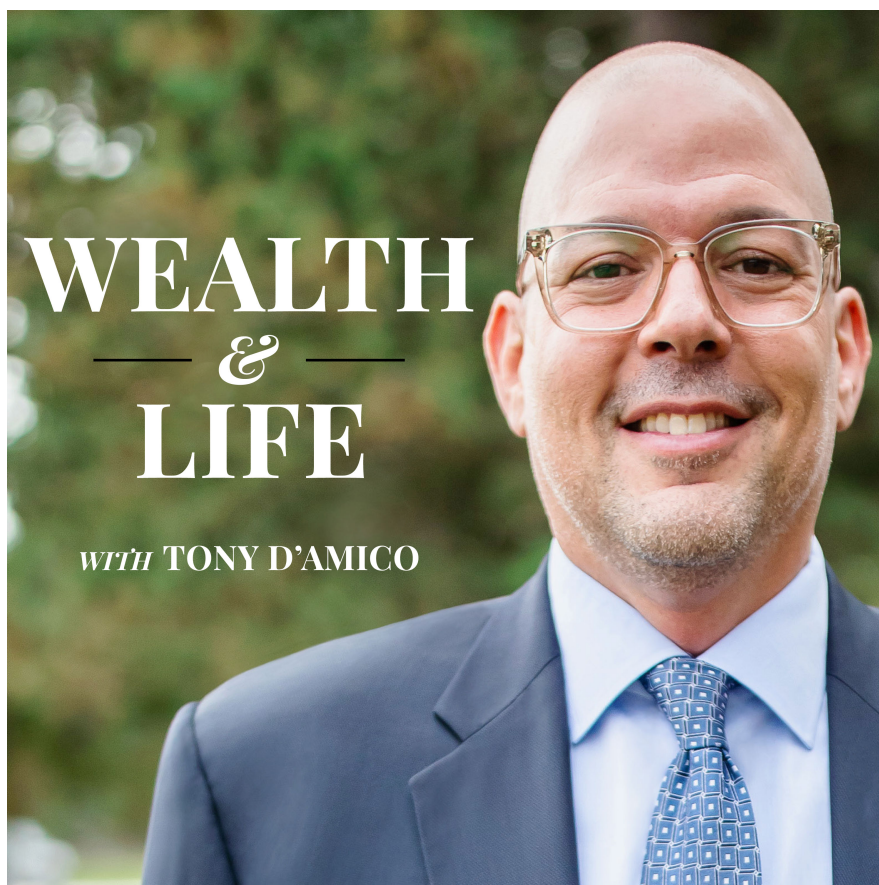


Ep #03: Bootstrapping a Business Plan with Dr. John Oswald



Full Episode Transcript

With Your Host

Tony D'Amico

Wealth and Life with Tony D'Amico

Ep #03: Bootstrapping a Business Plan with Dr. John Oswald

Welcome to *Wealth And Life*, where you'll learn with financial planner, consultant, speaker, and business owner, Tony D'Amico. You'll hear stories from successful business owners and individuals about how they navigated the inevitable challenges that arose as they achieved each new level of success, and you'll get insights and strategies from leading wealth planning professionals on how to achieve your next level of success. Now here's your host, Tony D'Amico.

Tony D'Amico: Well, welcome to Wealth and Life. John, really excited to have you as a guest today. Dr. John Oswald is here with us today and, again, really looking forward to having this conversation and just for you to share your journey starting off how you've... Obviously, you have a very successful business today, but I would love to hear about how you started your business and that journey. Maybe just tell us a little bit about yourself and your business today.

Dr. John Oswald: Sure. I'm 62 years old, graduated from Case Western Reserve University School of Dentistry 36 years ago in 1984. I practice, right now, in Parma, Ohio. I have about 10 staff members and a partner, another partner dentist with me that joined me a number of years ago. It's working out very well so far. I live in Medina, Ohio. My wife and I raised four children who have now fled the nest and are on their own and three of which who have also gone into the dental and medical profession, so...

Tony D'Amico: That's awesome.

Wealth and Life with Tony D'Amico

Ep #03: Bootstrapping a Business Plan with Dr. John Oswald

Dr. John Oswald: My wife's a registered nurse also, so I think we had a little bit of influence there along the way for them too, so...

Tony D'Amico: Sure.

Dr. John Oswald: Yeah.

Tony D'Amico: Sure. Well, I remember one of the things that you shared with me was how your father was a dentist. He never really pushed that on you, you told me off camera, but he definitely made that an option for you, so it's neat. How many generations of dentists are there in your family?

Dr. John Oswald: My daughter is the fourth one. Actually, my father is a dentist, and his father was a dentist also. When I was in second grade, I remember they had us draw something that... what we wanted to be when we got older. I always wanted to be a doctor. In second grade, you have a little bit of limited knowledge, but I drew this gurney with a patient on it. Being to the pediatrician so many times and having injections, I drew myself there with a couple nurses, and I had the shot-giver there in my hand, and it was huge.

Dr. John Oswald: That's where I got started wanting to be a doctor, I guess, with the influence of my father and grandfather in the medical or dental field. That's how I got started and went that way and saw that my dad had a pretty decent life not having to run into the office or having long hours. I thought that's what I would like, so that's why I chose to become a dentist, and really glad I did. It's been great ever since.

Ep #03: Bootstrapping a Business Plan with Dr. John Oswald

Tony D'Amico: That's awesome. What was it like maybe just getting established in your career and then maybe taking that jump to start your own practice?

Dr. John Oswald: When I first got out of dental school... When everybody gets out of dental school or any profession like that, you're pretty much green as grass. You know the basics and that's about it. You don't know how to manage a practice unless you've had business experience. You don't really know how to really quite manage patients yet. I was actually employed at four different places when I got out of dental school, part-time.

Tony D'Amico: Oh, wow.

Dr. John Oswald: Yeah, I was with a dentist in North Royalton a couple days a week. I was with a dentist in Parma a couple days a week. I also worked in a prison down in Massillon, Ohio for one or two days a week. Fourth thing was I was also teaching a little bit, part-time, at the dental school. After a few years doing all that, I gained some knowledge. Then I finally just drifted and went to work with a dentist in Parma where I ended up being associate for 8 to 10 years, something like that, so it all worked out real well.

Tony D'Amico: Yeah. That's great. I know that, again, we've talked off camera, and that foundational period was really from about 1984 to 1996 where you really worked for other people really learning, like you mentioned, not only how to be a good dentist but learning the business. In 1996, I know that was the time that you made that decision to own your own practice. That's a huge jump, and so what was that-

Dr. John Oswald: It was.

Wealth and Life with Tony D'Amico

Ep #03: Bootstrapping a Business Plan with Dr. John Oswald

Tony D'Amico: What was that like? What were your thoughts then, and what was maybe the final thing that said, "Okay, I'm going to start my own practice"?

Dr. John Oswald: I really wanted to stay there with the dentist I was with in Parma. I had approached him a couple of times, "Hey, I'd like to be part owner of the business and start the buy-in." Well, to make a long story short, I was strung along for a couple of years. I saw the light at the tunnel, finally, and decided, "Hey," kicked myself in the pants, "Hey, it's time to get out and do something on your own."

Dr. John Oswald: Luckily, there was a dentist that used to come into the office because it was on the ground floor, and his office was few stories up, so he'd come over from time to time and use our operatories just to treat some patients who were wheelchair-bound or couldn't get up the steps, and got to know him a little bit before this happened. When I finally realized that, "Hey, he doesn't want you here. It's time to go," out of the blue just thought, "Well, you know what? What am I going to do? I'm going to give this dentist a call. Maybe he's ready to retire. I don't know. Maybe he'll know something."

Dr. John Oswald: I called him up, and I asked him what his plans are, if he's getting ready to retire or any ideas along those lines. Well, he practically jumped through the phone and said yes, that he'd love to talk to me. I thought, "Oh, my gosh. This is great," because he was only two blocks away from where I had been practicing. Luckily, I had no employment contract with the dentist I was with so that I could leave when I wanted, which was, I guess, poor planning on his part possibly. I think things are obviously done a lot different now, but I was able to negotiate, with

Ep #03: Bootstrapping a Business Plan with Dr. John Oswald

my attorney, a good option to buy his practice, and I was able to leave the current one. Luckily, most of my patients followed me there.

Tony D'Amico: Awesome.

Dr. John Oswald:I sent them letters and stuff, which you don't do nowadays. He let me do that, which was, I guess, nice of him. I think he's probably kicking his self back now for doing that, but all those patients came with me, and two or three staff members followed me-

Tony D'Amico: Oh, wow.

Dr. John Oswald:... to the new practice, which was only two blocks down the road. I gained all of Dr. Rocco's patients when I bought the practice. Very few of them left. They all pretty much stayed. They'd been coming to this building and to him for quite a number of years, so I think a lot of that transferred. He was a really good dentist and a really nice guy and stuff too, so I think that's a lot what happened there. That's basically how I got started.

Dr. John Oswald:I really didn't know a whole heck of a lot about running a business, so I had to rely on some professionals, accountants and attorneys and friends, and read books and things like that and figured it out by the seat of my pants, so to say. I guess I did pretty well with it. I wasn't perfect. I wish I would've had some more training in business and running a business, which they don't do the greatest job at dental school. We had one course that really wasn't the greatest, but anyways, they were into teaching us about how to be good dentists, so-

Tony D'Amico: Sure, sure.

Wealth and Life with Tony D'Amico

Ep #03: Bootstrapping a Business Plan with Dr. John Oswald

Dr. John Oswald: Hey, you're on your own, but that's how it was.

Tony D'Amico: Sure. Well, you definitely have a very successful business and practice and great reputation in your community. I guess maybe looking back when you started your practice, what do you think you maybe wished you would've known back then that would have maybe made it easier to be a business owner?

Dr. John Oswald: I think one of the things, which maybe wasn't all completely my fault, I wished I would have started a little bit earlier than I did looking for a practice or moving out and doing it on my own. I think that I was delayed a little bit like that from being promised something and it just never was materializing. I can understand on his part. He really didn't want to sell to me. Looking back, that's one of the things.

Dr. John Oswald: The other thing that, too, I think is really important is to have a coach with you. I didn't. Now looking back, I wish I did, i.e., having, one, a financial planner to help you along the way. Regardless, yes, back then, obviously, I didn't have much or anything, but I think it would be a good thing to have somebody like that to help you get through a practice transition like that plus also with your life and where your finances are going to go and to be a big help to you because I tried to do some of it myself. I guess I did pretty good with it, but I'm not a professional. I think that's one of the biggest things.

Tony D'Amico: Sure.

Dr. John Oswald: The other thing I think, right now looking back, would be to have... I think there are companies out now that do HR, human resources. They do your payroll. They do office

Wealth and Life with Tony D'Amico

Ep #03: Bootstrapping a Business Plan with Dr. John Oswald

policy manual, your different taxes, all these different things that are encompassed with that. I was doing it myself.

Tony D'Amico: I take it that wasn't something that you enjoyed doing?

Dr. John Oswald: No, it wasn't. I was forced to do it. I did it. I guess I was somewhat successful with it. Everything worked out pretty good, but it was a burden, and I wish somebody else would have done it. I, unfortunately, have type A personality, and nobody can do it as well as I can do it. That was dumb on my part. I wished would have delegated more to other people. I did learn a lot along the way, but that was one of my mistakes, not delegating real well, because I like to be in control, and nobody's going to do it as good as I do it. You know the scenario, so-

Tony D'Amico: Sure.

Dr. John Oswald: Those are the two mistakes I think I made, so...

Tony D'Amico: Yeah. That's a journey for many business owners. We do our best to have that foundation, like you mentioned, having the right advisors, initially, to start that foundation for your business and start that foundation for your personal planning as well. I would echo that you did a great job, on your own, to get things started. We all can look back in hindsight, but I think these are very valuable lessons, though, because I agree. I think the best thing to do is to have that foundation completely solid. That allows you then to focus on what you like doing best, right?

Dr. John Oswald: Right.

Ep #03: Bootstrapping a Business Plan with Dr. John Oswald

Tony D'Amico: Knowing you, we've talked off camera, you like taking care of patients.

Dr. John Oswald: Exactly.

Tony D'Amico: You like leading your company and your team and not necessarily all the other items that come along with it like bookkeeping or other HR things that you have to do so... and delegation as well too, right?

Dr. John Oswald: Mm-hmm (affirmative).

Tony D'Amico: Because you do take initiative, right?

Dr. John Oswald: Mm-hmm (affirmative).

Tony D'Amico: On one side, entrepreneurs take initiative, but then they hit a point where they have to delegate.

Dr. John Oswald: Exactly.

Tony D'Amico: Was there a moment when you had an experience with something and you were like, "You know what? I need to delegate a lot more"?

Dr. John Oswald: Yes, there was. It was probably about a year or two ago when I finally started to realize that I'm doing too much and I need to delegate some of these things to my partner, another dentist, my partner at the dental office, to have her start doing some of these things because it needed to be spread out. Some things have to be done by us. I'm realizing, now that I'm 62 going to be 63, I need to start passing on some of this knowledge to her because I want the business to be successful and to keep moving forward, so...

Ep #03: Bootstrapping a Business Plan with Dr. John Oswald

Tony D'Amico: Sure, right? That's where you had that light bulb moment.

Dr. John Oswald: Exactly.

Tony D'Amico: Okay, yeah, you can't...

Dr. John Oswald: I wish it would've happened sooner, but everything happens for the best. I have to look at it that way. I'm not going to feel bad about myself or guilty. Everything happens for the best.

Tony D'Amico: Sure, yeah.

Dr. John Oswald: Actually, I feel, honestly, from doing this, going through this, I feel more peace and more relaxed and more confident for the future, believe it or not, so...

Tony D'Amico: That's great, and that's because of... I don't want to put words in your mouth, but-

Dr. John Oswald: No.

Tony D'Amico: Just maybe the intentionality of your plan with your business, the intentionality of your business plan and sharing the duties and where this is all going over the next 12 months but also over the next five years. Is that accurate to say?

Dr. John Oswald: Yes, absolutely. I mean one of the reasons I believe people start a businesses is to, eventually, sell it. I think, at the beginning, succession planning is also real important to be done with an attorney. I did do that. That's one of the things I guess I lucked out and did, so it was succession planning. That has given me such great peace of mind when that was done 30 years ago or whenever it was when I started with it, got out on my own,

Wealth and Life with Tony D'Amico

Ep #03: Bootstrapping a Business Plan with Dr. John Oswald

has really given me a lot of peace of mind, right now, to know that somebody is going to buy my other part of the business, because I look and I see other friends that I have haven't done that. It's difficult for them to find somebody to do it unless you have somebody under contract, which I think is probably one of the smartest things I did. It wasn't me. It was my attorney suggesting it.

Tony D'Amico: That's great.

Dr. John Oswald: That's great. That's one of the most important things about starting a business, having a plan in mind, but also having the end in mind also and how you're going to get there with succession planning. I lucked out with that in that part, so...

Tony D'Amico: I mean, John, the great part about working with you and helping you manage all this is that you had a lot of these pieces in place, and so it's been just continuing to manage and adjust things because time goes by. You set these things up a while ago. It's much easier to manage your business plan and your long-term succession plan and make tweaks that you have to do, as we've done together, but I wish all business owners... I could tell you it's very rare, when we start working with a business owner, that they have a succession plan in place. Typically, what I hear is, "Hey, Tony. I want to possibly retire in six months." It's like, "Well, wait a minute. What's the succession plan? Who is it that's going to take over?" When does succession planning start? You nailed it on the head. It starts, pretty much, day one.

Dr. John Oswald: Absolutely.

Ep #03: Bootstrapping a Business Plan with Dr. John Oswald

Tony D'Amico: It takes so much time to find the right person that's aligned with you philosophically, culturally, that wants to treat patients or clients the same way that you do. It takes many years to groom them to be able to do that. Again, I just commend you-

Dr. John Oswald: Thank you.

Tony D'Amico: ... for your proactivity. Really, success leaves clues. There's a lot of clues that you are dropping here, and one of them is just your proactivity. The one thing about you is you never wait for somebody to give you the answer. You pick up the phone and you make phone calls-

Dr. John Oswald: Absolutely.

Tony D'Amico: ... whether it's to your advisory team or to somebody that might want to sell their practice, like you did with Dr. Rocco. That's really cool. I guess, today, what do you like most about your business?

Dr. John Oswald: What do I like most about it? I love treating patients. The business part, I do it. I'm glad I can eventually start to get rid of it. What I really like is that I'm a people person, not only with my patients but with my staff also. Very rarely do we have a patient leave our office because they didn't like us or we did something wrong. Hey, I'm not perfect. Yes, it's happened, but the same goes along with our employees. None of them really ever leave unless they get pregnant and they want to start a family or whatever the reason is, but it's never because of that.

Dr. John Oswald: I've always known and the way I was brought up is to treat people like you would want to be treated. Yes, I'm a doctor, but whether I'm outside or I'm in the office treating

Wealth and Life with Tony D'Amico

Ep #03: Bootstrapping a Business Plan with Dr. John Oswald

patients, I'm just like everybody else. I do not put myself on a pedestal. I never have. I put my employees and my patients on a pedestal because they're the ones that helped make me successful. To make a long story short, I love treating patients. They come in. They're fearful. You know?

Tony D'Amico: Yeah. I mean going to the dentist isn't the most fun thing in the world, right?

Dr. John Oswald: At our office it is.

Tony D'Amico: Good. That's great. That's great.

Dr. John Oswald: We try to make it that way.

Tony D'Amico: That's great.

Dr. John Oswald: That's what everybody says, so we get a lot of compliments about that. I mean I see things on TV, "Doing this is like going to the dentist to get a root canal." Don't perpetuate the fear and the problems like that. I think it's best. Dentistry's changed a lot nowadays, and people realize that. Anyways, I'm getting off the topic. I apologize.

Tony D'Amico: No, it's good.

Dr. John Oswald: It's getting on a personal relationship with patients when they come in and tell you about their stories and different things. That's what I like most about it. That's something that's going to always continue, and we're always going to... everybody's going to remember.

Dr. John Oswald: Same with same with my staff members. Yes, I have to be the boss, and yes, I have to be the leader, but we try

Wealth and Life with Tony D'Amico

Ep #03: Bootstrapping a Business Plan with Dr. John Oswald

to make it like a family atmosphere, not only with the staff but with the patients also. That's what I try to do. I thank God that the people I have, my employees, are great. They really are. They really have made me successful and taking stress level away from me. It's just so important.

Dr. John Oswald: The number-one thing is to treat people like you would be treated. If you do that, you're going to be successful. You don't have to worry about the money thing. That'll pretty much take care of itself.

Tony D'Amico: It all follows. Yes, it follows.

Dr. John Oswald: You take care of people, listen to people. You have to listen. If you listen to people and patients, they'll diagnose themselves. You can't go in there and tell them what they need. You listen to what they say. Same with the employees. Don't tell them. Listen to what they have to say first, then come to an agreement. I think that's one of the keys to being successful in your personal life and in your business life. It's very simple.

Tony D'Amico: That's awesome. I mean what you just said there is huge, and I think you got to the heart of the matter is... and a couple of other success clues here that you're leaving for our listeners is putting others before yourself. Getting to know you, over the years, I've learned that about you is putting people ahead of yourself, putting employees, like you mentioned, because we're only as good as our employees are.

Dr. John Oswald: Exactly.

Ep #03: Bootstrapping a Business Plan with Dr. John Oswald

Tony D'Amico: Because we're just one piece. Each of us are just one piece of the businesses that we have. They say that you need to almost take care of your employees before you take care of clients or patients because they're-

Dr. John Oswald: So important.

Tony D'Amico: Yeah. They're the ones that are taking care of them as well on a daily basis, so just that listening. That's another success clue that you're dropping here. It's-

Dr. John Oswald: I think it's best for any business, no matter what, if it's planning, like you're doing, being a dentist, being a veterinarian or a car salesman. Listen.

Tony D'Amico: It's the same thing, yeah.

Dr. John Oswald: Just listen. They'll sell themselves.

Tony D'Amico: Right, absolutely, your approach and then also, too, with you, you're doing something that you're passionate about, right? You found your-

Dr. John Oswald: Yes.

Tony D'Amico: I guess I'm going to call it your calling, your purpose in life. I guess maybe do you have anything to share there as far as maybe how you knew? I know your father was a dentist and your grandfather was a dentist, but how was it maybe? When did you really know that you were doing what you're supposed to do?

Dr. John Oswald: Probably, it wasn't until I really bought out this other dentist, after a few years, and got comfortable with being a dentist, treating patients, and running the business. It probably took a few years because everything was just so

Wealth and Life with Tony D'Amico

Ep #03: Bootstrapping a Business Plan with Dr. John Oswald

new to me, so new to me. I didn't have much experience in any one of those, so what-

Tony D'Amico: After you settled in and you were taking care of patients, was that when you were like, "Ah-ha, I'm doing what I'm supposed to be doing? This is my purpose"?

Dr. John Oswald: Exactly.

Tony D'Amico: Is that when it sunk in?

Dr. John Oswald: Yes, exactly. Before I went to dental school, I worked in a nursing home as an orderly, so I learned to take care of patients and be personable with them. I got a little bit of a history with that, too, with helping people out, so it just felt natural to help people out because it's really rewarding when somebody comes in and they have dental pain to be able to get them out of pain. It's very rewarding, not only for me but also for the patient. They really appreciate that. Dental pain is really something that's very uncomfortable for people.

Tony D'Amico: That's great that you had that. Having that experience, you liked it, and it just carried through.

Dr. John Oswald: Yeah. It developed, yes. Correct.

Tony D'Amico: That's awesome. One of the things, again, you shared with me off camera is just how instrumental your wife, Sharon, has been in supporting you and playing a key role in a lot of the important things that are required to make sure that a business stays successful. I know that your guys' partnership is very important to you. Can you share a little bit about that as far as what it's like working with your significant other and just, overall, what that

Wealth and Life with Tony D'Amico

Ep #03: Bootstrapping a Business Plan with Dr. John Oswald

experience was like and some of the benefits that we've talked about off camera?

Dr. John Oswald: Every successful man has a woman or wife telling them what to do to a certain point.

Tony D'Amico: For sure.

Dr. John Oswald: It's very true. Honestly, it's like I said, putting yourself in everybody else's level. My wife was very good instrumenting and helping to get different things changed in the practice, and she had a really good head on her shoulders. I was more concerned with patient treatment. She really picked up, over the years, doing some HR stuff, getting our recall system underway and really being instrumental in doing a lot of things. She's been, I would say, obviously, yes, my number-one partner in the business other than my business partner. She's really been... has learned a lot. She never really had any experience with any of this, but she really picked it up really well. I think I picked a really good one, long time ago, that really has helped make me successful plus making the family successful, so yeah.

Tony D'Amico: Absolutely. I know that you have... some of your children are dentists, so...

Dr. John Oswald: Yes.

Tony D'Amico: Talk to us about that. Were you surprised that they chose the dentistry path? What did that look like?

Dr. John Oswald: My oldest daughter is my dental hygienist. She went to dental hygiene school. She was the first one to... entered the dental field, so to say. We didn't know. She didn't

Wealth and Life with Tony D'Amico

Ep #03: Bootstrapping a Business Plan with Dr. John Oswald

know what she wanted to do, so I went, "Why don't you to come in and assist for a little bit, so get a feel for it?" She liked it, and she went to hygiene school.

Dr. John Oswald: Then, my next two daughters both were interested in going to dental school. My youngest daughter decided that she thinks she's going to be a dentist. She came in and observed me once and decided it wasn't for her and chose the field of going into physical therapy, which she's done really well at.

Dr. John Oswald: Then my middle daughter between the two of them found out that my youngest daughter, Chelsea, she was thinking about it, so she, right away, jumped on the bandwagon because she thought she was going to go to physical therapy school. The two of them switched their careers when either one of them found out what the other one was doing.

Tony D'Amico: Wow.

Dr. John Oswald: Exactly. They did that on their own. They switched this, and it was the best thing to happen because my youngest daughter, Chelsea, is a physical therapist. She's really good with physical therapy. She's not really good with... You have to be ambidextrous. I mean you have to be good with your hands to become a dentist. You have to be an artist, not that she isn't, but my middle daughter was more along those lines, so that fit her real well being a dentist. She went to dental school. She went to Ohio State and did really well there. She did great.

Dr. John Oswald: I guess, like my parents were, you lead by example. That's what I did. I never forced them to do anything. I mentioned to them about... Kids pick up a lot of things.

Wealth and Life with Tony D'Amico

Ep #03: Bootstrapping a Business Plan with Dr. John Oswald

Tony D'Amico: They sure do.

Dr. John Oswald: They watch you. They watch what your parents do. It's so important that you do the right things and help to guide them a little bit without beating it over the head, "Are you going to be a dentist? Are you going to be this? Are you going to go to law school?" just to provide atmosphere, and they naturally follow suit. I have to tell you that, yes, I am very proud of all my kids but especially with one that has followed me in my career path being a dentist because-

Tony D'Amico: Yeah. You have that in common.

Dr. John Oswald: Exactly. The two of us, it's not a close thing, but the two of you know how to communicate-

Tony D'Amico: Exactly.

Dr. John Oswald: ... and talk with different things just like two OB-GYNs are going to talk. You're not going to understand what they're doing, but it's really... It's just great.

Tony D'Amico: You just have that common language of work, right?

Dr. John Oswald: Exactly, exactly. That has also brought us closer, so... too. I guess that is another part of being successful, having your children successful. What better thing to have somebody follow you in your profession? That's the biggest compliment, I think, anybody could get.

Tony D'Amico: It's special, right?

Dr. John Oswald: It is.

Ep #03: Bootstrapping a Business Plan with Dr. John Oswald

Tony D'Amico: At the same time, it sounds like that, with that supportive environment and leading by example, you allowed them to discover what are their talents? Like you mentioned, one daughter found that she had certain talents, and the other one had different talents, and then they felt they had that support to follow their talents. One was dentistry. One was something different. Nonetheless, they were in their sweet spot.

Dr. John Oswald: Exactly.

Tony D'Amico: Yeah. A really good friend of mine told me, over 10 years ago before our son was born, he said, "Tony, your son growing up, it's like he's an empty hard drive. He's just going to soak up everything that you're doing." Boy, that just stuck with me. I'm so grateful for that, that friend that I have, but it's so true.

Dr. John Oswald: So true.

Tony D'Amico: It's how do you lead by example, how to maybe show them some things without naturally pushing them, right?

Dr. John Oswald: Exactly.

Tony D'Amico: Because I will tell you there's a lot of businesses that I've gotten to know, over the years, where if it is very forceful where they're trying to involve maybe the next generation in the family in the business. It's not as successful when they just have that support, the exposure, but that support to naturally choose on their own. That's awesome.

Tony D'Amico: John, I know family is really important to you.

Dr. John Oswald: Yes.

Ep #03: Bootstrapping a Business Plan with Dr. John Oswald

Tony D'Amico: We obviously have a lot in common as my wife is an owner of our firm as well and family's important to us. As you think about maybe just the years moving forward, what's important to you with your family moving forward?

Dr. John Oswald: My family and my grandchildren, I want to spend time with them and try to influence them with some of my knowledge, not beating it into them, but suggesting it to them. My children have taken my suggestions not within... with business and investing and life and things like that. I think what's going to make me real happy and proud is to be able to see my children and my grandchildren be nurtured and hope and turn into something great also. Going forward, that's what I think is going to be successful.

Dr. John Oswald: At this point, I'm glad that I've done everything I've done, over the years, to make myself financially stable. I'm not rich, by any means, but I feel that I'm going to be comfortable and I don't have to worry about that headache. I don't want to worry, put my talents and treasures to work on my family and my grandchildren. That's, I think, is the ultimate goal to have, at least for me it is, so-

Tony D'Amico: That's awesome. That's great. Thanks for sharing that.

Dr. John Oswald: It's true. I mean that's just the way I've always been.

Tony D'Amico: Boy, I'll tell you we've talked about a lot of great things, and you really have shared a lot. It's funny. The people that I know that are talented like you, they unconsciously are talented. You've really shared so many valuable things, so I want to thank you for that.

Ep #03: Bootstrapping a Business Plan with Dr. John Oswald

Tony D'Amico: As we wrap up, this podcast is about just achieving success where wealth and life intersect. Success means different things to different people at different stages of life and their business. John, you've accomplished what most people would call a very successful business, a very successful practice, a very successful family. When you think about the intersection of wealth and life at this stage for you, you maybe already answered this, but what does success look like for you moving forward?

Dr. John Oswald: Well, yeah, just like with the family, I think that's so important because being a dentist and being busy, yes, I had spent time with my family, but it's you do the best you can. Now that I'm going to have more time, it's going to be fun to spend more time with my grandchildren. That's really what success looks like to me, right now, is to start to enjoy life a little bit with them too so...

Tony D'Amico: That's awesome.

Dr. John Oswald: That's basically how I look at success here going for the future at least for me. Maybe it's a little bit narrow. I mean I do have hobbies and things. I like bike riding and different things like that, fishing and things like that. I'm just not going to the dental office every day. I do other things on the side so, but that's really basically how I want to be, leave this life being successful and passing on what I can to help out-

Tony D'Amico: Your values, your knowledge.

Dr. John Oswald: ... my family, my knowledge and whatever I can do even to help other people out that aren't even in my family, like my patients and staff members. I'm concerned about them too, so...

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Tony D'Amico: That's awesome. John, you've been an awesome guest.

Dr. John Oswald: Well, thank you.

Tony D'Amico: I want to thank you very much for being on the podcast today.

Dr. John Oswald: Very good. You're welcome. Thank you for asking me. I enjoyed it.

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