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SPEAKERS

David Sandstrom, Ralph Estep Jr.

D David Sandstrom 00:00

You know, when it comes to embracing a natural and holistic health lifestyle, my recommendations almost always include some form of stress reduction, and one of the more significant forms of stress for many people is financial financial stress has the potential to be a significant health blocking factor that can impact all three areas of the human condition, it can impact our relationships, our mental, emotional health and our physical vitality as well. Now we often say in the show we maximize our health potential by aligning our lives more fully with God's natural design for spirit, mind and body. Experiencing chronic financial stress and carrying that burden is not part of God's natural design. So as we would expect, the Bible has plenty to say about good money management, and that's why I've asked Christian financial advisor Ralph Estep Jr, to be on the show. Ralph is an expert in biblical money management. He's the host of the Ask Ralph podcast, and in our conversation, we're talking about his seven biblical principles for stress free, money management.

D David Sandstrom 01:10

Welcome to the Christian Healthy Lifestyle podcast where I help Christians over 40 maximize their health potential so they can age gracefully and live abundantly. I'm your host, David Sandstrom, naturopathic doctor and biblical health coach. This is episode number 167, now, before we get started today, I want to share a couple of housekeeping items. Firstly, I want you to know that I really enjoy hearing from my listeners. And there's three ways you can connect with me. You can send me an email at david@davidsandstrom.com and I promise I'll be the one we're applying to you personally. It won't be a virtual assistant in the Philippines. It won't be al David, it'll be the real me, I promise. Or if you'd like to ask me a question that I'll answer on an upcoming episode, you can leave me a voicemail on my speak pipe recorder. Go to ChristianHealthyLifestyle.com/ama stands for Ask Me Anything, and you can leave me up to a 90-second voicemail question there, or if you just want to leave me a comment, that'll be fine, too. If you really want to go all in, you can schedule a lifestyle audit with me. We'll have a 30 minute conversation. I'll answer any questions you have, and we'll make an episode out of it. Just go to ChristianHealthLifestyle.com/audit. Answer a few questions, and you'll be all set up. There's no charge for any of this. I love hearing from my listeners, so I look forward to hearing from you. So let's jump into my conversation with Ralph Estep Jr.

D David Sandstrom 02:35

Today we have in the show Ralph Estep Jr. Ralph has some interesting questions in his...

Today we have in the show Ralph Estep Jr. Ralph has comprehensive expertise in tax preparation and financial management. Ralph is a licensed public accountant, and he's the host of the Ask Ralph podcast, and He's authored two books, mastering your finances, a comprehensive guide to creating a personal financial plan and the gospel of entrepreneurship, following Jesus in your business journey. Ralph, welcome to Christian healthy lifestyle. Dave,

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Ralph Estep Jr. 03:01

thank you, and appreciate the opportunity to talk to your audience.

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David Sandstrom 03:03

Oh, I appreciate you giving us the time. I think it's going to be a great conversation. I've been wanting to get somebody on the show that's really well versed in finances. I have an MBA, but I don't consider myself an expert in finances, and I know that you are, and when I found out you were a follower of Jesus Christ, I said, I'm gonna invite I'm gonna invite Ralph on the show. And here we are making this happen. So I really appreciate you. You're showing up, being here.

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Ralph Estep Jr. 03:25

You're welcome. I appreciate you having giving me the opportunity as well. And I'm a follower in Jesus Christ, because that is the most important relationship I have in my life.

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David Sandstrom 03:32

Absolutely Me, too. All right, so Ralph, how did you get to what's your origin story? How did you get to the point where you're doing financial counseling?

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Ralph Estep Jr. 03:39

All right, so I'm going to give you a whopper here. So it started when I was eight. A lot of people say eight years old. How did it start when you were eight? Well, the truth is, at eight years old, my parents split up, and the last thing my dad said to me is walking out the door. He said, Son, you're now the man of the house. So at eight, I'm not sure I was ready to be the man of the house and but then, at the same time, my dad was an accountant as well. So I grew up being around accounting. And you know, when other kids were, you know, worried about their bicycles and all that, I was dealing with real life issues, like helping my mom figure out, how do you get heating oil in the house. And at 12, I'm with her at the car dealership negotiating a car deal. And so I learned a lot of lessons from that. And when I was about 18 years old, I was sitting in a friend's basement at Christmas, Christmas Eve, and the three of us was sitting down there as him and his girlfriend and me, and she asked a question, and she said, What happens when I die? And I said, Wow, that's a tough question. It was the first time I ever led somebody to salvation, and I knew that at that point in my life, I realized that there was a bigger purpose for me, and I needed to make an impact. So that's why I launched the Ask graph show. It's all about bridging the two things between faith and finance, because the two things go hand in

hand. Because the truth is, if you think about the hierarchy of needs, you'll never gonna get to those self actualization, living your kingdom purpose. If you can't figure out how to put food, clothing in shelter, you. You just can't do it. So that's the whole point of why I do what I do. That's my daily podcast. That's my grind. I can consider it my mission field, and I show people how to break free. And I'm hoping that's what we're going to talk about today and define your purpose in life. I think that's the key to the whole thing.

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David Sandstrom 05:13

Yeah, yeah. You know, I have a very, very similar passion that God put on my heart as well. And, you know, I just refer to John 10:10, I've come to they might have life and have it abundantly, and you're gonna have a hard time living the abundant life if you're dealing with chronic health challenges, you know, if you're, you know, chronic back pain or inflammation, or, you know, whatever it is, some type of autoimmune that's gonna be a roadblock, that's gonna be a hindrance to you living the life that God has for you and really contributing to the kingdom work that he has, that he's, you know, playing for us in advance, Ephesians, 2:10,

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Ralph Estep Jr. 05:46

now, that's the honest to God. Truth is, if you can't get past those things, you're never going to get to those higher levels of things. This is truth, you know, and that's something I see in my practice all the time, is people struggling with their health, and they don't realize the connection between that and their finances. The two things go hand in hand. So I was so happy when you reached out to me, because I said, Man, we can make an impact here. Yeah, absolutely. You know, I'd like to start us off by just sharing a few startling statistics. 64% of Americans live paycheck to paycheck. 45% of Americans have zero retirement savings. The average retirement savings for 65 year olds is only \$172,000 and 40% of retirees rely solely on Social Security. Now here on this show, I want to help people age gracefully and live abundantly, and the stress that comes along with those statistics that we just went over, they won't help us do either one of those, right? They're going to be a hindrance. So I often say on the show that we maximize our health potential by aligning our lives more fully with God's natural design for spirit, mind and body, and how we handle our finances, impacts all three areas when it comes to our spiritual health, if we're going to lie align our lives with God's way of doing things, we've got to be able to humble ourselves and submit to His instructions, His admonitions. When our love for God is not in its proper place, we experience a lot of friction, or it will resist doing things its way. Jesus said in John 14:15, if you love me, you'll do what I say so how we handle our finances is a great measure of our intimacy with God. If our commitment to doing things God's way is strong enough, it's easier to put money in its proper perspective when it comes to finances, I believe that believers, followers of Jesus Christ, should have a different set of values from the non believing community. I like to share this verse right now, and that is this. I think this is the most misquoted verse in all the Bible. It's First Timothy, 6:10, for the love of money is a root of all kinds of evil, and by craving it, some have wandered away from the faith and pierced themselves with many griefs that that verse is often quoted as money is the root of all evil. And as you know, that's money is a tool. Money is not evil. How we handle it is the problem, and it's our devotion to it. Do we worship money that's the problem. So if we're trying to age gracefully and live live abundantly, we don't want to be pierced with griefs. We want to be blessed with peace and handling our finances, God's way will bring a great deal of peace, which brings us right into the mental, emotional component, or the mind.

72% of adults feel stressed about money, and that stress leads to strained relationships. Higher divorce rates, according to forbes.com 38% of divorced couples report financial problems as a contributing cause. That's a pretty big hindrance to relationships, right? It'll produce more worry and anxiety if we're not handling our finances well. It's just gonna rob us of the joy and the peace that's available to us, and then all that mental, emotional stress will lead to physical issues. As far as the body's concerned, 78% of Americans with financial stress report physical symptoms, worry and anxiety can impact the quality of our sleep. When we're not sleeping well, it's gonna it's gonna cause all kinds of things. One of the things we'll do right away is it'll weaken our immune system. It's gonna mess up our hormonal balance. It's going to give us problems with detoxification and removing toxins from the body. And when you're in that kind of a state, you're more vulnerable to any type of disease, any kind of chronic condition, you are more vulnerable. So how we handle our finances is a huge part of a healthy lifestyle, and we should all be embracing Christian finances, and it's part of a healthy lifestyle. So any thoughts on that? Ralph,

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Ralph Estep Jr. 05:47

no, you're absolutely right, and you nailed a couple of things that I want to bring that to attention. Sure, peace of mind. That's a big one. Like, there is a way to have peace of mind. There are, there are Christian principles in the Bible that will help you attain that peace of mind. And like you said, Do people misquote Scripture all the time? Yeah, you know, money is a tool. The problem is, if it becomes your main focus, if it becomes the only thing you love. And I've been there before. Listen, I bring to the table a lot of real life examples. You know, I got to the point when I was 50, a couple years back, two years ago, and I looked around and I said, you know, I've attained great financial wealth. I look at I'm driving a new Corvette. I've got this Rolex watch. I got all these things and but the problem was, Dave, I felt spiritually empty, and my bank account was full, but I didn't have those other things. So trying to balance that, the whole reason I do my show is trying to find that that moral compass with your finances. And the thing is, a dirty little secret is you can do both, and you can be very effective in both. And to have that peace of mind, you're right, it destroys those that stress. It removes all of those things that go around, because the Bible speaks very clearly, God will provide but here's the key, and a lot of people miss this part, it's your responsibility to steward what he's given you. And a lot of people miss that. So, David, I think we're on the same page.

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David Sandstrom 09:44

Yeah, absolutely, you know. I knew by listening to your show that this was gonna be a great conversation. And I know that you've put together seven biblical principles for stress free finances or preparing for a stress free retirement. So let's talk about those seven.

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David Sandstrom 11:15

I know the first one is stewardship and planning. So a verse that would support that is Proverbs, 21:20 the wise store up choice food and olive oil. But fools, Gulp. There's down. I think that's a pretty good verse. So can you say, say a few things about stewardship and planning?



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Ralph Estep Jr. 11:34

The first thing is, you don't want to be a fool, right? I mean, that's, that's the truth, but no, and this is where I think a lot of people get hung up and, you know, they hear the word budget. So that's I'm gonna go to. I'm gonna go here to budgets, because it's all about what gets measured gets done. I say this on my show all the time, and you've got to think of a budget as a financial roadmap. And in order to steward what God has given you, to steward you've got to have a roadmap. I call it an intentional spending plan, and you've got to do that. And one of the things that I think you've got to build into that is that habit of saving. You know, start that habit. I don't care how small it is, the younger you are, the better. But even if it's \$10 a week or \$20 a week, or \$2 a week, whatever you can afford, is you start that early and you build that habit, because that's the whole point is doing that stewardship, and then starting to think about the end. You know what that's going to look like. I call it on your journey. You know there's going to be stopping points along your journey. One of those might be retirement. But if you want to live a stress your retirement, the sooner you start, the better. But you've got to have an intentional plan, because if you don't have a plan, you're going to fail. I can assure you of that, and that's why those statistics are so alarming is because these are folks who haven't planned, and then all of a sudden, they find themselves with a health condition where they can't work, or maybe they got to diminish the amount of time they they can work, because they've got these chronic illnesses and they don't have a plan. So they find themselves in these terrible like I did a show last week, listen to this day. This was crazy when I did research for this, the average person aged 65 is a couple. Now, 65 and older will spend \$315,000 on medical expenses during their life after 65 think about that. That's staggering. How do you plan for that, right? If you, I mean, that's, that's, um, that's a massive thing. So that's why I'm saying at the front end of this, create that detailed monthly budget. Set up automatic savings. You know, pay yourself first. We'll talk about tithing in a few minutes. But you also have to invest in that financial education, which is one of the reasons people are listening today. You've got to invest in understanding. Because the thing is, knowledge is power, and the more knowledge you can get. And unfortunately, I'm going to make a very, very bold statement, we do a very poor job in this country with financial education. We just do it's we're terrible at it, yeah, and people, you know, and the problem is generational, because then you've got parents raising kids, the parents don't have good financial skills. So guess what? The kids aren't going to have a good financial skills. So right, it all comes down to that stewardship and planning.

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David Sandstrom 14:00

Yeah, yeah, absolutely. You know, one of the things that you said there, I'd like to just emphasize, is that is, start early, right? Maybe you're middle aged, but you know, the best, the best time to start is when you're, you know, maybe 12 or 13. But what's the second best time to start saving today? Right? So, you know, I think that when I was, when I got hired at US air, I was 20. I was 26 years old, and got hired us air as a pilot. And they had a financial firm come in and talk to us, and they said, Look, start putting some money in you, away right now, into your 401 K, you got a company match here. It's a good one. Take advantage of it. And don't look at it as, hey, I'm putting, you know, 100 bucks in here and there. If you start a year earlier, and you're hopefully going to have a 30 year, 30 plus year career. It's not how much interest you're earning on that 100 bucks you put in. It's how much interest you're earning on that maybe million dollars or more that you've saved over the last 35 years. That's, that's the the advantage of starting early. So that's, that's really huge point. The compounding value of money is, is an amazing thing, and we. Should be taking advantage of it. Dave, I considered a garden. Let me give you this analogy, because I think this is a great one. I read about this a

couple weeks ago. Consider your retirement a garden. Everybody can. Everybody can relate to that. You plant those seeds, you fertilize those seeds, you water those seeds. Well, the whole point of a garden is, at some point it's going to produce this, you know, end plant. And that's the way you got to look at your retirement planning, yeah. And in order to do that, you start small seeds. Are real small things. You put them in the ground. You might used to do this with my grandfather. You know, he would as a young guy, he would show me how to do a garden. And it seems so simple, but retirement is no different than that. It really is that simple.

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David Sandstrom 15:34

Yeah, you got to put it in good soil and water it and take care of it. And you know, if you just ignore it, it's going to grow weeds and not going to produce what it could have.

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David Sandstrom 15:41

Absolutely you got to start the habit, like you said, because even if it's a small amount, start the habit, because the habit will build. That, like you said, that compound of interest will build when you do that habit is no joke, yes, no, no, absolutely true, yeah, for sure.

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David Sandstrom 15:54

All right, so point number two is avoiding debt. Here's a here's a verse on avoiding debt. Proverbs, 22:7, the rich rule over the poor, and the borrower is slave to the lender. So do you have some thoughts on that?

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Ralph Estep Jr. 16:10

Yeah, I use that on my show all the time because, you know, I get listener questions and they'll ask me questions, like I just recorded a show. I will be recording a show Wednesday about credit card debt, and everybody assumes that all debt is bad. Well, there's some good debt and there's some bad debt. But the truth is, in general, I think you need to avoid that. Look what Romans 13:8 says, Let no debt remain outstanding, except the continuing debt to love one another. And one of the, one of the big takeaways, you're going to say, duh, Ralph. That makes sense, and people don't understand this, though. It starts by living below your means? Yes, you've got to spend less than what you've got coming in. If you don't, you're just going to create a debt spiral. And that's what I see all the time in my practice, people who started off with that small debt, and it just spirals and spirals and spirals. Yeah, and one of the things I threw out here is this is like a pro tip use cash instead of credit. You know, I started this when I was younger. I got myself in debt. I got myself into way too high credit card debt, and I should have known better. I'm as a finance guy, how do you, how do you, how do you get to that point where you don't use the own advice that you're telling other people? I felt like a fraud at times, but then I started thinking about, look, Ralph, if you don't have the cash to do it, then don't do it. I'm not talking about mortgages. I'm not talking about car notes. I'm not talking about funding your business or investments or in education. I'm not saying that at all, but that credit card that that got to have it thing. And the problem is, we live in a culture right, where we're surrounded by social media that is like the highlight films, as I call it all the time. It's the

highlight films. People don't get it. It's the one. You know, when you watch sports and they score the touchdown or they score the home run, right? That's the highlight film. That's what social media is, right? And we're all taking us in from 10 different directions, and we Oh, I gotta have that. I gotta have this. But the problem is, how many times do you actually need that? And I think that's what I'm going to talk about here, is avoidant that, because it comes down to that wants versus needs. And so many of us are sucked into that, that feeling of being empty if we don't have that. What that person, oh, this person on Facebook just got this, or this person on tech talks got this. But remember, it's the highlight film. It doesn't show the credit card debt that they pay 31 years on, on interest, because they're only making minimum payments. Think about that. I just I was planning for a show tomorrow. I'm gonna talk about this where, if you have a \$5,000 credit card, okay, 18% interest, you make the 2% minimum payments. It's going to take you 31 years to pay that off. You're gonna pay a total of over \$17,000 on a \$5,000 debt if you only make the minimum payment. So that's the trap,

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David Sandstrom 18:46

yeah, and a lot of people have a whole lot more than \$5000 on credit cards, right? Oh, yeah, 10 times 10, right, right? And that'll really put you in a hole. This is going to be really hard to get out of. You know, I like this concept of, you know, addressing the kind of the elephant in the room, and that is the commercialism in our society, right? You can't get away from it. It's on social media, it's on television, you name it. You know, you've got to have this. If you don't have this, you're a nobody. You know, American Express. You know, they market the prestige. You know, what do they call it the club where you're a Club member when you get this card, right? So, you know, if you're, if you're not in, you're just out, you're, you're just a nobody, if you don't want to spend money with us, and we got to resist that, you know? I mean, we've got to be able to say, Hey, I've made a commitment to living below my means. The problem is not, I'm not making enough money. For the most part. People living here in United States, they make enough money. We we have here in the US, we have massive wealth with pockets of poverty. The rest of the world has massive poverty and pockets of wealth. So if you're living here in the United States, you probably have the ability to make enough money to cover your needs. That's not the problem. The problem is we haven't committed to living a lifestyle below our means, right? So when we make that decision up front, it's kind. Like when I got married, I decided, I said, I walked down that aisle and said to have to hold forsaking all others till death. Do we part? I made that decision 25 years ago. I don't have to wake up in the morning say, Well, should I be faithful to my wife today? No, that decision has been made. So it's the same idea here. You make the decision to live below your means ahead of time, and that way your decision making on your purchase is going to become a lot simpler

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Ralph Estep Jr. 20:24

Sure. And I was doing a show the other day, and I dropped the truth bomb on him. I said, You know what, nine times out of 10 The problem is who's staring back at you in the mirror, and he's like, I can't believe he just said that. I said, but the truth is this, you're the problem. You're the one making those decisions to spend too much. You're the one that's going after those once instead of those needs. And you're right. My aunt was a missionary. She spent a lot of time in in third world countries, and when she came back, she said to me, rap, she goes, You have no concept of how good you have it. And I think a lot of American people don't understand that. And we have when you go to turn on the sink, water comes out, for the most part, clean

water. You go to turn on the heat, it works. You have food, clothing and shelter. But you know, the problem is, we have this insatiable desire to have more stuff. So Dave, I'm going to cut to chase and say this. A lot of people might be saying right now they're saying Ralph and Dave, that's great, but I've already got myself into debt. So how do I get myself out of it? And just like I said, to create an intentional spending plan, you've got to have an intentional debt repayment plan, because you can solve this. There is hope. There's a thing I talk about on my show the time. Don't feel like everything is lost. You can recover from this, but you've got to set up that intentional repayment plan and start to distinguish between good debt and bad debt. So you didn't ask me that, Dave, but I'm gonna throw it in there, because a lot of people will say, Yeah, but I'm already in credit card debt, like you said, to \$5,000 this small man. I don't know what the average is, but it's not a good number, right? And as the economy teeters on not being so great, right now, I think you're going to see a more proliferation of debt. Well, then at some point they're going to say, wait a minute, I've got to fix this problem. And that's where you got to go, create that intentional debt repayment plan, just like your intentional spending plan?

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David Sandstrom 22:01

Yeah, I think it was Thomas Jefferson. Don't quote me on this, but I think it was him. It said fail to plan. Plan to fail, right? So payment plan, yeah, that you got to work at. Have a goal of getting out of debt. It might not happen tomorrow or next this year, but have a plan to get out of debt. It's huge. It's a huge concept,

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Ralph Estep Jr. 22:19

and Dave, that's part of the problem with that insatiable desire, as well as people think they're going to get out of debt yesterday, or they're going to do it tomorrow. Again, you didn't create this debt overnight for the most part, right? You've got to think about the long term or the intermediate term. What am I going to do? You can use the Avalanche method, the snowball method. Talk about those things on my show all the time, but have a plan. Because, like you said, As Thomas Jefferson said, I think you're right on that. If you don't plan, you will fail.

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David Sandstrom 22:43

Yeah, absolutely. All right, so no point number three, principle number three is generosity. A good verse for that is Luke 638, give and it will be given to you. So do you have any thoughts on I know you do. What are your thoughts on generosity?

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Ralph Estep Jr. 22:59

So a lot of times people say, Ralph, you've lost your mind. What you're saying to me is, wait a minute. You're saying to me, I got a good stewardship, I got to be good at planning, I got to avoid debt. And now you tell me, I need to be generous. How? No, Ralph, I can't pay my bills. How do you expect me to be generous? And I'm going to let you in on a little true secret here. Right? The key is that regular tithing, just like we talked about saving, it's that regular decision to be generous, because, like it says in Proverbs 19:17 it says, Whoever is kind to the poor lends to the Lord. And think about this. You know, we haven't talked a lot about this, but

salvation, you're going to stand before Christ one day, and Christ is going to look at you, and he's going to say, David, what did you do with your sorry self? And this is what came to me, like, I'm speaking for Ralph now, right? And I'm gonna say, Well, I did this. And he goes, Yeah, you're right, because when you did it for the least of them, you did it for me. And that's where I think you got to go with that, that generosity, look, and it doesn't have to be money, that's the thing people get hung up on. Generosity doesn't have to be cash. It doesn't have to be you can volunteer your time. Maybe you've got skills that you can share with somebody else. You can do some mentoring, because, but, but you've got to start somewhere, you know, create those giving goals. I had a client a couple months ago. She lost her job. Is a great, great story. She lost her job, and she said, What am I going to do? Well, the first thing she did, single mom now, she went and started volunteering at a local food bank. And everybody thinks, what do you mean? You should be worrying about? Well, guess what? While she was doing that volunteer at the food bank, she met somebody who was looking for an employee. So that's where God comes out of the shadows and says, bam, here you go. I told you to be generous. You gave your time, and now I've given you a job. So that's the key, is be judgment. A lot of people don't think about that. You know, it's funny, Dave, I have people come in and get their taxes done, and they'll say to me, Ralph, you know, I gave a lot of money to charity last year. And I said, Okay, well, how much is a lot? Well, I gave 200 bucks, and I look over at their income, and they made \$200,000 and I'm not judging anybody. Don't misunderstand me, yeah. And I was like, Wow, you're a lot. And my a lot are in two different. Planets, but it all starts with something. So start off, even if it's just just something regular. We talk about this in our church all the time. Get to that Recurring Donation Point, even if it's \$1 a week or \$10 a week, start somewhere, and it will blossom into something, and you will gain beneficial it's all about that peace of mind and bringing that cheerfulness to that

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David Sandstrom 24:35

Yeah, well, you know, it kind of goes back to what I say in on my show frequently, and that is, when we do things God's way. There are no guarantees, but things tend to work out better, right? He's sovereign. He's in control. But when we when we surrender to His way of doing things, it works out better for us. Forgiveness is like that. You know, when we forgive someone, yes, that person can benefit, but the primary benefit of offering forgiveness is for the person who gives it, not for the perpetrator. Is for the person giving the forgiveness, offering it because it brings more peace in the same is true here. If we, if we have the practice of being generous, it's gonna it's gonna do something that our heart, to our hearts. It's going to help us grow. It's going to turn us into more mature men and women and become more the people that God had in mind when he created us. So it's really more about what's what's happening inside of our hearts than it is providing for this ministry, which is great. You know, when you have a little surplus money, you'll have an opportunity. When you see a giving opportunity, you can take advantage of that and say, Yeah, I'm gonna help this ministry out. That's That's great part of the Kingdom work. Absolutely, we should all be doing that. But I think the greater work was what's going on in our hearts.

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Ralph Estep Jr. 26:04

You're right. And I say this to clients all the time, and I say it on my show all the time, you're never gonna get to a point of being able to give until you get your own financial house in order. So that's one of the predicates of this is when you get to the point of being generous, you've

already started to figure this out. Because if you want to be generous, you've got to figure out how to get your financial house in order. That's just a starting point.

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David Sandstrom 26:50

Yeah, absolutely. And you know, if you're if this is starting to resonate with you, I encourage you subscribe to the Ask Ralph podcast, because he talks about this stuff every day, and it's fantastic.

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David Sandstrom 27:00

So Ralph, let's move on to principle number four, and that is, and this is a big one, contentment. So a verse For contentment is Hebrews 13:5. Keep your lives free from the love of money and be content with what you have. What are your thoughts?

R

Ralph Estep Jr. 27:15

\This one's huge because I found myself in this very situation about 10 years ago, sitting at my kitchen table one night, and I couldn't sleep, and I was worried. I had a stack of bills. I had two young kids and a wife, and I started to say, God, you know you got you want so much from me, man, but like, you're not giving me what I need. And I didn't have this boisterous, loud, like Ralph, let me listen. It wasn't like that. But I thought about it for a second. I said, You know what? I've got to learn to be grateful for what I do have. And I started a practice that I call gratitude journaling. And it's really, it's it's been key for me, and that is, every morning, I write down three things that I'm grateful for. Because when you when you're in the midst of that storm, when you're in the midst of that chaos and that trouble, it's real easy to sit there and think about, I don't have this, and I don't have that. Start thinking about what you do have, like we talked a little bit about, you got food, clothing and shelter. You're in better place than most of the world. That's right. So you got to develop that and you know, and maybe you find yourself in this idea where you want to get to this minimalist lifestyle. There's nothing wrong with that, you know, if you can find that contentment, the thing I say here, and I have a giveaway we'll talk about later, where your listeners can get this but you got to focus on experiences, because that's the deal. Like I do a show I'll be going to show in a couple weeks, and I'll talk about Christmas, how to not go broke during the holidays. A lot of people drive themselves crazy going broke during the holidays. Yeah, because they're trying to buy those possessions. They got to have that TV. They got to have this stuff. But what they don't realize is those are the things that they don't matter. Because think about when you were a kid. Dave, do you remember the toys you got? No no, but I bet you remember the experiences of going to your grandparents house or doing whatever your traditions were in your home? And that's the thing, absolutely you got to work on finding those experiences. It's so much greater than those possessions. And the other thing I'm going to say here, you know a lot of people you know, again, they think rap's a little crazy, but you got to meditate on that. You got to pray about that and start your prayers with God. Thank you for what you've given me today. I say this every day before I record my podcast, Lord, thank you for giving me people who are eager to hear what I have to say, and then just make me a vessel of Your Word. Let the Holy Spirit fill me and

speaking through me, Lord, because I know there's one person out there that needs to hear this, and I start off with that level of gratitude, and it just, it snowballs into something so much larger. Dave, it just works.

D David Sandstrom 29:33

Yeah, yeah, absolutely. I couldn't agree more. You know, an attitude of gratitude, man. It's just, it's so huge. You know, it's one of the reasons why, you know, the tradition of saying grace before meal. You know, being grateful for the food, being grateful for the animal that gave its life, that's providing our sustenance. You know, being grateful for for the weather that produced these, this produce, you know, and and God's provision. It helps. It. And by the way, it helps with digestion as well. If you have an attitude of gratitude when you're approaching your meal, you're gonna digest your food better. So it's all, it's all, it's a win. Win.

R Ralph Estep Jr. 30:08

You can't lose. Dave. A lot of people don't notice about me, but I raise Black Angus cows here on the farm. Like, yes, I'm a farmer, an accountant. I call myself an evangelistic podcaster as well. But I raise beef here on the farm, and I drive over to my office every morning, and I thank God for, like, the opportunity to grow those cows and they have a purpose. And like you said, and it does, it does help with that, that physical and that healthy lifestyle. It's absolutely true if you, if you have a level of contentment, the people that I knew that are content live to be 100 years old. Yeah, that's not a I mean, there's a lot of other things that go into that, sure, but what I will tell you is the people, because I've met people in my life that are super wealthy and are the most miserable people you'll ever meet. They're not content with what they have, and they it just tears them up. You can see it in them. It's just making them scrunch into themselves. They have health issues because they're they're chasing after that contentment, and what they don't realize is God has given them everything he wanted to give them. And people don't like to hear that, but it's the truth. God may not give you a million dollar mansion, God may not give you that beach house, but God is giving you what he knows you can handle. And a lot of people get hung up on that, but he's giving you what you can handle. And so thank Him for what you have, because guess what? It could be taken away in an instant. Yeah, yeah, absolutely, this is the truth.

D David Sandstrom 31:25

Yeah. You know, I would say that if you look at the centenarians, people did live to 100 just being content is not going to do it, but I'll bet that most people that do live that long are content people, right? It's just a quality that that they possess. It's part of their healthy lifestyle that led to their longevity.

R Ralph Estep Jr. 31:44

And Dave, don't you feel like as you get older? And I'm speaking for myself, I think every year I get a little more content. I remember being 30, then I remember being 40, and then I hit 50, and it's like the real answer Ralph, is enjoying the journey, embracing that journey. Because I

don't look at it as a destination anymore. I look at it as the joy of the journey. Well, that's all about being content. It's being content and seeing the sunrise in the morning and the sun set at night, and seeing like right now in Delaware, where I live, the trees are getting nice and colorful, and we get all these beautiful things go around us. But how many times do we we stop and just look around and see what God has given us and be grateful for what he has.

D David Sandstrom 32:23

Yeah, yeah. It's huge. It's not. It applies not only to finances, but every, almost every area of life, right? It really does. It's a huge concept, all right.

D David Sandstrom 32:32

So principle number five, wisdom in counsel. This is a big one as well. I love this. This verse here, Proverbs, 15:22, plans fail for lack of counsel, but with many advisors, they succeed. What are your thoughts?

R Ralph Estep Jr. 32:46

Yeah, and I'll add to that Proverbs, 12:15, it says, The Way of fools seems right to them, but the wise listen to advice. You know, the thing I hear Dave time and time again is people say to me, Well, you know, I'm concerned about spending money with you, Ralph, or I'm concerned about going and spending money with that financial advisor. But the truth of the matter is, you've got to look at it not as money spent, but as an investment in yourself. It's an investment in your future. I call it building your dream team. You know, have that good accountant, have that good financial advisor, have that good insurance person, have that good attorney. Because guess what? You cannot be the you're an airplane pilot, right? When I go take a flight, you don't want me in the cockpit. I have no concept of what's going on there, right? Well, the same thing works for our finances. If you're good at what you do, then partner with people who know what they're doing. You asked me to come on your show. You said you have MBA. I have the same thing. I guess the difference between you and I is I got over 30 years of financial experience, and I don't say that to be braggadocious, but this is my lane. This is what I do, right? So you've got to surround yourself with those people, and it's all about, you know, finding those people that can mentor you. It's that continuous learning, because, guess what, there's always something new to learn, and you've got to have that mindset of, let me find somebody that can teach me, listen to podcasts, go and find books that, oh, you there's so much. If that's the coolest thing about the internet, right? The Internet is a lot of negative things about the internet. Social media is not great, but the thing it has and it's opened up doors to go learn and go find out things. Now don't always believe everything you read, and that's where you need to make sure you're looking for competent professionals to surround yourself with. If you're looking, if you're thinking about retirement, go find somebody that's an expert in retirement. You don't, you know, just like when you were finding a plane, if you had a problem with the engine, you're not going to call up the guy who fixed his toilet. You're going to got it. You're going to call it a guy fixes the engine, right? You're not going to go, you're going to get, gotta go find a person that's specific for that purpose. And that's why I say wisdom and counsel. And a lot of people don't get it. They wait till it's too late, and then they're out of they're out of luck. I've had people in my own practice that have waited till too long. They already got that IRS notice. The IRS has

already levied their bank accounts or or lean their property. And I said, Why didn't you call me six months ago? Well, I was afraid to spend \$150 well, now you're going to owe a heck of a lot more than that, because you didn't. Think about, let me go make this investment and find a solution.

D David Sandstrom 35:02

Yeah, yeah, that's a good word, yeah. I mean, nobody knows it all right. And if we think we know it all, we shut ourselves off to any further learning. So that's a huge point, really is.

D David Sandstrom 35:14

So principle number six, diligence. And I love this. This verse here, Proverbs, 14:23, all hard work brings a profit, but mere talk leads only to poverty. What are your thoughts?

R Ralph Estep Jr. 35:28

David, I probably say this on my show every other day, and that is, you know, the road to hell is paved with good intentions, because you can have the best of intentions, but if you don't put those things into action, you're never going to get anywhere. And like proverbs 28:19 says, Whoever works his land will have plenty of bread. It's that simple, right? Yeah, and that means, so let's talk about a retirement idea. So I did a show about this a couple weeks ago about retirement, and I'm not a big fan of just having that retirement where you turn the switch and now you're not working anymore. I think there's a phase in approach. And one of the things I tell people all the time is, when you're planning for retirement, think about multiple income streams. Be diligent in that have your investments, have your pensions, have your social security, but have those multiple things, because the other thing it's going to do is help you build skills. We talk about these side hustles all the time, but think about how much you can enhance your retirement experience if you have those other income streams to go to, and then if, for example, the government decides Social Security is not going to work anymore. I hope we don't get to that point, but you better doggone, have something else to back that up. And that's why I talk about do it now, even when you're young, start thinking about, how do I diversify my investments. You know, how do I put myself in a position? But it's all about that education, that career development. It all ties into that diligence. Because God wants you to be steward. He's not just going to say, wham, oh, here you go, Ralph. I've given you everything you need now. You don't have to do a thing to sit back and coast. That's not the Lord we live. The Lord we have wants us to be those He wants us to work hard,

D David Sandstrom 36:58

Right. We have a role to play. I often say that on the show is God does his part, but we need to do ours as well. You know, one of the verses that's coming to mind is John 8:32 the truth will set you free. But we've got to put that in context with John 8:31 and he says, if you are if you do what I say, then you are truly disciples of mine, then you will know the truth, and the truth will set you free. So just knowledge alone is not enough. Knowledge is potential power. But

knowledge alone is not power, because failure to act on knowledge and no knowledge have the same result, nothing. So we need to get that education, but we also need to act on it, and that's when we see the fruit.

R

Ralph Estep Jr. 37:40

That's true. Because, like I said, you can have the best of intentions, but if you don't put those things into action, you're going to be the sluggard. The Bible talks about the sluggard. You don't want to be the sluggard. The sluggard is the one that doesn't want to do anything. And like I say, go to look at that mirror, and the problem is looking right back at you. You put the diligence in, because God will reward that. I've seen that in my own life, when I've really been suffering with struggling with something, I put the time in. You know, I I hunker down as my wife and I talk about this, where we here use all the time, hunker down and be diligent about you what? Because God is going to reward that it might not. And again, Dave, he might not reward it in what you're thinking. You know, you might not land that Corvette in your front driveway. I'm sorry, but that might not be your that might not be your journey, darn it. Let's be cool. I'm sorry. I'm just being honest with you, right? But, but you have to be diligent in, in working because, because God, here's here's the bottom line. None of what you have is yours. People get angry when I say that, but it's the truth we got. We got to start out with some truths here. That's right, everything you have is a gift from God. If God has given you gifts, then you better use them. He wants you to be diligent using that's what we talk when we use the word stewardship. That's what we're talking about. God has given you resources, given you assets, giving you things. He wants you to steward them. He wants you to use them for His Kingdom purpose. If you just sit back and coast, you're not doing that. And maybe he's going to take him away from you. I don't know. We can get into a whole Calvinistic discussion about that, but, but at its very least, we have to recognize it. It's not mine. Yeah, yeah.

D

David Sandstrom 39:06

Absolutely, this is not yours. You know, one of the verses is coming to mind here on stewardship. Is Psalm 50 verses, 10 and 11, God speaking for every animal of the forest is mine. The cattle on 1000 hills, every bird of the mountains and the creatures of the field are mine. So God's saying is, hey, look, you might think you own this stuff, but you're not taking any of it with you, right? You might, you might have a deed that says you own that piece of land, but when you leave this earth, it's not going with you, right? We are only stewards with everything that God provides. So yeah, that's a huge point, if we can wrap our minds around that again, as I top the show I talked about, if you really got to understand finances, you've got to do it, understand the biblical principles behind it, because you know God, when God, God loves us enough, but when he gives us an instruction or gives us an admonition, it's for our benefit, and he gives, if he gives us a pro. Some type of restriction. It's for our protection. And when a Bible has plenty of things to say about how to handle finance, if, because God knows what a mess we can make of it if we if we don't do it right,



40:14

that's the truth. Yeah, yeah, absolutely. So anything else to say on diligence? Or move on to number seven. I think we hit that one. If you want to have you want, if you want to have plenty of bread, you better work your land. Yes, yeah, for sure.

D

David Sandstrom 40:28

All right. Principle number seven, Legacy planning. I like this one, Proverbs, 13:22, a good person leaves an inheritance for his children's children. So what are your thoughts on legacy planning?

R

Ralph Estep Jr. 40:39

This goes along with that wisdom and counsel thing. I think you need to sit down and listen. My wife and I did this early. We had two, two children, two young children, and we had to sit down with an attorney and talk about, well, what happens if the two of us disappear, if we go away? You know, we're not here anymore? Yeah. And I think a lot of people just put that off. It amazes me when I talk to clients, how many people haven't sat down with an attorney to do basic legal documents, that power of attorney, that Advanced Medical Directive, that will, and you've got to do those things, and this is a way to educate your family at the same time, and you demonstrate to your children and to your grandchildren what it means to plan those things out. Because again, it all starts with planning. I had an attorney on my show a few months ago, and he said very, something, very pointed. He said, Ralph, he said, most people can't control when they're going to die. And I said, You know what, Kevin, that's true. You can't. He said, But what you can control is how things are going to play out when you do die. And I thought, you know, that was a very pointed it made perfect sense. And a lot of us don't think about that, yeah. And then what happens is, and I see it my practice all the time, death brings out the ugly in people. It does. Man, I'll tell you, I've seen people who were, they were just as cool and calm as what, but somebody dies and, boy, the spears come out and people get crazy. And if you want to avoid that, then write that stuff down. Meet with that attorney I talk about in the handout that I'm going to make available. You know, writing this personal legacy letter, my wife did this a few years ago when her kids were still young. She wrote what's called a legacy box, I think, don't hold me to it, but she talked about all the things that were important to her, that she wanted her children to know, and she gave me one as a husband, dude, it broke my heart when I read it, because I was like, Man, I don't deserve this. I don't deserve the legacy that my wife was leaving on me, but you got to take the time to do that, invest in those relationships. And like the Bible, the Bible is very clear. A good person leaves an inheritance for their children. It's not just money, though. It's it's that inheritance of, what are you training your children? What are you teaching your your grandchild, and what are you showing them about stewardship? What are you showing them about the important things in life? You know? What are you showing them by your actions? Yeah, just the same way with generosity. You know what? What are you showing your kids or your grandkids when you go to church on Sunday, do they see you being charitable? Do they see you volunteering? And that's like I said, it's not just about money, because there's some people, guess what, God hasn't blessed them with a ton of stuff. But guess what? Their legacy is, just as strong, but it's a legacy, like I talk about this all the time. My mother passed away a year and a half ago. She had a glioblastoma tumor, and she lasted about 30 days, and who knows why it happened. It's okay, you know, because here's the deal, like I was there when she died, and there was a homecoming in heaven that day. Let me just tell you that, because the saint went home. But one of the things I learned from her now, I was raised in kind of a crazy dichotomy. My dad was really wealthy, my mother wasn't. So I had this crazy child, but the thing that my mom taught me was there are things in life that are so much more valuable than money, and those are things I take away with me. And so when I talk

about building that legacy, and I talk about that legacy planning, think about that. Be intentional about what are you trying to say to your children, to your grandchildren, and make a point of doing those things while you're there to share it with them?

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David Sandstrom 43:48

Yeah, for sure. Well, you know one of the things that's coming to mind, that's a great point, but our children, our kids will watch what we do, and they'll learn from the things that we do and the actions we take far more than listening to what we say, right? If we just tell them what I do, do as I say, not as I do, that's not gonna resonate very well with the kids. They're gonna watch what you do, and that's how they learn life's lessons. So yeah, this, this legacy planning. It's huge. It really is.

R

Ralph Estep Jr. 44:17

It True. And I look at my own two boys, my my youngest is 23 My oldest is 27 my 27 year olds in the Coast Guard serving our country, and I and every and I really respect that. But this is dude, like, it's funny, because I never thought about it along the journey Dave, how much he was absorbing what he saw at home. And now, you know, he comes back to me, his dad, but you said, when I was six, I'm like, what you remember that? But dad, you told me when I said, and it's funny, they're sponges, yeah, and people don't realize the lessons you're teaching them. And like you said, without even saying a word, they're looking at your generosity. They're looking at what's important to you, what you know, what matters in your world. If you don't think about being intentional about that, you're going to have stress about it later on, because then you're going to see your. Kids struggling. And I see clients with this all the time, and I say them, I kind of nudge them alongside say, Well, do you wonder why they're struggling? Remember, you are always in debt. You know, you know, I've got family members now that their biggest thing I remember when the cable got shut off all the time, or when the electric got shut off, or when mom or dad's car got repossessed. I mean, those, it sounds horrible to talk about, but those are the legacy things that create that stress, and that's going to lead to that, how your children feel about money, how your children because, like I said, we do a bad job in in teaching our kids. And it's not all. It's not always our fault, because maybe we weren't taught those things either, right? But it's time to make that change and make that impact before it's too late.

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David Sandstrom 45:37

Yeah, for sure. Yeah. And those and those things, you know, your car getting repossessed, power, power getting turned off. Those can turn into defining moments for young people. And they can start building a worldview around, well, I'm never going to let that happen to me. And then that, you know, start adopting the world's view of money, and we start worshipping money. You know, I was watching, I like, I enjoy the show. Shark Tank. My wife and I are watching it last night, and one of the sharks asked this guy, after he made his presentation, why did you start this business? You know what his answer was? Because I love money. What a poor place to be. What I felt bad for I felt sorry for this guy. He was probably millionaire. But you know what that is not, that's having your values upside down, as far as I'm concerned,

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Ralph Estep Jr. 46:21

and Dave, what you're really saying is something I'm learning more and more as I get older, too, and that is understanding how develop my why. And I think people don't take the time to invest in what is your why? Why do you do it? It's because you there's a lot of things are on the surface. Well, I pay it because I got to pay my mortgage. Well, I do this because I was working with a podcast coach, a talent coach. His name is Eric. And Eric said to me, he says, Ralph, why do you do your show? And I said, Well, I wanted people to recognize me as somebody they can go to. Okay, that sounds good. And then he said, or then he said, Oh, what else? I said, Well, maybe I want to get clients from it. I want to do this. I want to sell books, all this kind of stuff. He goes, No, Ralph, get to your why. And I finally realized that my why was that I don't want to see people suffer the way I've suffered. I don't want to see people have to go through those, those journeys of just heart rate, heartache and terrible things that I see with other clients. So when you can define your why, then things start to click, and things start to make more sense, because then you start acting on those whys, yeah, and that's going to be part of your health too. You know, you got to, and you speak volumes about this where they, most of the people who are healthy is because they have a why. They want to be healthy for a purpose. Am I speaking to true? Dave, if you want to be healthy, you got to have a why. So define what your why is

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David Sandstrom 47:35

Absolutely, you know, Michael Hyatt often says, When you find your why, you'll find your way, or you could say the other way around, you'll find your way when you find your why, and that's what gives us the motivation. You know, when it gets tough, when you know, when it comes to, you know, say, simple, healthy lifestyle. You know, I'm trying to get away from processed food. Okay, I'm at the party All right. Now everybody's having cake. You'll have much more willpower when you are clear on your why?

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Ralph Estep Jr. 48:04

Well, listen, I went through this probably about 10 years ago. Now I was now, I'm still a heavy guy. I'm a big guy, right? But there was a time 10 years ago I was 420 pounds, wow. Went to the doctor. My blood pressure was 200 over 100 now, my kids were younger at the time. The doctor looks at me, and he says, Dave. He says, Ralph, you're gonna pop. So guess what? My why became these two boys and in I don't want to make these kids not have a dad, yeah, yeah, you know. And that was motivational for me. It gets me up every morning now and I walk and I'm battling type two diabetes, I'm I'm battling high blood pressure, I'm battling things that, yeah, I got to do a better job of being intentional living. But that why was so powerful for me? Because, if you just say, well, because the doctor said, so, you're never going to follow through on those rights. You're never going to do it. But with that, why? When I looked at my kids faces, it goes, I don't want to make these two an orphan. That was so powerful for me, so in even in your finances, figure out what that why is, do you want to provide for your wife? Do you want to provide for your children? Do you want to leave a legacy for your grandchildren? Once you figure out what that why is with your finances, you're right. It'll make the way that is so. Very true. Dave,

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David Sandstrom 49:11

yeah, very true. Well, you know it gets back to our core beliefs. And I just got finished last podcast episode I just produced again I'm going to be airing in a couple of weeks in that it was victory over limiting beliefs. And one of the things I mentioned in that episode was the reason why New Year's resolutions generally fail is because people haven't addressed their core beliefs. And if you never address your core beliefs, you don't have your why clear you're not you're not clear on your why. And that's why, you know, oh, yeah, I want to lose a few pounds. Well, why do you want to lose a few pounds? You know? Do you want to be here for your grandkids? You know? Do you want to have the energy and mental clarity to enjoy your your your golden years with your spouse? Do you want to be able to do that after vacation that you were dreaming about for decades? Yeah, get, get clear on you why? And it'll, it'll really open things up for you.

R

Ralph Estep Jr. 49:59

It's the truth and. Yeah, if you plan, if you get clear on that, why, then you're going to do things that are intentional. And that's the whole key to most of this stuff. Yeah, what's the thing about life? If you live an intentional life, you're going to be better off?

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David Sandstrom 50:09

Yeah, absolutely. So all right, so let's say someone's listening, someone in natural nation says, you know, man, these guys are making so much sense. But, man, I don't know where to start. I mean, they talked about so many great things, and I'm resonating with this, but what do I do? What is the low hanging fruit? What can I do?

R

Ralph Estep Jr. 50:25

I heard a guy say the other day that yard by yard is hard, but inch by inch is a cinch. And I think it's that simple to start doing something. Don't do everything at once. I'm gonna cut through a couple things out there. First thing I talked about the beginning is what gets measured gets done. So here's one of the things you can do. Start tracking where your money goes for 30 days. Just write down every single dollar that passes through your bank account or through your hands with cash. Write it down. And then after 30 days, look at where your money went, because most people have no clue where their money goes. I've worked with couples making two, \$300,000 a year, and they say, Ralph, we're living paycheck to paycheck. And I'll say to them, Well, how is that possible? I said, Oh, look for the next 30 to 45 days. Want you to write down everything you you do. Well, I had done this at one couple, Dave, you'll crack up when you hear this story. And they came in 30 days later, and I look at this up, okay, they had their mortgage payment, their car payment, their credit card, and then I see this thing called ATM withdrawals, and it was like five grand. And I said, so what you're telling me, over the last 30 days, you've taken \$5,000 ATM. Where that money go? That's none of your business route. That's our fun money. We don't talk about that. I'm like, Okay, well, you're never going to get ahead. Never saw these people again, because they're never going to get it. Another thing you can do is start saving. Set up automatic. Look, if you want to be effective in retirement, you got to start putting about 10 to 15% of your current earnings in the retirement that's something you can do. Maybe you don't start at 10, maybe you start at 2% maybe you start at 4% but

start somewhere. Yeah. Another thing we talked about this the wealth in dealing with counselors. Set up a meeting with a financial planner or financial advisor, an accountant, somebody you feel comfortable with. You can set up a meeting with me. Just go to my website and check that out. Another big thing, set an emergency fund. Create an emergency fund. A lot of people don't have an emergency fund. Have something to go to, so you're not tapping that ATM card. You're not hitting I'm doing a show. It's going to come out next week. Is, Can I use my retirement account as an ATM that's a bad plan, but a lot of people do it, but it's not a good way to be effective. Yeah. And this the biggest thing, the biggest takeaway, if you listen to nothing else, Ralph or Dave said today, is start that gratitude journal, and every day, just write down the things you are grateful for. Because what you're going to notice when you do that is that you're going to find other things to build on that. But you're going to start off with that gratitude. You're going to have that feeling of peace of mind before you even start it. But like I said, yard by yard is hard, inch by inches a cinch. So start doing something. You don't have to do all these things at once because it is overwhelming. You'll drive yourself crazy. You think you're going to change this, if you're in credit card debt, if you've made bad decisions, guess what? There is hope, but it's going to take time. It's not going to happen overnight. So take one thing at a time. Take one day at a time. First of all, measure where your money is going. If you need to go find a second job to bring in money, because seasons are rights and beans, where you got to kind of hunker down and not spend so much. Guess what? That's what you're going to have to do. But until you figure out where your money's going, until you plug the holes in that boat, you're never going to know where, why it's sinking.

D

David Sandstrom 53:13

Yeah, I like that, you know, I can't resist this metaphor. You know, as an airline pilot, we use GPS, but, you know, years ago, we didn't have GPS. And if you're gonna fly coast to coast, you know, go from, let's say Washington, DC, to La if you were one degree off on your course, a small course change, but you will be hundreds of miles off by the time you reach the west coast. So a small course change in your finances can, over time, will take you in a completely different direction. So I think, you know, that's probably a good place to wrap things up Absolutely.

R

Ralph Estep Jr. 53:44

And it starts with prayer. You know, it's not, it's not bad to say to God, God, I've broken this. How do I fix it? And then shut up and listen. Listen for God to speak to you. Because we get so hung up on trying to find answers. It's as simple as saying, God, I'm lost. I don't know what to do. I'm overwhelmed. He will show you a path. You might not like the path. Like I said, it might be a rice and beans, tough, tough, tough season for you to go through, but if you shut up and pray about it and listen for him to speak to you, He will show you a path.

D

David Sandstrom 54:11

Absolutely. John, chapter 10, My sheep know my voice. So yeah, if we listen, he is speaking. It's just a matter of, are we listening? So Ralph, I know that you have, oh, any closing thoughts.

R

R

Ralph Estep Jr. 54:22

I think we've covered it all. And, like I said, just start at one piece at a time, and and, you know, God will honor you, you know, but you got to honor him. And as it's a two way street here, it's all about stewardship. It's about being intentional in your actions. So I think we've covered it today. David like and a lot of people are hurting out right now. Is we, we're in a tough situation in this country. You know, the economy, everybody thinks is great, but it's not that great. There are people that are struggling. But take one thing like you said, one thing at a time, do something today, that one degree course correction, and you will see huge results.

D

David Sandstrom 54:52

Absolutely. Yep, Ralph, I know you have a free download for people. What's that about?

R

Ralph Estep Jr. 54:58

I do so if you want to go to AskRalphPodcast.com/healthy, there's a landing page there. You can fill in the your name and email address, and I'm going to send you a guide, and I've called it seven biblical principles to live in a stress free retirement, and it's yours for free. It just points out some of the things we talked about today and reinforces some of that. So I'm going to encourage you to go do that and check out my show. It's on a daily basis. It's askralph.com I also do a Tuesday night live show. So if you've got questions you want to be answering, you know, to ask right away. It's, I don't charge for that. You come right online. It's a live show every Tuesday night. You can get to that by askralphpodcast.com/live, so I throw it a lot out there to David, but you know, get in touch with me because that this is my mission field. Yeah, you know, at the end of the day, my passion is to help people get that get to where they want to go by by balancing that fan faith with their Christian with their Christian beliefs. Because the two things really do go hand in hand.

D

David Sandstrom 55:51

Yeah, absolutely. And I just want to give you a little plug here, natural nation, if you're listening here, Ralph is the real deal. He knows what he's talking about. The amount of work he's putting into this and the amount of free content that he's putting out there. Putting out there is simply amazing. So if you think you could use some help with some finances, Holy Spirit is pricking your heart right now, saying, Yeah, this is something I need to address. I encourage you avail yourself to Ralph's work, because he he's the real deal, Ralph, thank you so much for being on the show today. I appreciate your time.

R

Ralph Estep Jr. 56:19

Well, thank you, David. I appreciate your kind comments. Look, man, this is my mission field. But look, it's not about me. It's not about me. The Lord is speaking through me. But I do appreciate your it's a grind, but guess what? This is my mission field. So this is what I'm going to continue to do. I'm gonna put out there because I want to see people get ahead.

D

David Sandstrom 56:35

Yeah, God bless you as you do. God bless you as well. Dave, take care. Don't go anywhere. Be sure to tune in to next week's episode. I'm going to be talking about a subject that's long overdue here in the podcast, and that is about counting calories. Counting calories, in my opinion, is pretty close to a complete waste of time when it comes to sustained weight loss, and I'm going to be addressing that topic in next week's episode. Thank you for listening. That's it for now. I appreciate you go out there and age gracefully and live abundantly. Be blessed. You.