Dr. Jeff Gray in San Diego, California.

And Jeff, Jeff and I become really good friends. And this is just to me, it's such a great example of responsibility and then a desire to do good. And Jeff, we were teaching one day and we were doing one of our dental seminars and he was part of our faculty and he goes, you know, ■ I was just trying to find a way that I could do something to do good for, you know, for the kids that are affected by cancer. You know, every February is this cancer awareness month.

And he said, so I came up with this idea and he goes, the idea is I'm just going to take all of my fees from whitening for the whole month of February and I'm going to donate them. And, ■ just, you know, any patient that comes in, they get their teeth whitened. I'll just, I'll just take everything that. all those fees and they'll donate it to charity.

And then he said, and then I got thinking, what would happen if a bunch of us did that? It's not just me, but what if we took all the dentists in the Crown Council as an example, and we got everybody to do the same thing? So this idea started to, and, and so then we called Dr. Bill Dorfman and Robert Heyman, who at the time owns, and they started and own ran Discus Dental and they had a very popular whitening product.

And so we called them out of the blue. They didn't even know who we were. And we told them our idea and we said, look, would you guys be willing to sell us the whitening material for that cost? Just offer it at cost as a, you know, as a donation to the cause.

And they said, you know, let us consider it. We'll call you back. Well, they called back same day and they said, look, we can't, we cannot sell it to you at cost. but we will give it to you and we'll throw in the shipping on top.

I don't, David, I don't know that they had any, they didn't even ask how much. No, it's like, nor were there any limits. There was no, we'll donate up to this much. No limits, no boundaries. That first 90 days after we launched that, we raised a million and a half dollars in 90 days. We didn't even know what we were doing. And that relationship with Bill and Robert and Jessica, so that went on for 15 years until they sold the company. Millions and millions of dollars that they donated.

to do good and thousands of dentists and dental teams that have continued that, you know, that same effort every year that's raised now over \$50 million that's gone to children's and dental related charities. UltraDent now carries on the tradition. So UltraDent supplies all the whitening materials on the same basis. They donate all the materials and the shipping every year.

It's an amazing effort. It's just one example of doing good. just taking. something that you do in the ordinary course of business and saying, you know what, we're going to do something a little bit different.

going to, we're going to do something good with this. That'll make the world a better place. So that's just one example. I'm every year we just finished the 20, 25 smiles for life campaign. just ended on June 30th. We wrapped up the campaign, another hugely successful fundraising campaign. And, that, you know, it's in that same spirit, David, that you know that. I love what we do at Eagle U.

Eagle U was really the brainchild of a lot of the adults that had come through our training, you know, who came to us and said, I wish I would have known this when I was, you know, a kid in high school and college. And would you consider doing something like this for our kids and kids that age? And when that idea first came up, I thought it was a really bad idea. I just didn't want to.

Also, David, do you want to be responsible for somebody else's teenager for a week? I just thought.

**Dr. David Phelps:**

How? Well, not personally, but you support yourself with the right people, which you've always done. Magic.

**Steven J. Anderson:**

Oh yeah. It was, it was my first kind of just knee jerk reaction is, I don't know that I want that responsibility. And we did. So we put together a great team and we've been doing it ever since.

It's now it's a nonprofit education foundation. We scholarship a lot of students that would never have the opportunity to experience the principles. And David, you're part of the faculty. you, you teach some very, very important principles, but the whole basis of it is to put in the hands of high school and college students, principles that will help them be free is to be able to choose the career they want, to be able to choose the path they want, to be able to decide this is the kind of life I want.

This is the kind of financial setup I want and be able to choose and have the freedom. Because it's based on principles, natural laws, that when you understand them and when you work them with discipline, then everything tends to turn out better. It's no guarantee. Life's random.

Life throws some crazy stuff. And when it's grounded and based on natural laws, then you have a much better chance of having the freedom to choose where you want to go and what you want to do. So it's one of my favorite things. It's the hardest work I do all year and it's coming up.

I'll be headed to EagleU here next week. And David, I'll see you in two weeks because you're going to help us wrap up the program. But for me, it's just one small way to do good. And I hope to make the world a better place by investing in a similar way that there were mentors who were willing to take a risk on me to take the time to share with me their lessons that have had a huge. big impact on me.

**Dr. David Phelps:**

having had the privilege to be a participant for a number of years and seeing the entire curriculum and just being the mix of those young people. And you see it from start to finish, of course, but when they first come in, many of them come not knowing what they signed up for, right? I mean, for sure. Some are excited and probably some are introverted and holding back, but I get to see the...

the inspiration, the aspirations and the mentor round tables that we get to participate in are just amazing. And you and your team do such a great job of setting those principles in place and preparing these young people for what they're going to do next and how to go out into the world and how to approach the world and how to find mentors and just those basic skills that are so important and so fundamental that you don't get them anywhere else unless you were. privilege to grow up in a family like the Anderson family. Not many do today.

It's a different world and I think just that opportunity to give back to that younger generation because that's that's the legacy of our country. The ones that are coming up now are the leaders of tomorrow. So.

**Steven J. Anderson:**

One of my favorite quotes that's attributed to Albert Einstein, you never know about these things in terms of where they really come from, but he's given credit for this one when he says, if I, you know this one, if, if I have seen further, it's because I have stood on the shoulders of the giants. And that's really the whole mentor concept, right? Sharing for the benefit of others do good and those.

**Dr. David Phelps:**

Yeah.

**Steven J. Anderson:**

Things that get shared, those principles are shared with the hope that it will help someone else have a higher level of freedom, agency, and ability to make good choices that will lead them in a direction that they want to go.

**Dr. David Phelps:**

Well, it's a wonderful place for young people to be a part of in EagleUniversity.org if you're interested in learning more about it. If you know somebody, maybe somebody in your family, or you'd like to provide scholarship for this amazing organization that Steve and team have been facilitating for many years. Steve, it's always a privilege and a glad we had a chance to get together this week that we celebrate for our nation's freedom and independence. And I look forward to seeing you in just a couple of weeks.

**Steven J. Anderson:**

And likewise, David, thank you for your example and for your willingness to share and for celebrating freedom week. love this.

**Dr. David Phelps:**

I think today that society in general misinterprets the word freedom as the absence of discipline. And when we talk about freedom, freedom comes with responsibility and discipline, I believe. Number one, it takes discipline to achieve freedom. It takes responsibility to build and achieve and maintain freedom.

It doesn't happen by accident. Some people think freedom is just being able to do anything you want to whenever you want to. And to some degree, That's okay, discretionary time is something we all enjoy. But not to have a purpose and meaning in life is I think very much a void that no one wants to go down that road.

Having relevance, purpose, a place to be, a reason to be is I think where everybody wants to be. We wanna be away from the things that drive us crazy, like putting out fires or just being busy to be busy or to be productive, not really seeing where we're making an impact. That's where I think freedom comes into play when we can create more margin in our lives to be more impactful and find what I call our genius zone. Genius zone meaning what we really do well.

We can't do everything well. And many times in life and in school, we're kind of compartmentalized into a certain box and says, well, this is who you need to be to be in this

kind of career path or this kind of job or this kind of profession. And that's the way we get started in life. But we have to find what we do best and then surround ourselves with people who do other things that either we don't care to do. or we're not very good at, or don't give us passion in life. You have to sacrifice it first to get there, no question about it. But at some point, having freedom means you get to do what you want, what you enjoy, and what brings, I think, most purpose to the entire world. If you're ready to stop outsourcing your financial future and start building a life of attention and legacy, I want to personally invite you to explore what we're doing inside of Freedom Founders. More Than a Community is a movement of high-performing professionals taking back control of their capital, creating sustainable wealth and building legacies rooted in financial stewardship, not just net worth. And we don't stop at the first generation. We have an entire next-gen group where we pour what we've learned into our children and heirs. So the torch... A financial wisdom is just passed down, but it's deeply understood. If you're ready for transformation, not just in your finances, but in your time, relationships, purpose and freedom, we'd love to guide you there. Schedule a discovery call with my team at [freedomfounders.com](https://freedomfounders.com) forward slash discover. That's [freedomfounders.com](https://freedomfounders.com) forward slash discover. And don't forget to hit that subscribe, follow and like button wherever you're watching or listening. Until next time, this has been Dave.

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