

Five Life-Changing and Life-Saving Discoveries

***Live a Healthier, Happier, and
More Prosperous Life***

by Pamela Yellen



***New York Times Best-Selling Author,
President of Bank On Yourself, and
Founder of Your Money Revolution***

Five Life-Changing and Life-Saving Discoveries

*Live a Healthier, Happier, and
More Prosperous Life*

CONTENTS

Introduction	i
1. What to Do If You or Someone You Love Suffers from Heart or Artery Disease	1
2. The Simplest, Most Effective Thing You Can Do Every Day to Be Happier	4
3. The Power of a MasterMind Group	10
4. How to Lower Your Blood Pressure by 20%— Without Drugs, Exercise or Diet Changes!	16
5. The Danger of Other People’s Opinions About You	21
Bonus Discovery: Increase Your Money IQ.....	27

Nothing in this report should be construed as a substitute for professional medical advice, diagnosis, or treatment. Always seek the advice of your physician or other qualified health provider with any questions you may have regarding a medical condition. Never disregard professional medical advice or delay in seeking it because of something you have read in this report.

To learn more about *Your Money Revolution*, go to YourMoneyRevolution.com/summary

Introduction

Dear Reader,

The day I think I know it all is the day they should dig a deep, deep hole—and throw me in it!

Seriously!

I am naturally and insatiably curious. I'm curious about everything really, but especially about health, wealth and personal growth. I'm innately wired to “assume nothing and question everything.” I'm also the kind of person who walks around saying, “There's gotta be a better way!”

But unlike that cat who got killed by curiosity, my curiosity has led me to unearth some truly amazing, life-changing and life-saving discoveries.

Many of my discoveries came about because my family or I faced specific life challenges—and the typical solutions we were offered turned out to be worse than the original problem!

I ran smack dab into the reality that certain conventional wisdom is just plain faulty and downright dangerous. For example, the “wisdom” so many financial gurus spout or the “remedies” of too many pill-pushing, symptom-driven medical professionals.

“No! There's gotta be a better way!”

It turns out there *are* better ways. Over the years, I've discovered some amazing resources and alternative solutions that few people seem to know about. These discoveries have made an enormous difference in my life and in the lives of my family and friends.

And I truly believe they can make an enormous difference in your life as well.

Some of these discoveries may be familiar to you. But I'd wager that you haven't even heard of others. Some may apply to your life right now, and others might be for another time. But please take the time to check them out. I'd love to hear your thoughts and feedback. (Just shoot me an email at info@BankOnYourself.com.)

Yours in good health and prosperity,



To learn more about *Your Money Revolution*, go to YourMoneyRevolution.com/summary

#1: What to Do If You or Someone You Love Suffers from Heart or Artery Disease

“The kind of doctor I want is one who, when he’s not examining me, is home studying medicine.”

—George S. Kaufman

My husband Larry just celebrated his 9th birthday!

No, Larry is *not* a “child groom.” But Larry counts his *true* age from his quadruple bypass heart surgery.

Back then, one of Larry’s blocked arteries was the “widow-maker,” the left main coronary artery. Blockage in that artery often results in *massive* heart attacks. It causes many of the 380,000 deaths from coronary heart disease every year.

Larry and I are both health nuts and have been for decades. We eat right, take enough supplements to choke a horse, and exercise regularly. But in Larry’s case, genetics trumped our healthy habits. Heart disease is rampant in his family and has taken the lives of too many of Larry’s relatives before their time.

A year ago, I was talking to my fitness coach, Mike, about Larry’s last visit with his cardiologist. Larry and I were losing faith in this doctor, whose advice always boiled down to, “Increase your statin dosage” or “Here’s another drug you should be on for the rest of your life.”

Taking massive quantities of prescription drugs is *not* my idea of a good life! Maybe you can relate.

Mike, who has cholesterol and other issues, said his regular doctor had referred him to a new type of specialist. Seeing this specialist was unlike any other doctor visit. It lasted an entire morning, and the doctor conducted numerous diagnostic and blood tests Mike had never experienced.

I couldn’t wait to jump online to research this new specialty—**Clinical Lipidology**.

Clinical Lipidology diagnoses and treats artery disease very differently than conventional medicine. Artery disease causes heart attacks and strokes, which are the number one and number three killers of adults in

To learn more about *Your Money Revolution*, go to YourMoneyRevolution.com/summary

the U.S. Lipidologists study lipids—the cholesterol and triglyceride fats that cause vascular disease. Lipids are also connected to diabetes and high blood pressure.

Clinical lipidologists claim a **near 100% success rate** in stopping and reversing cholesterol build-up in the arteries.

Three Key Ways Lipidologists Differ from Cardiologists, Traditional Diagnosis and Conventional Treatment

1. Lipidologists do *not* primarily focus on lowering LDL (“bad”) cholesterol. Instead, lipidologists believe lowering LDL *particle count*—which is detected by the ApoB test and other advanced cholesterol tests—is more critical. Interestingly, natural dietary supplements and lifestyle changes can be highly effective in lowering LDL particle count.

2. 75% of heart attacks are caused by relatively small, non-obstructing accumulations of cholesterol that a stress test *won’t* detect. So lipidologists use carotid artery ultrasound to screen for potential problems.

When plaque is present, lipidologists use advanced lab tests to see if that plaque is stable and less-threatening, or the *unstable* kind which can rupture and cause heart attack or stroke. Larry’s lipidologist did extensive ultrasound testing in his neck, upper thigh area and ankles.

3. Lipidologists do sophisticated blood tests before deciding on treatment. For example, they do genetic testing for a gene pattern that may make statins less effective. If a patient has that gene, treatment is modified.

Another example: Some statins induce a hormonal change that contributes to atherosclerosis. This can be tracked and treatment adjusted appropriately.

To Larry and me, it’s especially exciting that lipidologists treat artery disease with a range of natural supplements, diet and lifestyle changes. They prescribe statins *only* when truly necessary.

Patients who thought they’d need lifelong prescription medication to control cholesterol are often pleasantly surprised. Their best course of care might require only *natural* treatment!

To learn more about *Your Money Revolution*, go to YourMoneyRevolution.com/summary

Sadly, although Clinical Lipidology has existed since 2005, lipidologists are not yet recognized by the American Board of Medical Specialties.

Who Should See a Lipidologist?

Patients with risk factors of elevated blood pressure, diabetes, a history of smoking, family members with artery disease (including heart attack or stroke), or associated diseases such as rheumatoid arthritis, psoriasis and lupus could benefit from visiting a certified lipidologist.

But not everyone will be accepted for treatment. You have to have clinical proof that you are at high risk. Because there are relatively few dedicated lipidologists in the country, their efforts are focused on working with patients who have the most critical need. They also help doctors who have no further conventional treatment options for their toughest patients.

If you or someone you love has any of the conditions I mentioned earlier, I encourage you to look into seeing a clinical lipidologist. You can locate doctors who have achieved the status of Diplomate of the American Board of Clinical Lipidology at www.LipidBoard.org/lookup.

And the result of Larry's evaluation? Rather than being told to increase his meds, our lipidologist reassured us that Larry's diet, supplements and exercise regimen were perfect. He is now "at minimal/no risk for recurrent disease." So we're looking forward to celebrating Larry's 10th Happy Birthday!

#2: The Simplest, Most Effective Thing You Can Do Every Day to Be Happier

***“We are what we repeatedly do.
Excellence, then, is not an act, but a habit.”
—Aristotle***

For years, I’d been intrigued when very successful people talked about keeping a daily journal. Before going to sleep, they wrote about three things that went right for them that day and three things they might have done differently. They claimed the practice prompted their subconscious to come up with solutions to their most persistent and annoying problems. In fact, Thomas Edison said, “Never go to sleep without a request to your subconscious.”

I figured if it worked for them, it would work for me.

So I bought myself a small notebook with lined pages and set it on my bedside table. And it sat there, unopened and gathering dust *for months!* Turns out, I’m one of those people who are resistant to keeping a journal. “Oh, well,” I thought, “Maybe this journal thing just isn’t for me.”

Of course, right when I dropped the idea, a member of one of my MasterMind groups (see my Life-Changing article on *The Power of the MasterMind Group*) handed each of us a copy of a book he’d just co-written titled *The Five-Minute Journal*.

Interesting how the universe works, right?

I dutifully took it home and put it on my bedside table. But this time, it was only two days before curiosity got the best of me and I picked it up. I was fascinated by the first few pages which covered some of the science that explains why this kind of journaling really works. I also found simple tips to get the most out of the practice and keep motivated.

But what really snagged me was the Scary Truths, on page 45: 1) that minuscule activities can lead to massive improvements *or setbacks*, and 2) that if you aren’t moving forward, you’re actually *moving backwards*. They also asked the question, “How can you know you’re better off today than three years ago if you don’t keep track?”

Oh.

To learn more about *Your Money Revolution*, go to YourMoneyRevolution.com/summary

So I started and have been writing in my *Five-Minute Journal* consistently for about a year and a half now, and I've experienced amazing results. This straight-forward practice definitely qualifies as one of my Life Changers!

Simplicity Based on Science

Though it's quick and easy, don't be fooled by the simplicity of this journal! The authors based it on extensive studies in "positive" psychology. Historically, psychology focused on mental disease and how to make miserable people less miserable. But *positive* psychology focuses on the scientific study of our strengths and how we can create more happiness, productivity and life satisfaction.

In other words, to improve our lives from "just okay" to extraordinary.

Much of the research has focused on "happiness." Recent research shows that *only 10%* of our happiness is due to our external circumstances. 50% of our happiness level comes from our genes and 40% comes from activities we choose and where we focus our attention.

The journal works on that 40%.

Can 5 Minutes a Day Really Make a Difference?

According to research, yes. A number of studies have tracked the effectiveness of various practices to increase happiness (such as mindfulness, self-reflection, affirmations, forgiveness, generosity, and gratitude). The research shows that if you do one or more of these practices consistently for just a few minutes per day, you'll produce a measurable positive shift.

I've experienced this with my own journal practice. For example, I've become more productive in my work, especially in my writing which had been a thorn in my side for quite a while.

Writing is a big part of what I do: my books, articles, teaching tools, white papers. But I always procrastinated when it came to sitting down to write. It was pretty demoralizing to get to the end of the day and realize that, though I'd been "extremely busy," I never got to the most *important* stuff—the activities that could make a real difference in my life and business.

To learn more about *Your Money Revolution*, go to YourMoneyRevolution.com/summary

I knew if I wrote for two solid, uninterrupted hours every morning, I'd end the day feeling a real sense of accomplishment. But that turned out to be easier said than done. As soon as I entered my office, I'd get distracted by the emails mounting up in my inbox, the faxes sitting on my fax machine and the calls coming in. The writing got shoved aside.

I started writing about writing in my journal at night. In the section that asks, "How could I have made today better?" I'd write things like, "I am now more productive in my writing in the morning."

After a few evenings of journaling that *writing* would make my days better, I found myself experimenting with ideas that hadn't occurred to me before. After some trial and error, I discovered if I took my writing project for the day into a different room (*not* my office), I could sit and write distraction free—and enjoy it!

I'm pretty sure I would still be struggling with getting my writing done if my journaling hadn't prompted my subconscious to find better solutions.

The Five Minute Journal Practice

So how does it work? It's a step-by-step process.

Gratitude: Your morning journal practice begins by writing down three things you're grateful for. Why gratitude? Because it's *proven* to get positive results.

For example, one research team divided adults with neuromuscular diseases into two groups. Both groups filled out 5 minute questionnaires each evening for three weeks. One group's questionnaire asked them to list all they were grateful for. The other group was asked to list all the difficulties of the day.

After 3 weeks, the gratitude group reported an increase in their overall sense of well-being and decrease in negative feelings and thoughts. They also reported fewer physical symptoms and that the quality of their sleep had improved. People in their environment reported that they were more relaxed and sociable. In contrast, the group that focused on hassles or complaints either got worse on all of these measures or showed no change.¹

¹ http://www.psy.miami.edu/faculty/mmccullough/gratitude/Emmons_McCullough_2003_JPSP.pdf

To learn more about *Your Money Revolution*, go to YourMoneyRevolution.com/summary

A Great Day: Next, you write three things that would “make today great.” Why? It’s based on how your brain functions.

The Reticular Activating System (RAS) is like the brain’s Command Center. It’s not only a two-communication center between brain and body, but it also processes 100 million internal and external sensory impulses *every second*. Based on our conscious thoughts and unconscious beliefs, the RAS takes that input and decides what is “significant” and where your body and brain should focus their attention.

So when you prime the RAS with “things that would make today great,” it immediately starts searching for those things and ways to make them happen.

For instance, my husband, Larry, and I had an exercise routine where we worked out and did weight training three times a week, and walked or rode bikes once a week. But recent research indicates that, even if you exercise at other times, sitting for extended periods can lead to health issues and heart problems. Uh oh! Both Larry and I sit at our desks for hours at a time.

We decided we should increase our walking to three times per week. But it was hard to be consistent.

I started writing things like, “We take a walk and have a great conversation today” in my journal this section. After a few days, I found myself feeling eager to find times to walk—and disappointed if we didn’t. When we did get out and do it, I’d include our walk in my “three amazing things that happened” section at night.

Within a very short time, we became much more consistent about walking, and I always feel better and more healthy, energetic and motivated when we do.

Daily Affirmation: To finish off the morning, you write down an affirmation of the person you intend to become or what you want in your life. Again, it’s based on the science.

A team at Stanford recently reviewed hundreds of scientific studies on affirmations and concluded:

“Timely affirmations have been shown to improve education, health, and relationship outcomes, with benefits that sometimes persist for months

To learn more about *Your Money Revolution*, go to YourMoneyRevolution.com/summary

and years. Like other interventions and experiences, self-affirmations can have lasting benefits when they touch off a cycle of adaptive potential ...”²

In other words, they work! And I saw how they worked for me using my journal.

At one point, I felt frustrated because a few extra pounds had crept up on me. Those extra pounds drove me nuts, but I couldn’t seem to lose them. So I started tracking my weight in my journal and “affirming” my ideal weight each day with statements like, “My body maintains its trim and healthy weight easily.”

I shed that four pounds, and did it without struggle or feeling deprived. I simply found myself taking small actions each day and making minor changes. The weight loss wasn’t “magic,” but it certainly felt magical because it required so little effort!

Three Awesome Things: Your evening journaling begins with writing “three awesome things” that happened during your day. This practice activates your RAS again to pay attention to “awesome things” and it sets your subconscious up to figure out ways to make more of these “awesome things” happen.

A friend using the journal told me she had initially focused on happy “synchronicities” in her days—the old friends she ran into, the timely call from a new client, ending up at just the right store for the material she needed.

After a few days, she said these unexpected and very positive “coincidences” became almost common place!

Better Choices: Finally, you answer the question, “How could I have made the day better?” This is a great question because it focuses on *those things you have the power to change*. It’s not about beating yourself up. It’s about priming your subconscious to find ways to make each day—and your life—better.

Have you ever lain awake at night worrying or feeling bad about something you did or didn’t do? Replaying it over and over with no resolution? Losing sleep over the *problem* but not being able to focus on a *solution*?

² https://ed.stanford.edu/sites/default/files/annurev-psych-psychology_of_change_final_e2.pdf

To learn more about *Your Money Revolution*, go to YourMoneyRevolution.com/summary

This last part of *The Five Minute Journal* tees up your conscious and subconscious mind to work on the issue constructively. “Okay, how *could* I do this better next time?”

Weekly Challenges: Throughout the journal, you get simple weekly challenges to “take actions beyond your comfort zone where the real growth happens.” I love these and am always surprised at what happens!

One week, my “challenge” was, “Smile at three strangers.” So I picked the first woman I saw at the grocery store. I smiled at her and she smiled back. I kept eye contact a moment longer and kept smiling. Her eyes lit up and an enormous smile spread across her face!

We both experienced a moment of joy and connection—in the middle of what otherwise would have been a mundane chore done on auto-pilot.

Could You Do It On Your Own?

Couldn’t you just take these ideas and start journaling without *The Five-Minute Journal*? Sure. But I’m guessing, like me, you won’t.

The Five Minute Journal is structured to help you *succeed and persist* with the process. The whole thing literally takes five minutes a day. Personally, I can’t think of anything else that takes only five minutes a day to do that can have such a profound effect on your happiness and positive growth.

Whatever challenges you’re experiencing in your life, I think you’ll be amazed when you start keeping a journal. There are other journals out there, but I just love the way *The Five-Minute Journal* is laid out. If you’re ready to experience some significant shifts in your life, I invite you to order the book on our Amazon Store at www.bankonyourself.com/five-minute.

Be sure and read the first 40 pages then... *just do it!*

Another quote I love from *The Five Minute journal*:

**“The bad news is that time flies.
The good news is that you’re the pilot.”
—Michael Altshuler**

To learn more about *Your Money Revolution*, go to YourMoneyRevolution.com/summary

#3: The Power of a MasterMind Group

“A Master Mind may be developed by a friendly alliance, in a spirit of harmony of purpose, between two or more minds. No two minds ever met without creating, as a result of the contact, another mind which affects all participating in the alliance.”

—Napoleon Hill

The concept of MasterMind groups has been around for centuries. Alexander the Great gathered a group of brilliant minds in 300 BC and Benjamin Franklin assembled 21 people to form the “Junto” in the 18th century.

But it was Napoleon Hill, best-selling author of *Think and Grow Rich* (1937) and *The Law of Success* (1928), who brought the idea to the public’s attention.

You might know the story: Napoleon Hill was commissioned by Andrew Carnegie to interview 500 of the world’s most powerful people to discover and document what had made them so successful. From these interviews, Hill recorded specific principles and “laws” these people all followed.

Of all the laws Napoleon Hill wrote about, many successful people believe the MasterMind process is one of the most powerful. Napoleon Hill wrote that the success of greats like Andrew Carnegie and Henry Ford was *directly attributable* to their MasterMind connections with people like inventor Thomas Edison, Luther Burbank and Harvey Firestone.

It’s potent stuff! And my own experience confirms this.

I joined my first MasterMind group twenty years ago (and have participated in others since). And I have *no doubt* that the MasterMind process has catapulted my career and enriched my life in countless ways.

Napoleon Hill’s Two Benefits of the MasterMind

Napoleon Hill talked about two specific benefits of a MasterMind group: **economic** and **“psychic.”** He wrote:

To learn more about *Your Money Revolution*, go to YourMoneyRevolution.com/summary

“The economic feature is obvious. Economic advantages may be created by any person who surrounds himself with the advice, counsel, and personal cooperation of a group of men who are willing to lend him wholehearted aid, in a Spirit of perfect Harmony. This form of cooperative alliance has been the basis of nearly every great fortune.”

For example, my very first MasterMind group was with five of my business-owner colleagues. We’d meet in a different city 2-3 times a year and spend two days taking turns brainstorming each of our businesses’ marketing challenges. We also invited different marketing “gurus” to join us and cover some of the latest marketing breakthroughs they’d discovered.

When a recession hit, my business experienced a growth challenge. My MasterMind group was able to put their heads and diverse experience together to help me figure out new ways to add products—and profits! And through their contacts, they helped me expand into a new market I never would have considered on my own.

I formed a different kind of MasterMind group to create my *Your Money Revolution* financial transformation program. This group included an experienced financial planner, a professional writer and researcher, a marketing expert, an educator, and myself. Throughout the process, the four of us met weekly to discuss topics and review material. Each person brought their unique strengths, skills, perspectives and life experience to the table.

To paraphrase Aristotle, that team as a whole was definitely greater than the sum of its parts!

Through our collaboration, we came up with ideas that I never would have thought of. One of us would notice an important teaching we hadn’t included. Someone else would come up with a unique way to explain a concept. Another person would point out difficulties someone taking the program might face.

We spent months bouncing topics, ideas, and presentation options off each other, honing *Your Money Revolution* until we felt confident that it offered superior value. It was an invigorating process!

To learn more about *Your Money Revolution*, go to YourMoneyRevolution.com/summary

The Psychic Benefit

Napoleon Hill admits that the “psychic” benefit of the MasterMind group is much more abstract. He said the concept is best understood by this statement:

*“No two minds ever come together without, thereby, creating a third, invisible, intangible force which may be likened to a **third mind**.”*

Hill wrote about tapping the “universal storehouse of Infinite Intelligence” through masterminding. And he was way ahead of his time when he talked about the invisible “energy” and synergies created between people who gather to focus on the same goal or issue.

“When a group of individual brains are coordinated and function in Harmony, the increased energy created through that alliance, becomes available to every individual brain in the group.”

Hill was basically saying that, when people mastermind together, one plus one equals three!

In recent years I’ve been part of a very structured MasterMind group of successful business owners and entrepreneurs in every field imaginable. We meet 3 times a year for 2 days and generally have no more than 30 people at each meeting. There is a sizeable annual fee to belong to this MM group which ensures that members have already achieved a certain level of success.

Coming from this very accomplished group, you would expect ideas and strategies shared would be highly advanced. And they are. But what surprises me during every session is how *creative* we all become as we work together. We find ourselves venturing beyond our prior knowledge to explore cutting edge ideas none of us had imagined.

Haven’t you experienced this in your own life? When you work with certain people or teams, you just feel smarter, more capable, and more creative? That’s the intangible “psychic” power of the Mastermind.

What is Masterminding Exactly?

Napoleon Hill defined the MasterMind as:

“The coordination of knowledge and effort of two or more people, who work toward a definite purpose, in the spirit of harmony.”

To learn more about *Your Money Revolution*, go to YourMoneyRevolution.com/summary

A MasterMind group can be two people or twenty, formal or informal. The group can meet weekly, monthly or quarterly—even daily in some circumstances. A MasterMind group can meet personally, by phone or via Skype. It can be targeted to a specific project or timeframe or it can be ongoing.

MasterMind groups are often formed to collaborate on business or career issues. The process is used not only by high-powered executives but also by middle managers, budding entrepreneurs and professionals in all industries.

Masterminding can also super-charge growth in personal arenas as well. For example, MasterMind groups have been formed for single parents, care-givers of elderly parents, and people eager for spiritual deepening. The possibilities are endless.

So clearly, good MasterMinds can appear in a variety of forms. But to be effective, a MasterMind group needs to meet certain requirements:

Compatible Participants: Hill emphasizes the need for “harmony” within MasterMind groups and that participants should be “like-minded.” They can (and *should*) come from different backgrounds, skill sets and perspectives. But to establish the trust and openness of a good MasterMind group, participants must get along with each other and respect one another.

Growth: The objective of the mastermind is to expand beyond where you are today, whether it’s in business or your personal life. Each member must be willing—and eager!—to expand beyond their comfort zone. A MasterMind group is not a therapy group. It’s not about fixing someone or something that is broken. Its focus is to support all members in stepping up to the next level.

Mutual Support: Members of the group must be committed to offer their best to one another and support each other in tackling issues and challenges. That support might be in the form of new ideas, resources or energy. During the sessions themselves, this support certainly includes listening fully to one another, and offering honest feedback and your best ideas to others in the group.

Action: The power of masterminding is not just thinking up great ideas but also implementing them. An important aspect of a MasterMind group is that you come up with specific goals and objectives and *take action* toward them. Most groups use a portion of their time together to

To learn more about *Your Money Revolution*, go to YourMoneyRevolution.com/summary

report back about action taken since the last session, which requires the next component:

Accountability: MasterMind participants *must be accountable* to one another. This means if you commit to taking an action or making a change, you put your best efforts forth to do what you've said you would do. For some people, this is automatic. I know I will do my darndest so I don't have to show up at my MasterMind group and report that I didn't follow through on a commitment I made!

Confidentiality: Whether your MasterMind is set up for personal growth or business and career enhancement, it's critical that *what is said is not shared outside of the group*. With this rule in place, members feel safe exploring their thorniest issues or revealing their most exciting ideas.

Brainstorming: No one person has all the answers, and typically no one is "the coach" in a MasterMind group. Masterminding is more like a peer-to-peer type of mentoring where everyone's input is valuable and valued. When a participant presents an issue or challenge, MasterMind groups use a brainstorming process to get creative juices flowing and devise possible solutions.

Challenge: Part of the potency of the mastermind is that others in the group can often see potential or areas of growth that you can't see in yourself. It's expected that MasterMind participants will challenge each other and be catalysts for growth, sometimes playing the role of devil's advocate. In order for this to work, all members must commit to treat each other with total honesty, compassion and respect.

How to Get Started

Depending on your interest, you may find established MasterMind groups in your area that are open to new members. Ask around and do some research. Then you might want to "interview" a couple of the members to see if you are compatible in your approach and objectives.

You can also start a group yourself. First, be clear about what you want to gain from your MasterMind group. Next, do some research on the internet to develop possible agendas and ground rules. Put it all in writing.

Then contact people you know who might be a good fit. Tell them about the structure you're thinking of and specifically what you'd like to

To learn more about *Your Money Revolution*, go to YourMoneyRevolution.com/summary

accomplish. Ask if they or anyone they know might be good candidates for your MasterMind group. The most powerful MasterMind groups come together organically, where this person knows that person who has come across this other person who is a perfect fit!

Is It Worth It?

It may seem like a lot of effort to get started in a MasterMind group. But those of us who have experienced the enormous benefit these groups can bring, will tell you that the time and effort required are totally worth it! Comedian Amy Poehler says this: “As you navigate through the rest of your life, be open to collaboration. Other people and other people’s ideas are often better than your own. Find a group of people who challenge and inspire you, spend a lot of time with them, and it will change your life.”

I encourage you to add the powerful tool of a MasterMind group to your toolkit. As Napoleon Hill wrote:

“The acid test of any theory or rule or principle is that it will actually work. The law of the Master Mind has been proven sound because it works. It has been used effectively by leaders throughout the history of business, politics, and philosophy. Many of our greatest advances have been made through the successful use of the Master Mind principle. It will work for you, too, if you let it.”

I also highly recommend you read Hill’s classic book, *Think and Grow Rich*. It’s available on our Amazon store at www.bankonyourself.com/think-rich.

#4: How to Lower Your Blood Pressure by 20%—Without Drugs, Exercise, or Diet Changes!

***“I don’t expect to get yesterday’s medicine.
If I can help it, I’d like to get tomorrow’s medicine.”
—Elizabeth Edwards***

As I mentioned in Life Changer #1, my husband Larry has had a history of heart problems and even underwent a quadruple bypass surgery. But his blood pressure has always been normal.

Until two years ago.

Visiting his cardiologist, Larry and I were surprised to see that his blood pressure was 130/90 rather than his normal 120/80. And even though that’s in the “pre-hypertension” range, Larry’s doctor was not pleased.

“You should go on blood pressure medication,” he said.

“For how long?” we asked.

“Probably forever,” he answered.

“We’ll get back to you,” we said.

We headed home and immediately researched the issue. Some of the statistics we discovered were not pretty. According to the Center for Disease Control (CDC):

- 1 out of every 3 American adults have high blood pressure
- Less than half (47%) of people with high blood pressure have it under control
- Over 50% of men and women over 55 have high blood pressure!

But the worst statistic is that *more than 350,000 Americans die* annually from diseases where high blood pressure is a primary or contributing cause. That’s *1,000 deaths each day*.

And I definitely did not want Larry to join that number!

To learn more about *Your Money Revolution*, go to YourMoneyRevolution.com/summary

See, high blood pressure can cause damage to arteries throughout your body, blocking blood flow to your heart, kidneys, brain, arms and legs. That damage can cause many problems, including chest pain (angina), heart attack, heart failure, kidney failure, stroke, blocked arteries in your legs or arms (peripheral artery disease), eye damage, dementia and aneurysms.

It's serious stuff, not to be ignored. And it's called the "silent killer" because high blood pressure itself has no obvious symptoms. So people walk around for years, not knowing that they're at risk.

Bummer.

We looked into our options for getting Larry's blood pressure under control. The first option some doctors recommend is to make lifestyle changes. (Though too many doctors skip this option altogether because prescribing drugs is easier *and* the average patient has a pretty poor track record when it comes to changing their habits!)

The recommendations for lifestyle changes included: a healthy diet (fruits, vegetables, whole grains, and heart healthy foods that are low in fat, cholesterol, and sodium), exercise, maintaining (or getting to) a healthy weight, managing stress, and quitting smoking.

Okay, fine. But unfortunately (or fortunately), Larry and I have always been health nuts so we were *already* doing everything we were supposed to do!

Hmmm ... Next Option: Drugs

The medications used for blood pressure include drugs like diuretics, beta blockers and ACE inhibitors. Apparently, each of these work for some people but not for others. So it's a bit of a guessing game, and if your blood pressure is quite high, doctors will prescribe a combination of these medications.

And *all* of them have a long list of potential side effects such as dizziness, headache, fatigue, nausea, and impotence. Ugh!

I was venting my frustration about our dilemma to a friend. He told me he'd heard about research proving that hand-squeezing isometrics could reduce blood pressure. And he said someone had invented a little device you could use to make sure you did exercise the ideal way to get results.

To learn more about *Your Money Revolution*, go to YourMoneyRevolution.com/summary

Compared to any other option, that hand-squeezing thing sounded like our best bet!

So we researched it, were impressed by what we read, and bought the device. Larry used it 5 times a week and *within a month* his blood pressure had dropped to 105/65! (That was a bit lower than he wanted it to be, so he cut back to using it once a week.)

The device is called Zona Plus.

The Better Alternative: Zona Plus

The Zona Plus therapy was actually discovered by accident. In the 1970s, Dr. Ronald Wiley and his team worked to help US fighter pilots with the problem of G-force blackout. The team came up with a device that the pilots squeezed with their hands. The squeezing temporarily raised the pilots' blood pressure just enough to keep them from blacking out.

Not only did the device work as intended, it also had a fortunate side-effect: Used on a regular basis, the device *lowered blood pressure* in pilots who had a history of high blood pressure.

That early device (which has evolved into Zona Plus) is an Isometric Hand Grip (IHG).

Results of Clinical Trials

Since Dr. Wiley's discovery, numerous studies have investigated IHG therapy as a treatment for high blood pressure. A report published by the American Heart Association in 2013 concludes that IHG exercises produce "significant reductions" in blood pressure. An earlier study reported that 135 out of 136 participants experienced significant blood pressure drops in eight weeks or less with IHG therapy.

IHG therapy is officially endorsed in the European Union and Canada as a clinically-proven treatment for high blood pressure. Harvard Medical School reviewed the Zona Plus and gave the thumbs up, noting that the device "has been shown to lower blood pressure as much as a first-line anti-hypertensive drug." Zona Plus has finally been approved by the US FDA after additional clinical trials.

Since Zona Plus has been available commercially, tens of thousands of people have used it—including patients whose blood pressure had not

To learn more about *Your Money Revolution*, go to YourMoneyRevolution.com/summary

improved despite using several medications. The company reports that the device has been effective for 9 out of 10 people, lowering blood pressure on average by 15/8mmHg within 6 to 8 weeks.

Like the device the pilots used, patients basically grip Zona Plus and squeeze to contract their arm muscles without moving the arm itself. Medical researchers aren't sure how this lowers blood pressure, but research suggests it works in three ways:

1. It balances the autonomic nervous system which regulates functions of the body we don't consciously control, including blood pressure.
2. It improves the condition of blood vessels, repairing damage.
3. It encourages blood vessels to dilate so blood flows freely.

Just 12 Minutes a Day

Lowering blood pressure with Zona Plus doesn't take a lot of time. You simply work with the device for 12 minutes a day, several times a week. You can do it pretty much anywhere—at home, in the office, or even while traveling Larry did it while watching TV.

Can't I Just Use a Rubber Ball?

Real IHG therapy is a bit more sophisticated than just squeezing something. The window between squeezing not enough and squeezing too much is pretty narrow. You need to grip at 30% of your maximum strength to get the benefits and avoid temporary blood pressure spikes. The Zona Plus calibrates itself to your grip strength, and guides you so you use exactly the right intensity through the exercise.

No-Questions-Asked 90-Day Guarantee

The Zona Plus is not cheap compared to some drug treatments. In fact, apparently you can get certain blood pressure medications (and all of their side effects!) for less than \$4 per month. In contrast, the Zona Plus will run you somewhere between \$400 and \$600, depending on the model you choose.

However, it does come with a 90-day no-questions-asked guarantee when purchased through the manufacturer.

If this sounds like an option you'd like to pursue, you can get it through our Amazon Store at www.bankonyourself.com/zona.

To learn more about *Your Money Revolution*, go to YourMoneyRevolution.com/summary

By the way, Larry's blood pressure has now stabilized at a healthy 120/70 and he no longer needs to use his Zona Plus!

But if that changes in the future? I sleep much better at night knowing we have that little device to fall back on.

Note: The American Heart Association recommends that "isometric exercise should be avoided among individuals with BP levels >180/110 mm Hg until their hypertension is better controlled." (Hypertension journal, April 2013) If you have any concerns regarding IHG exercises for yourself, speak to your doctor before starting.

#5: The Danger of Other People's Opinions About You

“Other people’s opinion of you does not have to become your reality.”

—Les Brown

This Life-Changer is not about a particular product or practice. It’s an insight that has made a *tremendous* difference in my business, my personal life and my ability to express who I really am in the world.

This epiphany came because I used to be *absolutely paralyzed* by my fear of public speaking.

Yep, that’s right, me. Me, who speaks to huge audiences and thousands of people every year. Me, who has appeared on every major radio and TV network, including ABC, NBC, CBS, Fox, CNN and NPR. Me, who once addressed the prestigious sales organization, the Million Dollar Round Table, in her bathrobe!

Years ago, that same me was the kind of person who had such bad stage fright that I would literally forget my own name and nationality if I had more than three people—say, a grandmother with six Girl Scouts—in front of me. Terrified did not adequately describe my feeling about public speaking. Riding a zip line made of dental floss over the Grand Canyon would seem less scary to me.

What if I made a fool of myself? What if I tripped or had toilet paper hanging off my shoe as I went onstage? What if I flubbed my speech or a joke?

What would other people think of me!?!

And that was the problem: *I was totally* focused on what other people would think of me. The solution? I needed to shift my focus to my *audience* and the value I could deliver to them, *not* their opinions of me.

The reality is that you can only hold one thought in your mind at a time. And *you* get to choose what thought that will be. So I started focusing on my audience and how I can best connect with and bring value to them. The fear factor? Pretty much disappeared.

To learn more about *Your Money Revolution*, go to YourMoneyRevolution.com/summary

This taught me a lesson that has been a Life-Changer in many areas of my life. As Paulo Coelho puts it, “What other people think of you is none of your business.” *And* if you make it your business, you’ll either twist yourself into a pretzel trying to please everybody or end up frozen in fear, unable to move at all.

Why Do We Care What Others Think?

It started with survival.

Thousands of years ago, our human ancestors depended on the tribe for their very survival. If the tribe rejected them, they were toast, and likely to become dinner for the next hungry saber-toothed tiger to come along.

So our bodies and brains developed instincts about how to fit in and be accepted. Our brains stayed alert to how others seemed to feel about us. Our bodies and emotions registered pleasure when the tribe approved of us and fear when they did not.

Today, we don’t necessarily need the endorsement of the tribe to survive. But our biology’s wiring hasn’t caught up to this fact. On auto-pilot, it continually tunes into what the tribe thinks about us. Many of us automatically spend loads of time and energy trying to gauge how others think of us, and if our self-esteem is fragile, we’ll even obsess about it.

To turn that mechanism off requires a conscious decision, some practice, and (more often than not, in my experience) reminders.

Five Reasons Why Other People’s Opinions Don’t Matter

1. You really aren’t the center of their universe.

Here’s a little secret: When it comes down to it, most people are so concerned with their own lives (or worrying about what other people are thinking about *them*) that they aren’t thinking about you much at all.

Think about it: Unless you are totally riled at someone or hurt by them, do you spend much of your time forming strong opinions about others? You may have a flash of a judgment. “He’s too loud.” “She’s sloppy.” “That couple is cute together.” But do you really put much emphasis on it or emotion into it? Probably not—unless you have a heck of a lot more free time than the rest of us do!

To learn more about *Your Money Revolution*, go to YourMoneyRevolution.com/summary

2. People aren't thinking what you *think* they're thinking.

A friend of mine who ran a large event recently mentioned that she was certain she had offended certain volunteers by being so “bossy.” She worried about it for a couple of days until she saw them to apologize—only to find out that no one was offended at all! In fact, they had been grateful for her leadership.

When you have no information about what people are thinking, you invariably fill the void with your imagination. What you *think* they're thinking has more to do with what *you* think about yourself or what you think about *them*. In terms of what others really think of you, it's usually miles off the mark.

3. What people think about you is about *them*, not you.

Even if you have accurate information about what they think, even if they've *told* you what they think, it has little or nothing to do with you. In his book, *The Four Agreements*, Miguel Angel Ruiz writes this:

“Don't Take Anything Personally. Nothing others do is because of you. What others say and do is a projection of their own reality, their own dream. When you are immune to the opinions and actions of others, you won't be the victim of needless suffering.”

Studies show that *people see what they expect to see* based on who they are and their underlying beliefs. Haven't you noticed that some people see nearly everyone as “brilliant,” while others see most people as “frauds”? People's opinions in any moment can be influenced by a bad childhood or a bad hair day. You have absolutely *no control* over what others are going to think.

Instead of worrying about it, you might want to follow Gandhi's lead:

*“I will not let anyone walk through
my mind with their dirty feet.”*

4. Your opinion is the only one that matters.

Who's living your life anyway? If you took a survey of people who care about you, you'd end up with a myriad of ideas about how you should run your life and what you should do with it. And if you add in those people who *don't* really care about you? Yikes! There's no way you could design your life to meet the criteria of this huge committee!

To learn more about *Your Money Revolution*, go to YourMoneyRevolution.com/summary

You're the only one who knows who you are meant to be and what's important to you. It's *your* opinion about who you are and what you're doing that matters. It's *your* instincts that you need to trust. And as many of us have experienced, when we *don't* trust our own instincts but allow others' opinions to lead us, it usually doesn't turn out so well.

Not too long ago, I was involved in a particular marketing campaign. I was working with a number of well-regarded marketing experts who came up with a specific approach to the campaign—I didn't like it.

I gave my input and made a few comments but in the end, because they had been highly successful with this approach in the past, I ignored my instincts and followed their advice. And, yes, it did *not* go well. Which brings me to another point about other people's opinions:

5. It's okay if people don't agree with you or like you.

Prominently placed on my office wall is a quote from Dan Kennedy, one of my mentors:

*"If you don't offend somebody by noon
each day, you're not doing much."*

Let me give you the CliffsNotes version of how I became a two-time *New York Times* best-selling author (and it would *not* have happened if I didn't understand the danger of other people's opinions):

After Larry and I took a real shellacking in the stock market, I was convinced there *had* to be a better way to safely save for retirement. Over the next 20 years, I investigated more than 450 different financial products and strategies. I was fortunate to come across a little-known but very powerful strategy—a strategy that's based on an asset that has increased in value every single year for more than 160 years.

So I wrote a book on the subject, *Bank On Yourself: The Life-Changing Secret to Growing and Protecting Your Financial Future*.

*To learn more about the Bank On Yourself safe wealth-building strategy and download my FREE report, **Five Simple Steps to Bypass Wall Street, Beat the Banks at Their Own Game, and Take Control of Your Financial Future!** go to BankOnYourself.com.*

Let me tell you, researching and writing a 230-page nonfiction book is *not* a walk in the park. When I finished this Herculean task, I was

To learn more about *Your Money Revolution*, go to YourMoneyRevolution.com/summary

exhausted. I swore to Larry that I would never, ever again set myself up for the stress of looming deadlines, the agony of the editor's red pen, and the loss of so many weekends and so much sleep.

Nope. Never again.

Then the book hit the best-seller lists. (That was nice, and it softened the pain a bit.) And we got a tremendous response from folks who were thrilled to have discovered *Bank On Yourself*. (That was even better.)

Then the Backlash Started (Not Fun At All)

People who have a vested interest in keeping the same-old, same-old going (that would be many of your celebrity money gurus, financial advisors, stockbrokers, money managers, and bankers) went on total attack! I received vile letters and nasty e-mails that were unbelievably vitriolic and accusatory. (Honestly, who has that kind of time on their hands?)

I got attacked in blogs, in articles, and by talking heads both online and offline. Most of the attackers had not done their homework, and some were totally illogical and unreasonable in their arguments against the *Bank On Yourself* strategy. (Then again, I guess illogical and unreasonable is kinda the currency of the day, isn't it?)

Had I *not* learned the lesson that what other people think of me is none of my business, *I would have quit then and there*. Being attacked all the time—even if the attacks aren't valid—really hurts a lot and is exhausting. It was a very hard time for me. Not only did I swear I would never write another book, but even though I knew in my *head* that those negative opinions didn't matter, there were more than a few moments when my *heart* was ready to completely give up my mission to educate people about this proven wealth-building strategy.

But then, by the end of 2010, the recession had *crushed* the net worth of most Americans. And soon the talking heads on Wall Street—whose advice got us into this mess in the first place!—were urging us to leap right back in and take more risk, as if it makes perfect sense to make up for your gambling losses by doubling down on your bets.

It made me absolutely *furious* that the financial community was—and still is—bent on getting us to walk down that same rosy garden path that has nothing at the end of it but quicksand! I *knew* there is a way out, and I had personally seen so many people benefit from it.

To learn more about *Your Money Revolution*, go to YourMoneyRevolution.com/summary

I'll Keep On Keeping On—and Encourage You To, as Well

I couldn't just stand by and let people suffer when they don't have to. So, braced by the knowledge that it's okay if people don't agree with me or like me, I sat down and wrote my next book. And *The Bank On Yourself Revolution* became my *second New York Times* best-seller.

Then I put a team together to develop my financial transformation program, *Your Money Revolution*.

And I *will* keep on keeping on.

The truth is that you *will* offend people when you strive to make a difference in the world. Accept it, expect it, and ignore it. **In fact, treat it as a positive sign that you're shaking things up!**

Wolfgang Amadeus Mozart once said, "I pay no attention whatever to anybody's praise or blame. I simply follow my own feelings."

Words to live by.

Action Steps:

The next time you find yourself worrying about what someone else is thinking about you, ask yourself these questions:

1. Do I have any tangible evidence this person believes that about me?
2. What if I'm wrong about what they think?
3. Is it possible they're not thinking about me at all?
4. Is it possible I'm projecting my *own* self-doubts onto the other person?
5. Will focusing on what "they" think make *my* life better?

Bonus: Increase Your Money I.Q.

***“If you think education is expensive,
try ignorance.”***

—Derek Bok

Did you know that 80% of retirement-aged Americans with at least \$100,000 in assets flunked a basic quiz on how to make their nest egg last, even though almost all of them rated themselves as knowledgeable about saving for a comfortable retirement. They didn't get a "C" or a "D." They flat-out flunked!!!³

And the Securities and Exchange Commission found most investors have a weak grasp of elementary financial concepts and lack critical knowledge of ways to avoid investment fraud. You may think that could never happen to you, but the list of people who got snookered by the Bernie Madoff Pyramid scheme reads like a who's-who of the rich, famous and powerful.

That's why understanding how money really works is so *vital* important for your financial security and peace of mind.

Because so many people follow the conventional wisdom, the typical household within 10 years of retirement has only \$111,000 in savings—barely enough to provide an income of \$500 per month! That's about what the typical retiree spends just on food.⁴

And half of all workers and retirees in this country say they couldn't get their hands on even \$2,000 in the next 30 days to cover an emergency or unforeseen expense, without going into debt or being forced to sell something.

You Deserve Better!

The reality is that whether you experience great peace of mind or constant anxiety depends on whether or not you have your finances under control.

That's what led me to create Your Money Revolution—a comprehensive, easy-to-use, step-by-step program for taking control of

³ Source: Survey by The American College

⁴ Source: U.S. Bureau of Labor Statistics

To learn more about *Your Money Revolution*, go to YourMoneyRevolution.com/summary

your finances and enjoying true financial peace of mind. It's the culmination of 25 years of research.

Each critical topic is available in multiple formats—videos, transcripts and audio downloads—so you can choose what works best for you. Each also comes with a workbook, worksheets, checklists and helpful resources. Plus, you get live coaching from my team and me each month, as we answer your questions and guide you through every step of the program.

**And You Can Test Drive It All
100% Risk Free for 90 Days**

You have nothing to lose and a world of financial freedom to gain. Go to the next page for more details. Or for a full list of topics covered and for a special, limited-time offer go to:

YourMoneyRevolution.com/summary

and guarantee your spot in the program!



Test Drive *Your Money Revolution* Risk Free for 90 Days...



Yes! I want to *FINALLY* take control of my money and eliminate my biggest financial worries!

Your Money Revolution Membership Includes...

- ✓ A comprehensive "go at your own pace" coaching program designed to eliminate your worst money worries in just 90 days - that lets you finally take back control of your financial destiny
- ✓ 24/7 access to our multimedia Members-only website that includes detailed instructional videos... handouts, checklists, calculators and worksheets... financial literacy questionnaires... everything you need to get started
- ✓ 90-days of live coaching on Pamela's monthly teleconferences
- ✓ A FREE autographed copy of Pamela's New York Times best-seller *The Bank On Yourself Revolution* (sorry - U.S. addresses only)
- ✓ Immediate access to our Your Money Revolution Community Forum... so you can communicate, learn and share with your fellow Money Revolutionaries
- ✓ A complete archived vault that houses all of our content, coaching calls, resources and planning tools, for review whenever and wherever you want
- ✓ VIP advanced invitation to any special events we hold

“ This is an excellent program that covers all of the basics that you should have learned in school, but never did! If you want to finally experience financial peace of mind, say goodbye to financial stress, and build a secure financial future for yourself and your family, you owe it to yourself to take this course. ”

—Rose Sarko (Ohio)

“ Your Money Revolution coaching program guides you through the entire process of securing financial freedom. Choose from video, print, slides, audio formats, or a combination. This program has the roadmap you need to become financially smarter and safely grow your wealth. ”

—Retired Navy Commander Bob Chambers, Jr. (California)

“ These ground-breaking strategies will let you have true financial peace of mind knowing you're prepared for any financial challenge or emergency. You'll be able to say "yes" to the things you want to do, and you won't have to make decisions based on a lack of money. ”

—Tim Austin (Michigan)



90-Day No-Questions-Asked Money-Back Guarantee

Test Drive *Your Money Revolution* for a full 90 days. If at any time during this period you are not **100% satisfied** for any reason, just let us know and we'll promptly refund every penny. No questions asked!

To learn more, or to join Your Money Revolution, go to
YourMoneyRevolution.com/summary