

MARCH 2003

COMPLIMENTARY

# NASHVILLE

CHRISTIAN FAMILY

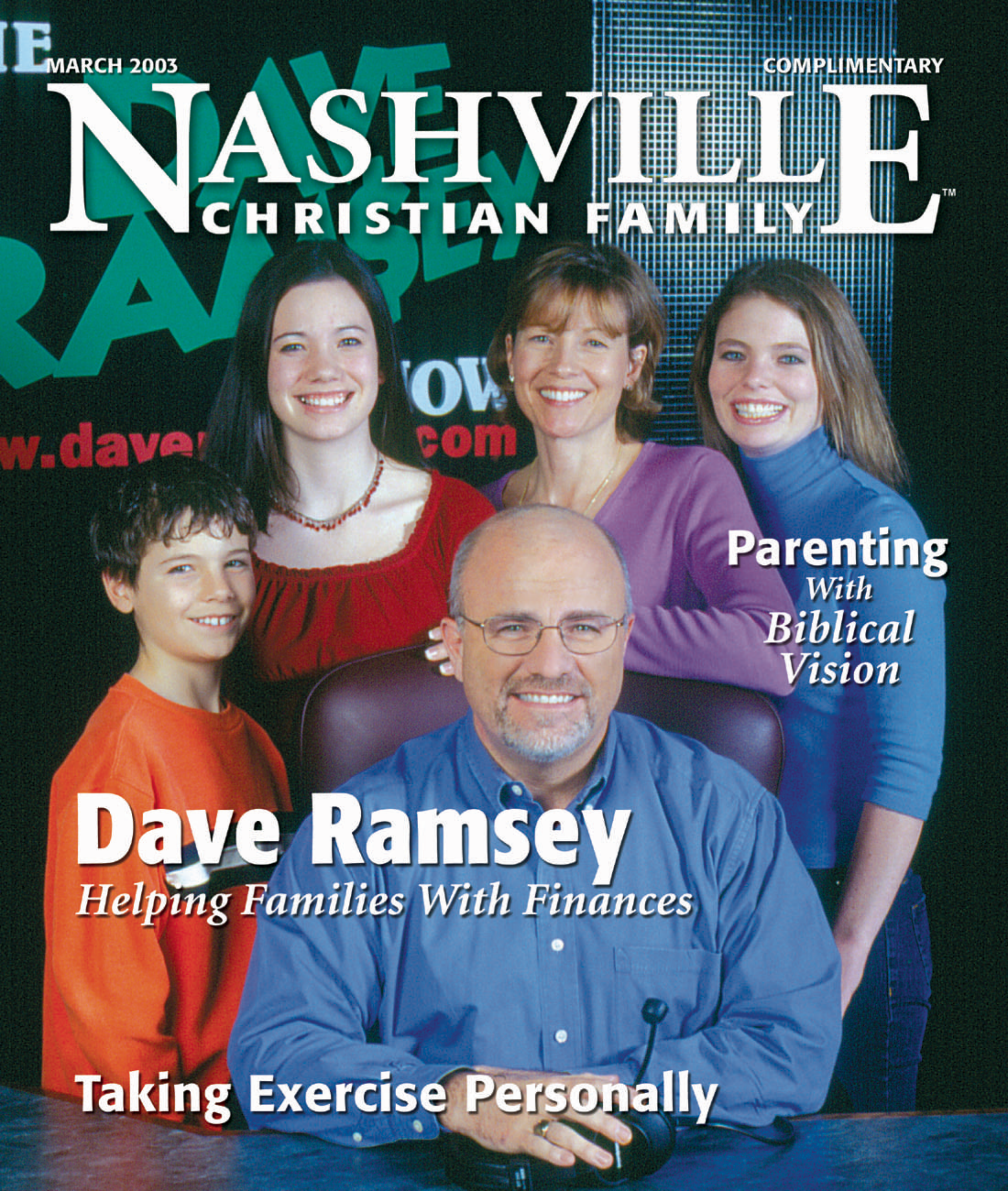
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**Parenting**  
*With  
Biblical  
Vision*

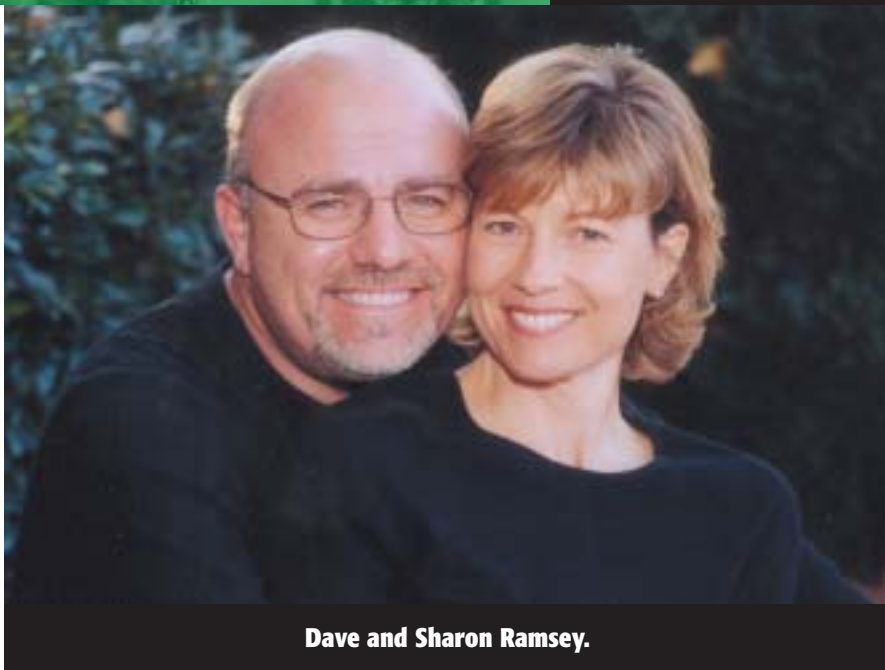
**Dave Ramsey**  
*Helping Families With Finances*

**Taking Exercise Personally**



# DAVE RAMSEY

## Sending a Message of Financial Peace and Hope to America's Families



Dave and Sharon Ramsey.

**S**traightforward. Assertive. Understandable. Practical. Most of us want our “Answer Man” to have these traits. Dave Ramsey, author of *Financial Peace* and *Financial Peace Revisited*, is the “Answer Man” to many seeking help on money matters. He certainly dispenses no-nonsense advice to those who desire his expertise. But there’s the softer side to Dave that the radio doesn’t fully convey. He has a sincere passion to help others that is born out of a life journey where financial struggles were the catalyst leading Dave to peace with God. Financial Peace revolves around two guiding principles: Biblical soundness and practicality. Financial practices need to be in agreement with what the Bible says about money. And, the management of money needs to be based on what works, not on ‘pie in the sky’ theory.

Based in Cool Springs, Dave Ramsey built his current business on these principles and shares financial advice based on them. “The Bible speaks on the topic of money more than on most any other subject. Any financial plan must be in agreement with biblical guidelines on money.” Dave also takes a very practical approach to gleaning knowledge in the financial realm. He wants to know if it works. “When I first started in this business, I looked to older people who had made money and had learned how to keep it.” Lots of people have theories, but Dave Ramsey is a student of practicality. “Does it work?” is his plumb line.

Evidently, Dave Ramsey has studied the right stuff. He has grown a business, The Lampo Group, Inc., which dispenses financial advice through books and videos, seminars, radio and television. The Lampo Group, Inc. has 80 employees working in three major divisions:

- 1. Radio and Television:** over 150 radio markets and several major TV markets.
- 2. Financial Peace University:** presently going on in over 3000 locations for many groups, including the military, corporations, churches and the underprivileged.
- 3. Hope:** the publishing arm with material for the Spanish-speaking population, children, teenagers and other special groups. This division also handles the 10 live events Dave does each year and the satellite downlinks.

Things were not always as rosy for Dave Ramsey. After growing up in the Harding Mall area, Dave earned his real estate license by age 18, determined to become a millionaire. He started out strong and, by the age of 26, made four million dollars “flipping” real estate. But, the variables in the

**When we help people with tools to effectively manage money, many times we help them to have stronger marriages.**

real estate market changed. “I had borrowed a lot. Banks started calling in their notes and then I went from being very well off to bankrupt.” During the agonizing, arduous two and one half years it took to deal with his financial problems, Dave learned some important lessons that would become the foundation for the success he enjoys today. Until the financial bottom fell out for Dave Ramsey, he had been very proud of his money-making skills. Bankruptcy stripped him of that pride and “any sense of invincibility” he thought he had. He had lost his self confidence. His wife had lost her security. “That was not a good combination,” reflects Dave. Years later, he can still remember the pain in the eyes of his wife, Sharon.

He also learned that “integrity is not a matter of intent.” As Dave puts it, “If you can’t do it, you won’t be able to keep your word.” After a period of feeling victimized by the banks and everyone else, and ‘enjoying’ some self-pity, Dave was confronted by a friend. “Dave, stop whining.” It was about this time, “I decided I had to get over the victim mentality and take responsibility for my life.” He found God to be sufficient and the Bible to be true. “We even tithed during that period.” And all along, Sharon stood by her man. Dave characterized himself as a “baby Christian” during this time and began to search the scriptures. He wanted to know how to man-



**The Ramsey family. Left to right: Rachel, Dave, Sharon, Denise, Daniel.**

age money God's way, but he discovered much more. His spiritual pilgrimage led him to a better understanding of the stewardship required of all Christians. A surprising result of Dave's study of how to manage finances God's way was a strengthening of his marriage to Sharon.

Before the bankruptcy, Sharon, whom he met as a student at UT, had little to do with the financial decisions. However, as Dave and Sharon studied God's Word, "we discovered that financial decisions must be made together." They discussed money matters and, together, made decisions. Today, Sharon and Dave are partners in their family and business finances. For example, they have an agreement that they can each spend up to \$300 on an item without consulting each other. After that threshold, they must discuss the purchase together. This sharing of money management led to communication in all areas of their marriage. A good marriage became even better. Dave says he founded his company to help people in their financial needs, but discovered quickly, "when we help people with tools to effectively manage money, many times we help them to have stronger marriages.



**Working in the family business: Denise and Rachel oversee refreshments before one of their father's classes.**

"Children need to be taught how to handle money," says Dave. When Denise and Rachel became teenagers, Dave and Sharon came up with a plan where their children would learn to manage their own finances. Son Daniel, soon to be a teenager, will benefit from his sisters' experiences. Dave Ramsey is so committed to the importance of teaching children about sound, biblical money management, that he has books, videos and seminars designed for children.

Acquiring debt is a 'no-no' in Dave Ramsey's financial plan and in the advice he gives to others. One reason for this position is the effect that personal debt has on the ministry of the church. "I believe it is the church's responsibility to help the poor and needy. When church members are covered in debt, they have less to give to those who need help." Bad money management is bad stewardship in God's kingdom work.

Television, radio, newspaper columns, seminars and best selling books could be 'heady stuff' for some, but Dave Ramsey is grounded. He is committed to following God's rules for living life and finding financial peace. God has gifted Dave with the organizational skills to share with others what he has learned himself. He's become an effective change agent, positively impacting people who are hurting.

Here's some advice: Listen to the one who believes and practices God's Word and has successfully accomplished in his own life what he advises others to do. That statement defines Dave Ramsey.

—Jim Gallery

*Jim Gallery lives in Thompson's Station, TN. He is a writer, speaker and publisher, helping writers get their works published. He can be contacted at jimgallery@charter.net*



**“THERE ARE MANY REASONS WHY PEOPLE CHOOSE US.”**

**HERE ARE THREE.**

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