

# SWYL 3\_ChrisMajors

**Ava:** Hello and welcome to Stop Wasting Your Life, the podcast. I am Ava Heinbach, your host and founder, and today I'm here with Mr. Christopher Majors, a serial entrepreneur, advisor, and dentist. And Christopher goes way back in our family. He was- how do you know my dad?

**Chris:** From college. We met at the University of Kansas.

**Ava:** So he was friends with my father in college, and now his son and I are friends. And his son's actually sitting behind me right now listening to this conversation. So yeah, I've known Christopher for a while and he's super wise and smart, and that's why I asked him to be on here today.

So, maybe just give us a really quick, “what is this episode gonna be about,” so that people can know what they're about to listen to?

**Chris:** Well, great. and by the way, thank you. I'm honored to be on here and I also applaud your effort for titling this podcast “Stop Wasting Your Life.” As I was thinking about that, I thought, okay, well, what does it mean to waste your life? Then I thought, well, what is the opposite wasting your life? As I pondered that, I realized that the opposite of wasting is flourishing. And so I've spent probably 30 years studying the role of human flourishing and what it means to thrive as a person. never arrive and we never just show up, like got that behind us. Every single day we have to wake up and make the decision, do I want to thrive?

So I love the fact that you invited me on here because I love thinking about human flourishing. And I also like thinking about, well, it's so sad if we actually think that we're wasting our lives. And so I, I look forward to getting into maybe what that means to you and to learn from you, but then also maybe we can together, collaborate and talk about, what it means to flourish as human beings.

**Ava:** Wonderful. Okay.

**Chris:** Does that kind of fit what you're hoping to achieve today?

**Ava:** That's perfect. But yeah, before we begin, I just wanna mention again that we're doing a giveaway. So that's five free nights in a house in Hawaii. So if you want to enter that giveaway go ahead and go to the

stopwastingyourlifepodcast.com, click on the giveaways tab, and you'll see a link that'll take you to all the ways that you can enter. So if that's something that sounds like you would wanna do it, go ahead and do that.

And again, before every episode, I just wanna make it clear that there is no right or wrong way to live your life. And I never want to push someone's perspective on you. And it's okay if it's different and everybody's definition of a fulfilling life looks different. Mine is different, Chris is different, and that's completely okay. We're not here to tell you how to live your life, but rather offer ideas, knowledge, inspiration, just any way that will help you create a beautiful life that is beautiful to you. So, let's begin.

Once again, I am Ava Heinbach, your host, and I'm here with Christopher Majors, our wonderful guest, and this is Stop Wasting Your Life. So thanks again for taking the time for our discussion today. And to begin, maybe just tell us a little bit about yourself, your story, how you got here.

**Chris:** So I grew up in Wichita, Kansas and did everything from study the piano to play sports and, had a nice life growing up with parents who loved me and they worked hard. After their divorce when I was 16 years old, I had to try to figure life out - on what that means to me and what was going to be important. So, I spent the latter years of high school trying to figure out what in the world - what do I want to do with my life? I studied the piano in college at the University of Kansas, was on a piano scholarship, and it was through that journey of trying to discern do I wanna make a living at playing the piano or do I just want to be a guy who can play the piano well?

So it was at the University of Kansas, right there in Lawrence, Kansas, home of the Jayhawks, that I decided I was not going to study music for a living and teach. I actually decided to be a dentist. Because, you know, I never knew a dentist that was worried about paying their bills. They all seemed to live a pretty charm life, and I wanted more than that. I wanted to have a craft.

Something to kind of balance the art and the science. Because I was an artist in music, I loved the artistry side of dentistry. But I also liked owning my own business. And so my goal was to go to dental school, get out, and have a thriving practice. And that happened.

And it was at the University of Kansas that I met my wife, and later had four wonderful children, of which you are friends with one of them. And I've been blessed. So that's the big story is I practiced dentistry for 25 years.

And you know what, I think I'm glad that you invited me because I wanna make a comment to all of your listeners who are probably in your age group that you never stop learning. Just because you chose a career path early in your twenties doesn't mean you're stuck. Because after 25 years in one field, I decided to change gears and go into something totally different.

So I'm actually now a strategic advisor for an asset management company, a bank, a regional bank. So, I'm proof that you don't have to stick with one profession your whole life just because you're a lawyer, or a doctor, or some type of teacher. You're not stuck. So that's my story. And I am here because- I think you picked me because I'm a lifelong learner and I just wanna try to leverage the wisdom that I've learned over the last 30 years to help you and your listeners.

**Ava:** So you mentioned wealth management, and helping people make money. What is financial freedom? What does that mean and what does that look like?

**Chris:** That's a fantastic question. I think deeply embedded in every human being is we have this desire to be free. So to live freely, for me, it took a journey of trying to figure out what does that *mean* to live more freely and fully? So financial freedom is something that we all, I think, deeply want, but at times we feel like we don't have. And so whether you're 23 or 53, I think there's this constant battle to just have enough. So for me, financial freedom is not about, okay, I have a million dollars... now I have \$2 million. It's not a number, it's about a posture.

A posture of, hey, I really have money left over at the end of the month, I'm not in a lot of debt, I've been able to pay off student loans or, whatever that is in your life or other people's lives where they're feeling trapped. That's definitely the opposite of freedom. So if you're shackled in debt or you're shackled without being able to pay your bills, my main objective is to live more freely, and fully, and so that I can have the freedom to live the kinda life that I want for not only myself, but for my family.

**Ava:** What is wealth management, exactly?

**Chris:** Well, it's, it's a category of we help people with managing their money. So, usually people come to us because they either want to try to optimize their money, meaning they want to put it to work. Whenever we can put our money to work and having it work harder for us, then we are working. Wouldn't that be nice? Like, wouldn't it be nice to know that the the money I have saved is actually producing more than what I'm earning as a job.

And so there are a lot of people that once you get a little older and you've been able to save. Well, they're trying to optimize their money, which means they're putting it in the stock market or they're putting it in real estate. And so as wealth managers, we help them do that. We do that by either putting them on a financial plan, or we have them meet with certain portfolio managers, like wealth managers, who actually buy, and sell, and trade stocks.

Or that's through creative banking needs and things like that. So, we are in all things wealth. And you don't have to be wealthy to come to us, but you certainly have to have a desire to be disciplined and need the advice that we can give people. So I'm an advisor in the area of wealth management.

**Ava:** What's the difference between wealth management and budgeting?

**Chris:** Well, no one likes the word. Let's talk about budgeting. Nobody likes the "B" word. Budgeting is just money that comes in and the money that goes out. And it's very finite. Money is something that's finite. We can wish that we have more money, but you either have it or you don't. And so it's a very finite thing. And it kind of represents, okay, well here's how much comes in and here's what's going out. And the bottom line, if you're not budgeting, then you're always going to be running on fumes.

I love the story of my, when he was 17 years old, my youngest son went to the gas pump. He put his debit card into the machine, and he started pumping gas. He got to 41 cents and the gas pump turned off. He literally had 41 cents in his checking account. I don't think that represents having money left over at the end of the month in terms of having enough what I like to call "margin." Which is that space between what I need at home to take home, my income, and what goes out. I want space there.

So, you know, margin on a piece of paper, we don't write off the margins. You know, in a book, you always have about a one inch margin at the end of that. Well, if the, if the letters just kept going and going, going, it would go off the page. So margins represent the space between our load and our limits. And one of the things I help people do is help them have more margin in their lives. So having 41 cents in your checking account when you go to the gas pump is not a very good example of having margin.

**Ava:** Drew has 42 cents in his right?

**Chris:** Drew might be doing a little better than that. Or you're loaning him money.

**Ava:** So I know for me and for a lot of other people my age, mentors are a big part of who we become and just people that we look up to. I know that I have a lot of mentors. And I was just wondering, throughout your life, who are some of your mentors? Who are people that you look up to and what are you looking for in a mentor?

**Chris:** That's a great question. When I got out of dental school, I thought the chief goal for me was just to graduate and that I would step in, and I would make enough money to do all that I wanted to do. It's kind of that feeling I'm sure, you and your friends feel like once you get through that college degree. You're thinking, oh, now it's time to make money. And you actually find out that it's not as easy as you thought it was or perhaps, making a certain amount of money isn't as much money as you thought it was.

So when I was in dental school, I thought that if I could make a hundred thousand dollars a year that all my problems would go away. Well, a hundred thousand dollars back in the 1990, late nineties was a lot of money. But it was amazing how quickly after you pay your taxes and what you have left over really didn't feel like a lot of money. And so along the way, I met two gentlemen. One was a guy that had written a book, You Too Can Be Financially Free. And he was a guy that just took me to coffee, his name was George, and George was a wonderful guy. He had sold his company, and he committed the rest of his life to just mentoring young men and women who, kind of like what I like to do, is come alongside younger people thinking through these issues.

And we met for coffee, and George asked me one question. He said, "Chris, what's in your box? What's driving you? Like if you describe your values and your goals and everything in just your own little box, what is that?" And I said, "I don't know what you mean." He said, "Well, what's driving you? What are your, what are your goals? What's your chief aim? With your money, and your profession and all that?"

And man, I couldn't answer it. And he looked at me and he said, "You know what, Chris? You're heading for disaster."

You talk about you not wanting to be judgmental or all that. Well, he just kind of got in my face and said, you're heading for disaster. And what he was wanting to show me is where there is no vision, you tend to just really collapse. So he said you need to have a clear vision, not only for your life but for your money as well. And so at that point I realized something had to change. Because

I wanted one- I didn't wanna waste my life trying to go after something that I had no idea what I was aiming at. And number two, I wanted my life to count, and that included my finances. So, as painful as it was to have a mentor that was very, very honest with me and kind of told me the truth, look at me, you know, 25, 30, 35 years later. That's paid major dividends because of this.

And he didn't just leave me there. He walked with me for several weeks. Meeting with me, telling me how I needed to save, how I needed to budget, how I needed to buy a used car, I didn't need to go out and buy a brand new car. And so some of those life skills that I needed, because again, my parents were not savvy in that way, and they never taught me.

The second person, which was actually kind of interesting. When I first owned my dental practice, I went to a three day seminar taught by Dave Ramsey. And this was literally one of the first seminars he put on back in about 2004 or five. And I had the opportunity to actually meet Dave Ramsey, have lunch at his table, and he's probably the second person that made such a very- a huge impact on me at a time where I really needed him.

So it's one thing to have a mentor, but it's another thing to have one that's really gonna speak the truth into your life. and that you're willing to listen, and that you're willing to confront the truth of your situation. Not just to hear, “That a boy, good job,” or, “Oh, Ava, you're so wonderful. You've got it all together,” That's not mentorship. Mentorship is about asking the tough questions and being willing to face the reality of who you are, and where you are, and what you're trying to achieve.

**Ava:** Would you ever say there was a time in your life where financials is what you kind of thought the purpose of life was, or that's where you were headed?

**Chris:** Yeah, that's interesting because you know, you have to be honest with yourself when you're trying to examine and listen to your life as you think about your career. And there are times where I wasn't being really honest with myself and they call that self-deception, where I would think that, oh man, I'm really not driven by money. But at the end of the day I was always intrigued by people who did have it, or else I was amazed like, oh wow, he's really gonna do big things in his life because he had access to money that I didn't have. So I think there were a lot of times where I really wasn't honest about my relationship with money.

We all have a relationship with various things. We have relationships with people, we have relationships with alcohol or food. We have a relationship with

money, and sometimes it's hard for people to take time out to really think through that. Like what is my relationship with money like? Am I happy, or do I have enough, or do I need more to make me happy? And so as we think about that, I think that there are times when we're in our twenties where we think, you know, I don't really need money. I mean, money doesn't make me happy. And I always say, well you're right, money doesn't make you happy, but it sure gives you options. So if you want to be able to go to Hawaii for two weeks, well guess what?

What's the airfare to go to Hawaii? And then you need food and then you need this... and you're like wow. It's just- it may not make you happy, but if you want to go to Hawaii, you're gonna have to have a way to have money to pay for that.

And so at the end of the day I guess what I'm saying is you're right. Money doesn't make you happy, but money sure gives you options. And if you get into a bind, like if you're running outta gas and you have no money left in your account, well, the options are pretty limited. I guess my point is we all have a relationship with money. We have expectations of how we wanna live. And at the end of the day, I think that we have to be honest and not deceive ourselves.

And talk about- just kind of go through a time of reflection and think about, well, what is my vision for my life? And it includes money. I think what I heard you say in terms of the purpose of this podcast is helping people live more purposeful. I think that having purpose in your life is definitely tied to having a clear vision of what do you want? And then what are the intentional things that I can do to live into that vision? And so intentionality is a key word. I heard you say that. And I think that's important.

**Ava:** And you said that the importance of having a vision for your life. When did you kind of decide or you figured out your vision? Because at the age of 22, I kind of have like a rough draft vision kind of, but I feel like I've had a lot of rough draft visions that- I mean, my rough draft vision in high school is completely different than where I am now.

So when did you feel like you kind of had that figured out?

**Chris:** I think we all kind of have- you may have a vision for this podcast, or you may have a vision for how you wanna earn an income, or what kind of car you want to drive.

But let's just take one example. Let's pretend for a moment that you and Drew and your friends all decide you wanna learn to speak Italian. Okay? Well, that

may be a fun idea that only last a few minutes. But let's say you are very committed to it. You're like, no, I really want to speak Italian. So to have a clear vision of what are the things I need to do to become the person that can speak Italian? And so that's where intentionality comes from. You'll have to actually arrange your day, you'll have to arrange what you read, what you listen to, who your teachers are. I mean, that wouldn't just come to you overnight, right? If you decided, yeah, I'm gonna learn to speak Italian, that would take immense amount of clarity.

Then what will happen to become very intentional about it, you'll have to actually start living into it. Where you actually go to Italy and start using that language where you're actually practicing.

You're probably bilingual, you can probably speak German, I'm guessing. Can you speak German?

**Ava:** Just a little bit. I mean, speak is a big word. I think I could like understand a little bit of the main words, but definitely could not speak German.

**Chris:** So I'm only using speaking a language because you can't just wish that you could speak Italian. What do you have to do? You have to arrange your affairs around being able to be that person. And then you have to step into it, which means I'm gonna actually go to Italy and use the language so I'm immersed in it. And then I'm going to continue to refine that through teaching. And then I'd love to actually be able to read it. To actually not just speak it, but read it. And maybe even train others. And if you could do that, probably within a year you would be speaking Italian.

But if all you do is sit around going, you know, I just, I think I would love to be able to speak Italian. And yet you don't immerse yourself, you don't put yourself in the place where you're actually learning it and then intentionally growing in that area, it's not gonna come. You won't learn to speak Italian.

**Ava:** So you mentioned being intentional, and when it comes to money, I feel like I am kind of learning how to become more intentional with my money instead of just spending it. Trying to figure out, okay, what do I want to spend this money on? Instead of going into a store and just buying a new piece of clothing, I really want to be intentional with that money. So what advice would you give me as to what I should do with my money at the age of 22 to be intentional with it?

**Chris:** Yeah, I think that's a great example actually. So, it's back to that terrible B word. Which is okay, this month, what do I anticipate is the influx of money? It's so hard, but it's so easy if you really stop and think Here's how much money I make every month, and here's what's going out. Do I have a spread? Do I have a capacity when I walk into H&M, or whatever store, Anthropology - I don't even know stores, so you'll have to forgive me - and you actually have money in your pocket. Well, just because you have money in their pocket doesn't mean you should buy it. So I think the intentionality plays a great role.

There was a time where Drew and I were messing around and, and I told him, I said, man, I would love to have a Porsche. He said, well, let's go look at a Porsche. We were in California, we went to this dealership and we found one. And he's like, Dad, you can afford this. I said, yeah, yeah. He's like, "You should buy it," is what he said.

And I said, "I think I will." I was very tempted to buy that Porsche. Now the question came to me as, well, can you afford it? And the answer is, I think so, yeah. I have the money. Is this really gonna add value to my life? And I thought, hmm. 'Cause this is a big purchase. And it was at that moment that I said, you know, it's really not gonna add value to my life. In fact, it's gonna take up another spot in the garage, I'm gonna have to service it, it's gonna take time, effort, and energy that I don't know that I wanna spend the time and energy to have this car.

And so it was at that moment that I looked at Drew and I said, "You know what? Power from a financial perspective is not being able to say yes. But it's actually being able to say no. No is a much more powerful word and a much more powerful posture than yes." So I think that was a critical moment for me to say, "Hey, just because you have the money doesn't mean you should." And so it doesn't mean you can't. And nobody would've judged me. I mean, I could have dealt with it, but I'm so glad I didn't buy that car. I am so glad.

So part of having a clear vision is knowing your values, knowing what really matters. At the end of your life, will that car have really added value to me? And the answer is no. I hope that's a good example, 'cause that really was a time, a critical moment in my life where I had to really use- kind of clarify my vision of what really mattered to me.

**Ava:** What should I be putting my money to be intentional? Where should I put that?

**Chris:** I think one of the ways you could start is, well, what do you want out of your life? Not start with money, but more like what am I really wanting? At the end of my life, what really is gonna matter at the end of my life? And so you could maybe even scale it back and say, hey, ten years from now, this is what I want. This is what kind of a flourishing life for Ava Heinbach would look like. And then you engineer your life around that and it'll help you in making what I call a decision matrix, to achieving what it is you want.

So for me, I kind of knew that what I wanted before I looked at that portion, is I really wanted to have margin. I wanted to be able to have money left over, and I wanted to have the capability of not running on empty all the time. And so to do that, I had to make very wise decisions. For you, I'm not telling you what to do, but it might be, well, what does winning look like with money? It doesn't mean that you're defining your life around how much money you have, it's saying, what does my life really need to look like? And then I'm gonna engineer my time, my energy, and my efforts around what it is I'm aiming at. And so then. So I'm not gonna tell you, oh, you need to put a thousand dollars a month away into this stock and you'll have enough money, that's not what I do. I would just say, well, what are you hoping to- what are your objective? And what, in 10 years, what does winning really look like? And if you don't like calling it a winning or losing, I don't mean it's a game, it's more like what does- I don't even like to use the word success, you know, what would a high impact life for you look like where you're actually flourishing? And then you'd write 10 things down and look at that, and just examine what it is that you really want out of your life. And then engineer the finances around that.

**Ava:** So if anyone was inspired by what you do or what you had to say, what advice would you give people as to just overall general being intentional with your life, and your money and, just building that intentional, fulfilling, purposeful life.

**Chris:** I would say that we're living in a very distracted era where we have so many competing things, whether it's social media, movies, all the cultural dynamics that we are facing. And it's really hard to be focused. And so the first thing, if I have anything that I would share is, make time for yourself to be alone, to listen to your life. If you are a person that prays, then pray. If you're a person that meditates, but you need to find time to be alone. Because one of my mentors once told me, if you don't come apart to be alone, you'll come apart. So you should come apart so you don't come apart.

I think that we need more time because there's so many distractions, so many things that will drive us to be very, very overloaded. And so to prevent an

overloaded life, what we should do is create more margin. And there's margin, I talked about financial margin, where we actually have space between how much money we need every month and having leeway space at the end of the month. We need emotional margin, which is, you know, we talk a lot about how to live more joyfully and more purposefully.

I just have a question. When people feel anxious, what are some tools out there that we can use to try to combat anxiety? Or are we even aware of it when we have an anxious thoughts? What are some tools to combat that?

**Ava:** Yeah, I mean, anxiety is a really, really big part of my life and we'll definitely have some episodes where that's just all we talk about is anxiety. But my biggest thing I think is to just slow down and really try and be super present as much as I can. Whether that be, you know, if I feel really anxious I'll do something to try and get back into my body from my mind.

So either I'll tap myself or I'll be super mindful of something I'm touching or I'm hearing. Or, really just noticing the things going on around me, be very present and taking deep breaths. Or if I have a free moment, I really like to be aware of my surroundings, whether that be listening to the birds, or the feeling the wind, or touching something of texture just trying to get out of my mind and back into my body.

**Chris:** That's helpful. I would say for me, and I know this episode is not about anxiety, but it plays a role in that emotional margin as we talk about the flourishing life and living purposefully. It's really hard to live a purposeful life if we're listening to the voices in our head that are not real positive. So to be human is to be a person that's dealing with voices that aren't really telling you the truth.

And so what I have to do is think about, and this is kind of why I was going down what are the tools we can use, rather than listening to a voice that's saying, oh, you're not measuring up, you're not being profitable, you don't have what it takes to win. Or your career is not going the way you thought it was. Or, you know, I'm never gonna have money, or I'm never gonna have any significance. Like those are bad voices, and I think every human being deals with it. But what I do is rather than listen to those, I stop and I start talking to myself. And say, okay, no, no, Chris, that's not true, that's not true. So it's taken me like 50 years to figure this out, but there are times when I'm walking in nature as you're talking about moving from your head to your body by just touching a leaf or something.

Well, for me it's about coming out of listening to a bad voice and moving into talking to myself by saying, "Hey, you know what? Things are going well. You're really a very lucky guy. You have a beautiful family, or you have people who love you. Your career is fine, you're gonna be fine. Nothing's gonna be bad today. Gratitude is, I think, the antidote to those anxious thoughts."

So what I'm proposing, whether it's in your own financial life or in your emotional life, to live a purpose-filled life, you have to be able to have the tools to talk yourself out of those of bad ideas.

Hope that was helpful.

**Ava:** Well, I think that we are at the end of our episode, but is there anything else you'd like to squeeze in there before we end?

**Chris:** I applaud your efforts here to help reach people who are thinking about a wide array of things, and I think you have what it takes to have a big voice for people your age because you're a thinker. And I want to encourage you to keep going.

**Ava:** Well, that concludes our episode for today. I hope you guys enjoyed it and looking forward to next week. But before we end it, just a little reminder that if you want to enter that Hawaii House giveaway, you can go to our website at [www.stopwastingyourlifepodcast.com](http://www.stopwastingyourlifepodcast.com), go to the giveaways tab, and you will have a link of all the different ways to enter. So thanks again. Chris, and we will see you guys next week.