

THE LIVING TRIAD

WEALTH

HAPPINESS

HEALTH

The Secret to Building the Foundation for a Well-Lived Life

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Chapter 1

From Pain to Personal Gain

Why I wrote this Book

At one time or another everyone needs guidance to help overcome obstacles in life or to help achieve a dream. Whether you are trying to deal with struggles with money, the pain of depression or a health problem, this e-book can help you. Creating a better quality of life doesn't have to be difficult. I am hoping this e-book will start you on the path to a life filled with health, wealth and happiness.

You've heard of magicians using sleight of hand. Well, I call it sleight of mind. It's not a trick but a learned response to life or the curve balls life throws at you. Life is a matter of perception, and perception is 100 percent true. Therefore, if you perceive your life as negative, then it is negative; and conversely, if you choose to see your life as positive, then it is positive.

My goal is to help people create change in their lives and to improve their lives so that they live more than just exist. I was in my first year of high school when I decided I wanted to become a chiropractor. I didn't shun traditional medicine, but I also didn't want to become a medical doctor. It's not by any means that I think chiropractic is better. I just wanted to provide something different from what the traditional medical world did.

I knew that medicine did not have the answers to all problems, but I thought that if we could combine both worlds the patient would gain greater benefit. I liked the idea of blending the use of manual therapy (hands-on treatment), exercise and nutrition with traditional medicine. This book isn't my first publication. I've been published in chiropractor journals (one paper on rehabilitation of the knee and another on the management of chronic pain), and I've published several articles on health, wealth and happiness. I am currently writing a book on nutrition and exercise.

Through the content available on my website www.frompaintopersonalgain.com including this book, as well as my life coaching service, I guide people to a better quality of life, not necessarily of quantity -- just because you have the next plasma television or a ton of money does not necessarily mean you are happy or healthy.

I like my clients to make small changes over time that will lead to greater changes in the long run, whether they are saving money a little at a time, exercising a little every day, changing nutritional habits or surrounding themselves with positive-thinking people who see the possibilities in life. Regarding the latter, negative-thinking people can be very draining; they will put down you or your ideas, and yet they never have any positive solutions to offer either.

I share with people that they can change their life through exercise and eating right. I am not offering the latest diet or exercise fad. I make changing your lifestyle simple. Creating proper nutritional habits, exercising, accumulating wealth and finding happiness do not have to be hard. They should be enjoyable, a process of self-discovery.

I want this book, and my website www.frompaintopersonalgain.com that inspired it, to be a stepping-stone to change in a person's life for the better.

Why is Chronic Pain so Common?

Chronic pain can stem from an injury or a prolonged illness. People have been experiencing body pain since the existence of man. Pain is a sign that something is wrong. It is no different than the oil light coming on in your car. When the light comes on, you know it's time to change something. Whether it's evaluating to see if you need oil or finding a leak, something has got to change or your car will begin to break down. It is the same for our bodies. We have to listen to the warning signs, get evaluated and make changes.

There are usually signs along the way, but most people in pain ignore them. Remember, the five most dangerous words are "maybe it will go away." Usually the problems don't go away unless we actively do something about them, whether we are talking about money problems, health issues or just a plain lack of happiness.

Pay Attention to the Signs

Most people do not pay attention to the warning signs. By the way, paying attention to warning signs is also important in money matters, as you will see later in this book.

Health warning signs can be subtle, yet harbingers of very dangerous matters. Consider how time creeps up on you. In your teens you eat like crazy.

The problem and first warning sign occurs in your mid 20s. You kid around with your friends about your spare tire. You laugh and have another beer or glass of wine. Then before you know it you are 35 years old and one spare tire has become two. You saw the warning sign in your 20s but didn't do anything about it. Now you're 35 and you cannot lose weight like you used to, but you are eating like you are still in your early 20s. You had the warning sign, but you chose not to listen. Ignoring this problem could lead to obesity, high cholesterol, diabetes, high triglycerides and hypertension (elevated blood pressure).

Another great example is avoiding the sign of stress. My patients who suffer from stress-related symptoms usually share a common story. A patient (we'll call her "Samantha") states that her pain started as a "slight headache" but has grown to a "severe daily pounding head throb." You see that Samantha is holding onto life by a shoestring. She is managing her house, her job, her kids, maybe taking care of her parents, etc. She thinks she can handle it all.

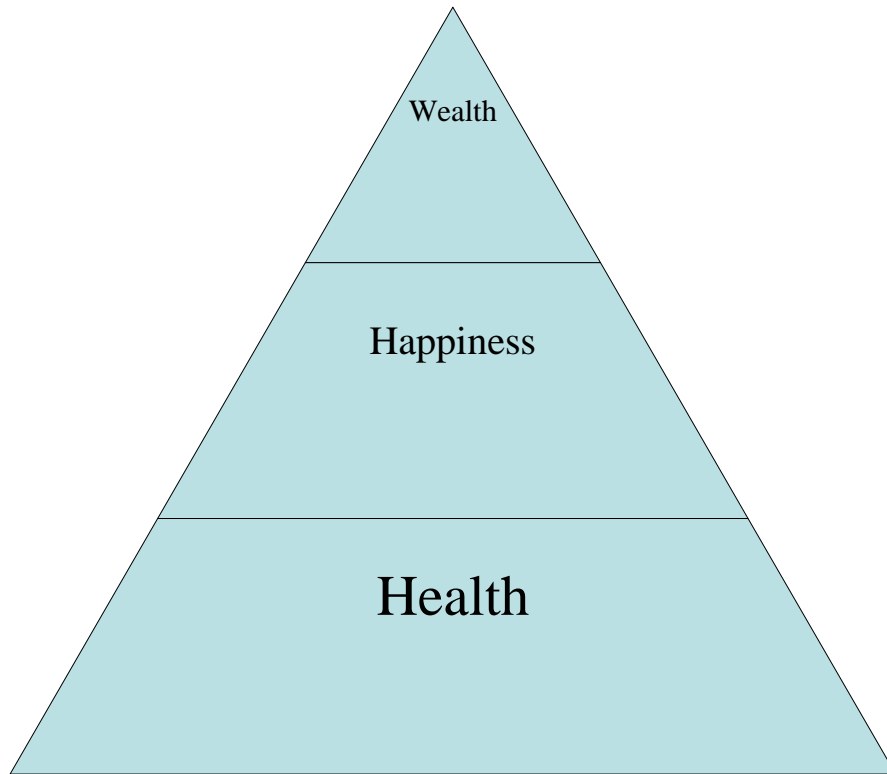
And she can, until the headaches become worse. And the stress gets worse. The warning sign is ever present -- the headache. Now the headache is accompanied by neck pain, and soon it leads to tingling in the arm. The symptoms are growing, gaining momentum like a snowball rolling down a mountain, getting bigger and bigger. Just imagine if Samantha had listened to the first warning sign, the slight headache.

If she had paid attention to the warning signs and learned how to manage the stress and change her situation, she may not have experienced worsening of her headaches or the additional symptoms of neck and arm pain.

Whether your pain has become chronic already, or you are just beginning to experience warning signs, *The Living Triad* can help.

What exactly is "The Living Triad"?

Many are familiar with the holistic model. The holistic model of health is depicted as a triangle with the three sides representing chemical, physical and mental elements. *The Living Triad* is similar, but the sides represent health, wealth and happiness -- and the base is the most important: your health. Without your health (a good base), your triad, or triangle, will be out of balance. Without your health, you have nothing; it's difficult to make money, and it's difficult to be happy.



The Living Triad

"Without your health, you have nothing; it's difficult to make money, and it's difficult to be happy."

Chapter 2

Health

“He who has health has hope, and he who has hope has everything.”
An Old Arabian Proverb

Your health is the foundation of a better life. It is hard to be wealthy and happy if you are not healthy. The reason people can't get healthy is because they choose not to (barring any disease process). This might sound harsh, but it's the truth. Daily, I hear more excuses from patients as to why they can't become healthy, such as “I can't afford to buy healthy food” (while having their nails done or driving a brand-new car), “My kids and husband don't like healthy food” (and they are suffering as well), “My parents were heavy,” etc. The excuses never end. There is always a way to move, to exercise and to change your lifestyle.

Can you Afford to Get Sick?

There are many reasons to be healthy, including so that we can enjoy life, stay around to see our grandchildren grow up, do things we've always dreamed of doing, and just plain feeling good. There's also an economic reason for staying healthy: most people cannot afford to get sick.

Health insurance premiums are increasing at an alarming rate. They are becoming harder to pay each year while the benefits are decreasing. You really have to wonder where all our premiums go each month. I know doctors complain that the reimbursement (how much they get paid by the insurance companies) is significantly declining each year, and patients have to pay more.

Well, if patients are paying more and doctors are receiving less, then who is getting all the money? We all know who is getting the money. The problem is, we can't do much about it other than take excellent care of our body and mind. The antidote to sickness is exercise, proper nutrition, adequate sleep, whole food supplements and the ability to manage stress. And contrary to popular belief, you do not have to spend a lot of money on equipment or gym memberships.

How can I Fit Exercise into my Busy Schedule?

It's simple. You exercise or move a little at a time. If you do a little at a time throughout the day, imagine how much it will add up to at the end of a week or a month. You will have done a lot. Try skipping TV a couple of nights a week. If you spend significant time watching television, do a few exercises, stretches, yoga poses, or any movement pattern of your choice every 15 minutes. You can do these while viewing TV. Set a timer to remind you if needed.

The time you need to spend exercising every day depends on your current condition and your health goals. If you suffer with chronic pain then your program and exercise requirements will be different from someone who is trying to train for a marathon. It will also depend on your cardiovascular capacity -- meaning your heart, age, current weight, gender, past health history and health of your heart.

Al Sears, M.D. writes in his book, *The Doctor's Heart Cure* that in November 2002 the federal government's Institute of Medicine recommended one hour of exercise per day. However, the latest science refutes those recommendations. Dr. Sears reports that interval training (short duration exercise) "improves cardiovascular health more than long-duration exercise."

The benefit of interval training was supported by a study at Harvard University that found men who performed shorter bouts of exercise reduced their heart disease risk by 20 percent.

As you can see, exercise needn't take big chunks of your busy schedule. Instead, if done in a healthy manner exercise will most often add time (and quality) to life. To ensure your exercise programs is a healthy one for you, I strongly recommend that you have a complete evaluation by your doctor before beginning.

The Future of Health Insurance – Another Reason to Get Healthy

According to the *National Conference of State Legislators*, health care in the United States now is a \$2.2 trillion industry, encompassing significant portions of federal, state and local budgets, as well as a huge private sector market. The issues of growth, inflation, prices, sources of funding, as well as coverage and quality of service are central too much of today's health policy discussion. From Consumer-Driven Health to universal coverage, the state (and federal) debate has intensified in 2005-2006.

The business of health insurance is in constant flux. I don't think health insurance will be operating in the same capacity in five to 10 years as it is today, but I don't think we will go to socialized medicine right away either. It looks like the health savings account (HSA) will play a larger role in personal health insurance.

According to the Medical Savings Health Plan site:

<http://www.medicalsavings.com>, HSAs allow subscribers to divide the money they would normally spend on full-coverage health insurance into two parts:

Part One: Buy a much less expensive medical insurance plan to cover the big bills, with a deductible ranging from \$1,050 to \$2,700 for singles and \$2,100 to \$5,450 for families.

Part Two: The rest of the money normally spent on health insurance can be put (tax free) into an HSA (up to the amount of the deductible). This money belongs to the subscriber; what isn't spent can be kept. Medical savings insurance pays 5 percent interest on any balance in the account. This interest accumulates tax-free. You can pay out-of-pocket medical expenses from the HSA, or simply save it. If you do use the money from the HSA for medical bills, it comes out of the account tax-free. If you'd like to learn more about HSA, visit the U.S. Treasury page on the subject:

www.treas.gov/offices/public-affairs/hsa/pdf/all-about-HSAs_051807.pdf

Considering the high deductible with HSA should be reason enough for you to take care of yourself. You see, in today's market, if you get sick you truly can't afford it with a high deductible and lost time from work. It's just easier to take of yourself.

To learn more about the economics of healthcare in the future, click on to the

NCSL site: www.ncsl.org/programs/health/finance.htm

and the *Health Affairs* Journal site: www.healthaffairs.org/indexhw.php

Get Healthy, and be Ready for Life's Curve Balls

If you own your own business you should purchase disability. Can you imagine operating a successful business that requires your daily presence and becoming injured? Imagine that the injury is severe enough that you can't operate your business. Where will money come from? How will you be paid? This type of coverage will help you financially when you are down and out and unable to work. Most states require employers to carry workers compensation insurance, so if you are an employee you should be covered.

Life insurance is easily purchased and very affordable when you are young. As you get older, it can become expensive, but it still remains one of the cheapest types of

insurance to purchase. Obviously, if you have a family your insurance plan should have a large benefit. It can be term insurance (basic life insurance, usually at lower premiums for period of time, such as 15 or 20 years) or whole life insurance (higher premiums, usually with some additional money growth benefits). It is easy to receive quotes on life insurance, especially with Internet access. But “buyer beware,” because the cheapest isn’t always the best.

I would like to take a moment and talk about long-term health insurance. Long-term insurance helps pay for the care you need when you can no longer care for yourself. It can protect your family's financial future and your own investments and savings. It is my opinion this type of insurance is important to purchase when you are in your 30s as the cost is much cheaper. There are some health insurance brokers who recommend the purchase of this insurance when you are in your 50s. Your employer may offer this type of insurance. If so, take advantage of it.

I have had the opportunity to see what can happen to a family and their finances without long-term care insurance. By taking good care of our health, we greatly increase the odds of enjoying our sunset years in such a manner that we age with grace and die without having spent years or even days without being able to function independently. Yet, as we all know, life doesn’t always work according to our plans.

Can you imagine if you had to take care of a loved one who was really sick? Do you think you could quit your job and provide care around the clock? Do you think you have the psychological capability to diaper one of your parents? Or, worse yet, would you want one of your children cleaning your behind or putting a diaper on you? It truly would not be fair to them. With this type of insurance, you do not have to do this type of care. It is very taxing physically, mentally and financially. This insurance will also help with nursing care, whether at home, in a retirement center, or worst-case scenario, in a nursing home or hospital.

Take a closer look at this type of insurance. I suggest purchasing it when you are young, because you’ll get a better rate. The premium rises exponentially as you get older.

Once you become wealthy (which we'll go over in a bit), the need to protect your wealth becomes more important. Having long-term care insurance will help protect your wealth and provide additional security. For more ways to protect your health:

Five Tips for a Better and Healthier Life:

1. **Drink more water.**
2. **Get more sleep.**
3. **Stretch and exercise daily.**
4. **Eat more fresh fruits and vegetables.**
5. **Turn off the TV and read a book.**

A Word About Water

The most frequently heard question I hear about water is "How much water should I drink?" This depends on your needs. If you are exercising, your water intake is extremely important because you have to avoid dehydration. If you are going to participate in a moderate to high intensity sport, then you should drink 2 to 3 cups of fluid before playing. You should hydrate with 1/2 cup to 1 cup every 15 minutes during the activity and with at least 16 ounces after the workout.

Many studies have refuted the old adage that you have to drink at least 8 glasses of water per day. Drink when you are thirsty. Certain medications will cause dry-mouth and therefore your intake of water might be more than average but will do no harm.

The well-known Mayo Clinic recommends the following: Every day you lose water through your breath, perspiration, urine and bowel movements. For your body to function properly, you must replenish its water supply by consuming beverages and foods that contain water. A couple of approaches attempt to approximate water needs for the average, healthy adult living in a temperate climate.

Replacement approach: The average urine output for adults is 1.5 liters a day. You lose close to an additional liter of water a day through breathing, sweating and bowel movements. Food usually accounts for 20 percent of your total fluid intake, so if you consume 2 liters of water or other beverages a day (a little more than 8 cups) along with your normal diet, you will typically replace the lost fluids. You should avoid drinks with a high sugar content, juices, sodas, energy drinks etc.

Dietary recommendations. The Institute of Medicine advises that men consume roughly 3.0 liters (about 13 cups) of total beverages a day and women consume 2.2 liters (about 9 cups) of total beverages a day.

Even apart from the above approaches, it is generally the case that if you drink enough fluid so that you rarely feel thirsty and produce between one and two liters of colorless or slightly yellow urine a day, your fluid intake is probably adequate.

Z is for Health

Like exercise, dieting etc. the amount of "zzzs" you need depends on the body. According to an article by the National Institutes of Health, "Facts About Problem Sleepiness," at http://www.nhlbi.nih.gov/health/public/sleep/pslp_fs.pdf, "in order to stay alert the next day, an average adult should get about 8 hours of sleep each night."

There are two states of sleep. Non Rapid Eye Movement (NREM) and REM. REM, also called "deep sleep," is made up of four stages. It is during REM that the body repairs itself.

Difficulty sleeping or excessive sleepiness can be warning signs because they are sometimes caused by conditions such as Parkinson's Multiple Sclerosis, Restless leg syndrome, sleep apnea (where snoring interrupts breathing), narcolepsy, and more commonly, depression or anxiety.

Exercise – So how do I Start?

Before you begin an exercise program visit your doctor and establish a baseline assessment, which involves a cardiovascular exam, postural exam and functional evaluation. An exercises program should consist of stretching and balance movements, stability maneuvers, aerobic activity, conditioning and strengthening.

You have to find an exercise program that fits your needs, your restrictions and your goals. If you are in pain or have a physical problem, you should first seek professional guidance.

The idea with any exercise program is to move, stretch or exercise in your pain-free range of motion. Exercise shouldn't cause pain. However, you must also realize that you will most likely experience sore muscles post (after) exercise. This is normal.

From a pain perspective, you have to determine if your exercise needs require conditioning (increasing your endurance), strengthening, stability, flexibility, balance or all of the above. Everyone does not have the same exercise needs.

Just as a sprinter does not train the same way as a long distance runner, a person who suffers with a lower back disc herniation should not exercise the same way as a person who suffers with nerve pain.

If you have pain, I would not recommend that you join a local health club until you have had a complete evaluation by your doctor. I always recommend a complete cardiac exam to begin with, followed by a musculoskeletal exam, postural exam and a physical performance test. These will establish a baseline to better gauge progress and determine if certain types of exercise should be avoided.

When I talk to a patient or life coach client about exercise, a common response is, "Doc, how long will I have to exercise for?" My answer is the same whether you are 18 or 108: "Forever."

Most patients have to begin to exercise in the form of stretching. The key is to stretch in a manner that does not cause severe pain. You are going to feel something. Stretching feels good, but as with any exercise there may be some muscle soreness the next day. You don't want sharp pain or pain that produces leg or arm pain or tingling. This type of pain indicates you are over doing and may have injured yourself.

Begin your exercise program slowly. I would do one stretch per day, adding a stretch each day for seven days. Begin each stretch slowly too. Do not stretch to the point of pain. Gradually you will find you can stretch farther than when you started the program. Most likely one or two stretches will need to be modified by the end of the week.

Keep a daily journal recording how you feel when you exercise and how you feel the day after. If there is a stretch that bothers you, don't do it the following day. Add it back the third day. If you are bothered again by the movement pattern, discard the exercise. Hopefully, in a short period of time you will have a program of 10 to 15 movement patterns to help decrease your pain and improve your flexibility.

Once the stretches are mastered, you will move on to balance exercises. Many patients suffer with balance difficulties. The older you get, the greater your chances of having balance problems. You should add balance exercises to your routine every day. These can be yoga, tai chi or qi gong.

From balance exercises and stretches, you will then begin to add stability exercises and progress to conditioning and strengthening patterns.

It is also important to include aerobic work because the heart is a muscle and it requires strengthening as well. The latest research reveals you do not have to perform aerobic work for an hour to derive benefit. There is a difference between training for a contest versus conditioning your heart. My total workout program is very effective and lasts for only 30 to 40 minutes, including 10 minutes for warm-up and 5 minutes for cool down.

In the book I am currently writing, I am providing illustrations of my "10 Movements to Better Health." The program includes performing one movement pattern from each category of flexibility, balance, and core, aerobic and strengthening. This is a great program for anyone in pain or just starting out.

Do something different each day, with special emphasis on the movement patterns that will help your specific dysfunction. Realize that this might take a few weeks or months or even a year. But it shouldn't matter how long it takes. You are not in competition with anyone, not even yourself. You just need to keep moving at all cost. You can't compare how you are today to how you were 20 years ago. All you need to do is concentrate on how you will feel tomorrow. Small changes each day will lead to greater changes in the long run.

The Cumulative Effects of Life

You cannot avoid the cumulative effects of life. All our thoughts, movements and decisions catch up with us. We are who we are based on these cumulative effects.

A great example is a patient of mine who is in his 40s. He developed neck pain and pains down the arm. He says that it "just came on one day." But in speaking with him it really turns out that the pain has been gradually increasing over time. Thankfully, it was only due to stressed muscles. He had been working at the same computer job for the last 15 years and it finally caught up with him. These are cumulative effects of trauma. By the time someone reaches the age of 35 to 40, the ability to recuperate from physical and mental stresses is not as strong.

There are positive and negative cumulative effects. Both catch up with us in life. You are impacted negatively if you have a life defined by bad habits such as smoking, using recreational drugs and drinking. Negative cumulative effects also include poor nutrition, lack of exercise and loss of sleep, which could lead to disease, pain and dysfunction.

As you can imagine, positive cumulative effects are daily exercise, nutritional choices involving a proper balance among carbohydrates, fats and protein, vitamin and supplement support, and proper amounts of sleep.

The idea is no matter how small, the important thing is you do something every day. Your efforts will have a cumulative effect. Often we get where we are today because of negative cumulative effects such as bad posture, bad nutrition habits and lack of exercise. Imagine a positive cumulative effect. You exercise every day. You watch your posture every day. You curb your eating of processed foods. Over time, these changes will lead to a healthier body, and *the positive cumulative effects are exponential.*

For example, the negative cumulative effects of poor posture, headaches and neck pain caused by working the same job over 10 years sitting in front of a computer can be changed in *six months* with good work station posture (ergonomics), and proper exercise, especially to the muscles that are over used or strained with long-term posture. Remember, the positive cumulative effects are exponential.

Nutrition and Vitamins

The vitamins you take will depend on many factors, specifically your age, gender, genetic predisposition, level of stress, type of job, past medical history and current level of health.

With respect to the chronic pain patient, we perform blood tests including a rheumatoid panel (to rule out rheumatoid arthritis), ferritin levels and iron saturation rate (to assess iron levels), CPK (to assess muscle health), C-reactive protein (to check for inflammation), thyroid function (to check metabolism), CBC (complete blood count of red blood cells, white blood cells, and other components), electrolyte panel (to assess levels of calcium, sodium, potassium, magnesium, etc.), B12 (provides energy; low levels can lead to decreased metabolism of the amino acid homocysteine, which can cause blood vessel damage), B6 (pyridoxine phosphate), and vitamin D (low levels can lead to muscle pain and osteoporosis, a degenerative condition that causes decreased calcium in the bones).

We must carefully interpret the blood test results. Interpretation is based on reference ranges. Your results should fall within a given parameter. If they fall below or above the reference range, there could be a possible dysfunction. Should the ranges fall very low but not below the given amount, this is usually perceived as normal but still low.

For example, a blood test reveals that your iron levels are within the normal reference range but are very low in that range. Although there is no acute medical problem, maybe I would recommend taking iron supplementation.

You should take vitamins or supplements based on what *your* body needs, not based on what the latest fads or commercials tell you take. That is the first step.

Now let's take a look at the genetic factors. If there is a predisposition to heart conditions, memory problems, arteriosclerosis, diabetes, glaucoma, kidney problems, cancer, stroke, osteoporosis or stomach problems, or if you've had previous surgery, you will definitely need more than an average multivitamin.

If you are over the age of 40, you'll need a different type of multivitamin. We must also take into consideration if you are a chronic pain patient and what medications you are taking because certain vitamins and supplements can negatively interact with medicines by making them weaker or stronger. Either result can be detrimental to your health. There have been times when I have asked patients to stop taking vitamins because they are taking the wrong ones or taking too many.

Vitamins work best when they are easily absorbed into the bloodstream. Natural vitamins are most easily digestible. You want to purchase vitamins that are free from additives (chemicals that hold the vitamin together), wheat, yeast, gluten, corn, dairy products, artificial colors, artificial sweeteners and preservatives.

Many discussions and papers have been written about synthetic vitamins versus natural vitamins. I have only one reply to this alleged conundrum. Why would you not want to take something in its natural form instead of manmade? In my opinion, the closer you can get to eating organic food and taking natural vitamins, the better. If you have no choice, take synthetic vitamins because it is better to take something rather than nothing.

Also, keep in mind that you pay for what you get. If you buy a brand of vitamin simply because it is cheap, your result might not be the same as if you bought quality. Look for vitamins or supplements that are affordable but also good quality.

How to Start a Vitamin Regime

When I can get patients to change their food habits, then I am able to reduce their vitamin intake. Unfortunately, it is difficult to get patients to change their nutrition lifestyles.

To begin the vitamin journey, I ask my patients to take a multivitamin, fish oil (affects cholesterol), B 50 or B100 (50 or 100 milligrams of all the B vitamins) and CoQ 10. Coenzyme Q10 is an important supplement that aids in prevention of heart disease.

For women who suffer with osteoporosis, I recommend calcium. Calcium supplements are important, but they work efficiently only if taken with magnesium. The ratio is usually 2 parts magnesium to 1 part calcium, but one has to take into consideration any other health issues. If the woman has low energy, I might recommend iron and/or B12. It is really hard to recommend a specific regimen without having the complete picture as I do when treating a patient or coaching a client.

To Diet or not to Diet

Here's my advice on dieting. Don't. What do the first three letters in diet spell? That's right, "die." That's what I always felt like when I was dieting -- like I was going to die.

However, you *must* follow specific nutritional guidelines if you have a disorder that requires this, such as diabetes, irritable bowel syndrome, colitis or gluten/wheat sensitivities. To be healthy, you must follow and create a nutritional guideline specific for your needs.

Back to losing weight -- have you noticed how weight loss centers are popping up all over the place, not to mention the books littering the shelves about the "latest and greatest" diets? I feel this is very confusing for the public. We hear so many conflicting suggestions.

One day we hear we should eat salmon and the next day we hear the mercury in it will kill us. Stay away from sweets but artificial sweeteners are no good for you either, we are told. Just eat protein and cut out all carbohydrates and fat. Great, now my liver has difficulty processing, my skin is dry, I can't think straight and I haven't pooped in a week. Forget it all; I will eat nothing but air! Yes, but where you live the air quality is poor...

I have read many diet books. All of them agree on a few common points. We need to curb our calorie intake at each meal and throughout the day. That doesn't mean you go hungry. They also agree that organic and naturally grown food is better for you. I don't ask my patients to become vegetarians, but I do tell them that if they eat red meat, to eat a good quality red meat.

The closer you can get to eating meat, poultry and fish without the byproducts of steroids or antibiotics, the better off you are. There are many Web sites that offer these kinds of natural foods.

These are the other points, the nutrition and healthy weight loss books agree upon:

- Don't eat trans fats or partially hydrogenated foods.
- Don't eat high fructose corn syrup.
- Decrease white sugar consumption.
- Decrease white flour consumption.
- Decrease starch consumption.
- Eat more green vegetables.
- Drink water throughout the day.
- Stay away from salt- and fat-laden foods.
- Avoid boxed and canned foods.
- Portion control is the key to a health and energetic life.

If I had to choose a diet plan for a patient who could not do it himself or herself, I would choose Weight Watchers. This is my personal opinion. I don't get anything for endorsing this particular plan. But I can tell you, many patients who went on other diets lost a lot of weight immediately. After six months, most of them put it back on. It was hard to stay on the diet. I can also tell you that I have done Weight Watchers in the past and it helped significantly.

The greatest tip I learned from Weight Watchers is to shop the perimeters of your grocery store. Think about it. Most foods that are processed (boxed, canned or frozen) are in the aisles. Stay away from these foods. I always tell my patients that if they can't pronounce or spell the ingredients in a food item they purchased, they shouldn't be eating it. Plain and simple!

Avoid the diet prepared boxed, canned and frozen foods. These are usually laden with chemicals and salt (sodium). The diet's name on it doesn't make it healthy.

Learn how to properly read ingredient lists. Be aware of marketing. Just because something says it is "lite," "reduced fat," "no trans fat," "reduced calorie" or "low fat" -- and the list goes on -- does not necessarily mean it is healthy.

I recommend that my patients learn about the glycemic index.

The glycemic index is a rating of how glucose is affected by food items. A food with a high glycemic rating, such as a piece of pizza, will affect blood glucose much greater and at a faster rate than something with a low glycemic rating, such as an apple. The Glycemic Index site is pretty helpful for checking the ratings of various foods: www.glycemicindex.com

Also to help to lose weight and to help blood sugar levels, I recommend eating every one to two hours. The idea is that your stomach should never “growl,” and you keep your blood sugar at a constant level throughout the day. If you wait too long to eat, you will most likely eat more than you need.

Do not weigh yourself everyday because the numbers can go up and down based upon what we have recently eaten. For example, if we eat food with high sodium content like Chinese food, we might be retaining water, meaning the number on the scale would be higher.

If you want to weigh yourself regularly, pick one day a week and weigh yourself (always using the same scale) in the morning. However, a scale is not needed to gage your progress. You can use your clothes to tell you how you are doing. If the waistline of your pants seem larger -- guess what? You are losing weight.

Many of my clients ask me what type of foods I typically eat. Here's an example of what my daily menu looks like:

Breakfast: Protein drink with oat milk or almond milk

Snack: Apple

Lunch: Romaine lettuce salad with a tablespoon of extra-virgin olive oil, a tablespoon of raisins and three ounces of chicken

Snack: A handful of almonds or a protein bar

Dinner: Three to five ounces of turkey, with spinach or yellow squash

Snack: A small yogurt or a piece of dark chocolate and green tea (caffeine-free)

However, as I tell my clients, this is what *my* menu looks like. Your mileage may vary: the amount of calories needed to sustain energy and health varies with body size, type of job activity and current health status and health goal.

We have been discussing nutrition changes with a goal of being healthy, but let's talk briefly about lifestyle changes to lose weight. Whether you are trying to get healthy or lose weight, you will still follow the same principles. You have to exercise either way. However, for those who are overweight, there is an emotional side that must be addressed.

I was once very overweight, so I understand the trials and tribulations of carrying around more than a spare tire. Unfortunately I was overweight during my elementary and junior high school years. It was not a fun time. Our society has no patience for those who are overweight, especially when the person is a kid in an inner-city school.

Once again, we must evaluate the patient's blood work to find out why he or she is overweight or obese and cannot lose weight. Only then will we be able to guide this person better. I also feel that this individual might benefit from talking with a counselor.

What we have learned so far:

- The most important aspect and foundation of the Living Triad is the base of the triangle: your health.
- People can change their lives dramatically through exercise and eating sensibly.
- Daily exercise is one of the keys to living healthy.
- Create an exercise routine, even if it's 5-10 minutes long. Just repeat the routine throughout your day.
- Staying healthy is important because health insurance might be scarce in the coming years and you can't afford to get sick or become injured.
- Consider life insurance, disability insurance and long-term health care insurance.
- The 5 tips for better health are drink more water, get more sleep, stretch and exercise daily, eat more fresh fruits and vegetables; and shut off the television and read a good book.
- Before you begin an exercise program visit your doctor and establish a baseline assessment, which involves a cardiovascular exam, postural exam and functional evaluation.
- Exercises should consist of stretching and balance movements, stability maneuvers, aerobic activity, conditioning and strengthening
- Try to take vitamins in their natural state.

- Most nutrition and diet books agree on the following: don't eat foods containing partially hydrogenated oils and high fructose corn syrup; decrease or avoid white sugar, white flour and decrease starch consumption (pasta, breads, cakes, cookies, etc.); avoid salt and fat-laden foods usually found in boxed and canned goods; eat more vegetables and drink more water; and last but not least, portion control is the key to a healthy life.

- When grocery shopping, try to shop the perimeters (location of healthier food).
- Learn to properly evaluate ingredient list of foods and most important remember if you cannot spell the ingredient or pronounce the ingredient you should not be eating it.
- Learn more about the Glycemic Index and how foods low on the index can help you live a healthier life.

Chapter 3

Chronic Pain

According to the International Association for the Study of Pain (IASP), pain is defined as an unpleasant sensory and emotional experience associated with actual or potential tissue damage, or described in terms of such damage. Chronic pain is pain that lasts more than six weeks and does not fully respond to treatment. Chronic pain can be emotional and/or physical. Some have the impression that those suffering from chronic pain get used to the pain. It's not that they get used to the pain, but they adapt to the pain. Adaptation usually occurs by avoiding any and all activities that can or might cause pain.

Unfortunately, this adaptation produces "abnormal movement behavior." You can always tell this type of patient because they don't move properly. They seem stiff. Basically, these patients are afraid to move because they do not want to experience the pain again. They live in fear that the initial pain will return, and therefore they will do anything to avoid it.

These same patients can easily develop depression, anxiety and feelings of worthlessness, especially if they cannot work. Their pain or diagnosis begins to define them. They also receive pity. This is who they have become -- a person with chronic pain who requires special treatment. Sometimes I have to get patients to realize that their situation might not be as bleak as they think.

Most of my patients who suffer from chronic pain are depressed. I don't blame them one bit. Having pain sucks the life out of you. Simple activities that once were easy to do are now very hard and take great effort. If you have pain longer than six weeks, you will begin to experience a level of depression. Why? Because you can't do the things that you want to do. In a nutshell, your freedom has been taken away.

At this stage of the game, the chronic pain patient has adapted to the situation, in a sense. Mentally, a pain engram occurs in the brain. An engram is a physical alteration thought to occur in living neural tissue in response to stimuli. The memory of pain is embedded in the brain. Think of it as the brain having a pain loop. If we can block the loop, we can block the pain. There have also been studies using MRI imaging that revealed a difference in brain tissue in people with and without chronic pain.

A great way to understand abnormal movement behavior is to watch people walk when they have a history of lower back pain but report they are getting better. They walk with their buttocks clenched like they are walking on ice. They do this because they think that if they walk normally or take longer strides the pain will return.

This is pain avoidance: “I won’t do a certain activity because I know it will hurt or it hurt in the past when I did it.” Yet they say they are feeling better. The problem is, walking like this affects the rest of the body. Then there is a strong possibility of developing other muscle-related complaints.

In my world, by the time the patient is seen at my office, three to five months have elapsed since the onset of the initial complaint.

How does Pain become Chronic?

Chronic pain can occur in disorders or conditions such as colitis, multiple sclerosis, burn injuries, cancer, motor vehicle injury, work injury or sports injury. The condition becomes chronic when the pain lasts for more than six weeks and becomes difficult to manage.

How does this happen, you might ask. The common presentation involves the patient initially seeing his or her PCP (primary care provider). The PCP prescribes medicine such as a painkiller, an anti-inflammatory or both.

The patient returns in two weeks for a follow-up. Unfortunately, he is still in pain and therefore is referred for physical therapy (PT). The patient has PT three times a week for four weeks. He still has pain and decides to see a doctor of chiropractic (DC). The DC sees the patient three times a week for four weeks. He experiences temporary change at best.

The patient reports back to the PCP. A different medication is prescribed. Special studies are ordered, such as X-rays, MRI’s, CAT scans or all of the above. The patient is then referred to an orthopedic surgeon. It could take up to two or three weeks to see the orthopedist because of scheduling, insurance referrals, authorizations, etc.

While waiting to see the orthopedist, the patient begins to have stomach pains, most likely caused by the painkillers and anti-inflammatory medicine.

He is also having difficulties sleeping. He is prescribed one medication to help the stomach (so he can continue taking the previous medicines) and one to help him sleep. Unfortunately, the patient is becoming depressed, so he is prescribed another medicine to help the depression. The patient sees the orthopedic doctor, who prescribes a week of prednisone (a steroid that reduces inflammation). This reduces the patient's pain level slightly. Due to the slight change, the patient is then recommended epidural injections (steroids and anesthesia injected into the spine) to reduce swelling and pain. These injections are limited to three a year.

At this stage of the game the patient is taking medicines for pain, inflammation, depression, stomach dysfunction and sleep problems. Sometimes, if treatment by the orthopedic doctor does not eliminate the pain, the patient is referred back to PT for another four weeks.

The patient finally ends up in my office, maybe by referral of the primary doc, maybe by referral by a previous or current patient, or maybe he heard me speak at one of my seminars.

This sounds like a nightmare, but my patients report this kind of medical history to me quite often.

The patient is at a total loss. And I don't blame him at all. What happened? Did the doctors or therapist perform the wrong treatment or make an improper diagnosis? Did the patient do something wrong? The answer is, nobody did anything wrong. Everyone was doing their jobs and probably thought they were doing the right thing.

Unfortunately for the patient, their thinking process was compromised because of the long-term pain. The patient wonders to himself, "What in God's good name has happened to me? More than four months ago I was in control of my life. Now, taking a short walk causes pain. I wake up in pain. I go to sleep in pain. Does anyone believe I am in pain? They don't understand the pain I have. Simple movements kill me. The heat bothers me. The cold bothers me. The rain bothers me. Why doesn't my spouse understand? Sneezing bothers me. Coughing bothers me. I am depressed. I easily get headaches. I can't pick up my kids. I can't toss a ball to my kids. I don't want to drive anymore. I am tired of taking these medications. My stomach hurts. I have reflux. I get pains in my chest. I have become my father. I'll probably be like this for the rest of my life. It hurts to fold the clothes. I can't cook anymore. Nobody listens to me anymore, especially doctors and therapists."

Finding a good Doctor

When you are in chronic pain, it's very important to look for a doctor who is compassionate, who will not rush your appointment, who works with other doctors and who does not feel he or she has all the answers.

This might sound funny, but first and foremost I listen. I let the patient tell me all about his problem and how his life has been compromised. Most doctors do not have the time to really listen to their patients. They have a time limit. Today's doctors have approximately 10 or 15 minutes to see or evaluate each patient. Some but not many doctors will take the time to really understand their patients, but they are few and far between.

Let's say we have two patients who suffer from headaches. Headaches can be caused by many conditions, from something as simple as neck pain to something as complex as an acoustic neuroma (a tumor on the seventh cranial nerve, which is responsible for hearing). I will share with you the initial intake.

Patient 1 - Bob

Doctor: *Welcome to our office, Bob. What brings you here today?*
Bob: **Headaches.**
Doctor: *How long have you had them?*
Bob: **It started last week.**
Doctor: *What do you think caused the headaches?*
Bob: **I am not sure.**
Doctor: *Were you under any particular stress at work or home?*
Bob: **No, I was just sitting at my computer for over an hour. You see, I got a new laptop and I was transferring a significant amount of files from one computer to another. The next morning I woke up and my neck was stiff.**
Doctor: *How would you describe the pain?*
Bob: **It's a throbbing pain that starts in the back of my neck, goes to the side of my head and settles behind my eye.**
Doctor: *Does anything make it feel better?*
Bob: **Ice.**
Doctor: *Thanks, Bob.*

Patient 2: Sam

Sam presents with headaches that began a week prior. There were no injuries.

Doctor: *Sam, how would you describe your headaches?*

Sam: **The headaches are pounding. It feels like my head is going to explode. My neck is tight and stiff as a board.**

I have two patients, both with headaches and neck pain. The difference? Sam uses emotional descriptors for his headaches while Bob uses functional descriptors. When patients like Sam describe their headaches, I delve deeper. I usually find these individuals have been under a great amount of stress, whether from kids, work, spouse, parents, grandchildren, reaching a certain age or just life itself.

We treat both the same from a manual (hands-on) perspective, but with Sam I will gradually try to help him sort out the source of his problem or stress. If needed, I will gently and kindly urge or recommend counseling, but in today's insurance market, counseling is not always covered. It's interesting how, when you treat people and they are in a relaxed situation, they will open up and share their problems. I consider it an honor that they are willing to share this with me.

Many times, if the patient is open to setting goals we will begin the process. The goals are not heavy-duty but they can be life changing. Of course, one of the first goals is to get out of pain.

In my office you will hear a lot of laughter. I always try to bring humor to every situation. If I can make a patient laugh about his situation, aside from breaking the ice and building a relationship with him I know I will be able to provide some relief. Grenville Kleiser, an author and public speaker, said, "Good humor is a tonic for mind and body. It is the best antidote for anxiety and depression. It is a business asset. It attracts and keeps friends. It lightens human burdens. It is a direct route to serenity and contentment."

To those patients who present with lower back pain, I always say, "You never know how rich you are until you can wipe your own behind without pain." Those of you who have never experienced lower back pain won't understand what that means. The rest of you who are reading this are now nodding your heads up and down in agreement. I also say to them, "You never realize how far away the floor is from you until you can't bend." Again, those with back and hip pain are laughing.

After I get an understanding of the patient's problem, I put together a group of physicians and therapists who will work as a team. These providers might not work in the same office but will still communicate with each other via telephone and written reports. I will request that only one doctor administer the medications, to avoid any confusion with receiving medications from other doctors.

A team of doctors and therapists could consist of those who practice chiropractic, physical therapy, psychiatry, neurology, orthopedics, anesthesiology for pain management, internal medicine, massage therapy, acupuncture, psychiatry, psychology, nutrition or another specialty. Each case is different and therefore requires a different team.

Try to always get referrals from a friend or your primary doctor. I do not believe in second opinions. I believe in third opinions. When you are in chronic pain, it is best to work with a team. You need medications, exercise, therapy, nutrition, psychology, psychiatry, maybe acupuncture or homeopathy. You might have started out with just a small problem, but as you can see in my example above, the small problem can easily become a very big problem.

What the Chronic Pain Patient needs to Understand

Some believe they must find the cause of the pain. I agree, but sometimes, especially with "gradual onset pain" patients, the cause is difficult to find. And *sometimes it doesn't matter*. Sometimes we just don't know the cause. It could be a latent effect from an accident, a disease process or a longstanding postural problem. Either way we look at it, the patient is still in pain!

One of the most important aspects with treatment of chronic pain is to understand your perception of pain. For example, how do you feel today compared to yesterday, a week ago, a month ago, six months ago or a year ago? When we talk of improvement, we are talking about increments of improvement. We discuss pain in the setting of frequency, intensity and duration. Over a course of treatment, I focus on what has been achieved versus what the patient cannot do.

What do patients want most? They want their lives back. Often a patient will say, "Doc, I just want to go back and be normal. I just want to walk, stand, or sit without pain." Therefore, we first address the activities of daily living. We set small goals, like sitting for 10 minutes without pain, then 15 minutes, then 20 minutes. Once patients are able to recognize the cause of their pain and make life changes, they usually respond.

Does that mean the pain is all gone? Sometimes, but if not, it usually changes with respect to intensity, frequency and duration. During times of treatment we also talk about life. What can we change at home or on the job? We discuss tangible goal setting. Patients must be able to see that they can achieve something.

Stress and Chronic Pain

Let's take a moment and talk about stress. Many people may not be familiar with Hans Selye. He was a Hungarian endocrinologist (1907–1982) who offered the idea of the general adaptation syndrome (G.A.S.), known as the stress syndrome. This is the process by which the body confronts stress. In the G.A.S., Selye explained, the body passes through three universal stages of coping.

First there is an alarm reaction, during which the body prepares itself for fight or flight. No organism can sustain this condition of excitement, however, and a second stage of adaptation ensues (provided the organism survives the first stage). In the second stage, a resistance to the stress is built. Finally, if the duration of the stress is sufficiently long, the body eventually enters a stage of exhaustion, a sort of aging due to wear and tear.

Chronic pain patients often suffer stress-related issues with their dysfunction. Stress can occur with money problems as well as health or mental issues. Whatever the source of the stress, it is still stress. And stress affects the body. There are different ways to handle acute stress, episodic stress and chronic stress. Stress can cause a myriad of symptoms. Just because stress is removed does not mean one will have reduced symptoms. There was still injury to the body/mind. One has to learn how to manage stress.

Stress management is a skill one has to practice and develop. But many times just reading a book won't help. Biofeedback, breathing exercises, yoga meditation, walking, exercise, etc. are all great ways of decreasing stress. The most important aspect of stress is to recognize the specific stressors are and how you react versus respond.

Working with a lifestyle coach or therapist is helpful. You need guidance from those who understand stress. A pill will take the edge off, but it won't change your situation. You might be numb, but your problems are still the same. You can try to

run, but the stress will find you. And when you run away from your problems, they are usually running right there next to you.

The easiest step towards stress reduction is to turn off the television. I have many patients who get so caught up in the news and then begin to have difficulties sleeping at night. Now, if you don't sleep well, your body will pay the price, especially your muscles. The muscles don't repair as well as you'd like. You wake up groggy and stiff. You might begin to experience jaw pain, neck pain and headaches.

When I request that patients shut off the TV, I am requesting that they limit their news watching and that they watch shows that promote laughter rather than murder. The news is very rarely good news. It is more often sensationalism.

This is not a cynical outlook. It's a realistic outlook. You tune into the nightly news and this is what you see and hear: someone killed someone; a senior citizens' building burned down; a baby was found on a doorstep in a basket; taxes are going up (they never go down); a politician did something wrong; tomorrow it will rain on you, or the sun will be too hot, or the air quality will be poor; and whatever sports team you like will most likely have lost. The only story you might want to hear, like someone beating a disease, receives four seconds of airtime. Do we really want to hear about other people's suffering? Does that make us feel better, more alive?

Here's why I suggest turning off the TV. If I told you every day that you were a loser, then eventually, as with the pain engram in the brain, you come to think of yourself as a loser. If you continue to watch the news, you will begin to lose all hope. Let's not lose hope. Surround yourself with good books, good friends, good food and good TV shows. I am not saying don't be cognizant of the news, but you can get your local and national news in a few short sentences from your computer.

Will Getting Rid of my Stress make the Pain go away?

It is not that easy. As I said previously, there is always stress, whether good or bad. Many people think that if the stress is gone their symptoms of neck pain, headaches, tingling and numbness, stomach ulcers, anxiety, colitis or even heart palpitations should be gone as well. Unfortunately, it does not work that way; the stress has already caused an insult that the body interprets as symptoms. The damage is done. Therefore, the symptoms must be addressed. Hopefully, since the stress is no longer present, the symptoms should be easier to treat and manage.

I had a patient who suffered with fibromyalgia. This is a diagnosis made by exclusion. All the tests are negative to explain why this individual suffers with daily pain and depression. Interestingly enough, she became involved in a multilevel marketing (MLM) situation. I saw her for a couple of months and then didn't see her for a year or so. When she came back to me with stomach and back pain I immediately took notice that her mental outlook of doom and gloom had changed remarkably. I asked her about the change in her outlook and the long amount of time she went without needing treatment. She told me that she had joined this MLM group where she received a positive motivational book each month.

She realized that, although she was in pain, she had hope. Again, it wasn't the pain that changed, but her perception of the pain. Her thought process was no longer compromised by her previous patterns of life disruption ("I am in pain and that's the way it is and there is no help for me"). Combined with reading positive motivational books, changing her nutritional intake, and taking the suggestion of switching the channel from negative television shows or picking up a good book instead, she made remarkable gains. By the way, she is doing much better today. She has less flare-ups of pain, and she manages better than ever.

Support Groups and Chronic Pain

The idea of a support group is great. It really depends on the members of the group. If it meets once or twice a month and discusses health-related issues, adapting to activities of daily living, spousal support and education, this kind of group can be great. However, if the members are complainers, you will not have any support and will most likely feel worse after the meeting.

There are many support groups for all types of chronic pain conditions, from multiple sclerosis to fibromyalgia. There are message boards, e-mail lists and local meetings. Most support groups are free. Many major disease support groups usually take place in local hospitals, and if you cannot find a support group for your needs, try starting one of your own.

What we have learned about chronic pain:

- Chronic pain is pain that lasts more than six weeks and does not fully respond to treatment.
- Chronic pain can be difficult to manage without the right physician or team of physicians.
- Bedside manner makes a big difference in patient care and outcome.
- The goal is to find a doctor or multi-disciplinary facility that will listen to your problem and truly listen to your situation
- Most patients adapt to their pain but often their activities of daily living are compromised.
- The chronic pain patient must learn how to properly perceive their pain.
- Stress plays a large role in the chronic pain patient.
- Easy ways to reduce your stress is to shut the TV off, work on improving the quality of your sleep, exercise, eat right and surround yourself with good books and good friends.
- Stress (good and bad) will always be present. Learn the tools to manage your stress and life will be easier.
- Support groups are great but try to avoid the groups where “misery loves company.” If you cannot find a group that you are comfortable with, try starting one of your own. Often local hospitals will be more than happy to help you.

Chapter 4

The Pursuit of Happiness

I see what I call a “pattern of life disruption” all the time at the office. It happens when folks keep repeating the same mistakes and have the same negative thoughts but expect a different result. They blame old injuries and experiences for their current state of mind. They point to others for their mistakes and they never take responsibility for their own actions. Their lives are disrupted by their thoughts and actions.

For example, I had a patient who complained of constant headaches. This patient was a married 35-year-old woman with two kids and a part-time job. Tests revealed that she had no brain tumor and that blood flow to the head and neck were normal. The origin of her headache must have been stemming from some other problem. Her neck muscles were as hard as a rock and she had limited neck motion. It was at this time that I delved deeper into the type of headaches she had and why.

After performing a medical history, I learned that the patient had been on medication since her teenage years. She reported experiencing great stress from her parents to do well in school, and she continued to feel the same stress. She felt she had to “do it all” or she was not a good wife or mother. She felt as if she was right back to square one, just like when she was in school. Eventually, the stress produced headaches, spasms in the neck with limited motion, depression and irritable bowel syndrome (irritation to the large intestine that can cause cramping, bloating and/or painful constipation or diarrhea). She had never let go of her past to properly deal with the present.

In this example, the patient developed a negative pattern of life and therefore her health had been compromised. This pattern of not handling stress would become worse unless a significant change occurred.

The first step towards this change was that she was able to recognize that her headaches were not caused by a major problem such as tumor or stroke. Sometimes the realization that nothing is wrong can produce relief. Many of my patients become concerned when they experience headaches that won't go away. They always believe the worst-case scenario.

The second step was to enlist her family members to help with cleaning the house. Each person had a particular cleaning chore and an area of the house to maintain.

The third step was to find fun time or personal time. We discussed that she had to begin dating her husband again and that she should also cultivate new friends and have some adult social time.

The fourth step was to begin a yoga class. This was for relaxation and stress management.

The fifth step was to begin taking vitamins and supplements. We also changed her eating patterns by decreasing her coffee and tea intake and reducing foods high in starch such as bread, white rice and pasta. At the same time, we increased her fresh fruits and green leafy vegetables and added a daily protein drink.

The sixth step was for her to recognize how much she really had in her life and to be grateful for those things. She had healthy children, a healthy husband, a house, two vehicles, health insurance, etc. As far as I was concerned, she was rich. Sometimes we forget how much we have. We get so used to complaining that we don't realize how content we should be.

The patient made small changes at a time. She was able to do this through “tangible goal setting.”

Tangible Goal Setting

Tangible goal setting is the practice and ability to construct goals and life changes that can be achieved in small increments. We can have the goals of feeling better, being happier and making more money. We can say daily affirmations and read motivational books. But unless there is action and satisfaction (response to your actions), your hopes and goals will never be accomplished.

A great exercise is to create 101 goals. This is harder than most people think. The first 50 are similar for everyone. Most people write down money, homes, vacations, cars, boats, etc.—the material items. The second set of goals is much harder, but the second 50 are more attainable than the first and are usually personal rather than materialistic.

Another great way to create goals is to do the exercise of how you would react to winning the lottery. But the deal is that it has been one or two years since you won. You've traveled, made purchases, eaten and drank at the finest restaurants, and

even given away some money. The question is, now what do you do? You still have to wake up every morning and do something. What is your passion, your dream? Most likely you do not need a million dollars to follow your dream.

When we speak of goals we must also include SMART goals from Paul J. Meyer's book *Attitude is Everything!* Meyer is the founder of the Success Motivation Institute, a company that says it's "dedicated to motivating people to their full potential."

SMART goals provide a guide as follows:

Specific—Specifically, what will you do? This is the what, where, when, who, which and why.

Measurable—How will you measure progress toward your goal?

Achieved—How will you know if you have achieved or attained your goal?

Realistic—Is your goal a realistic one? This is the most important aspect of tangible goal setting.

Time—What is your time frame to complete the goal?

Does Material Wealth open the Door to Happiness?

There is a Chinese proverb that states, "Happiness is someone to love, something to do and something to hope for."

Not all wealthy people are happy. How many successful movie stars and athletes do we know of who end up on drugs or alcohol or in divorce? These are not the actions of happy or content people, yet they have tons of money.

I had a patient some time ago who did nothing but complain about how bad life her life was going. She complained about her \$5 health insurance co-pay (yes, this was some years ago), she complained about her Mercedes automobile and about her lack of vacations. And no, she didn't have to work. Well, I couldn't take it anymore.

I explained to her that her life was better than most and if she wanted to know how hard life can be she should spend some time at a children's hospital. There you can see how tired the parents are and how tired the sick kids are. On certain floors of the hospital there is no hope, there is only waiting. Surprisingly, the patient took my advice. I never heard her complain again.

Sometimes people need a swift kick to realign their perspectives of life.

Money cannot buy us happiness. I know that because many of my patients state that they would give up all their money just so they wouldn't have to be in pain anymore.

I agree with that Chinese proverb. Happiness is directly correlated to self-worth. Our self-worth can be defined by our actions, such as helping the sick or the poor, supporting our family or being there for a good friend, and the greatest act of self-worth is to be by a loved one's or friend's side when he or she passes on. No one should die alone.

Unfortunately, there are many unhappy people in this world. Although I am not against the use of psychopharmacological management (use of antidepressants and mood enhancers) when there is a chemical imbalance that calls for such intervention. We must take a closer look at the root of the problem.

Many people are unhappy because they hold on to the past. Holding on to the past should be for happy memories and enjoyable traditions. In other words, let us recognize that we have a past and that the past makes us what we are today. We have the opportunity to change. We still have free will. There is no logical reason to hold on to past events, let alone allow them to dictate our current lives. Holding on to negative events from the past is not useful, leads to self-sabotage and is a burden that no one should carry on their shoulders.

Happiness is a state of perception. While it is true that some people actually suffer from chemical imbalance and are truly depressed, most do not. Again, I am not against medicine, but I believe the combination of medicine and therapy will provide a more favorable outcome than just medicine. The problem is, many insurance companies no longer provide benefits for psychological counseling. They would rather have you take medication.

What is the Key to Happiness?

The *Forbes Book of Business Quotations* has a quote penned by Christian D. Larson known as “The Optimist Creed”. In my opinion, living the words of this creed will lead you to a path of happiness. Here it is:

“Promise yourself...

To be so strong that nothing can disturb your peace of mind.

To talk health, happiness and prosperity to every person you meet.

To make all your friends feel that there is something worthwhile in them.

To look at the sunny side of everything and make your optimism come true.

To think only of the best, to work only for the best and to expect only the best.

To be just as enthusiastic about the success of others as you are about your own.

To forget the mistakes of the past and press on to the greater achievements of the future.

To wear a cheerful expression at all times and give a smile to every living creature you meet.

To give so much time to improving yourself that you have no time to criticize others.

To be too large for worry, too noble for anger, too strong for fear and too happy to permit the presence of trouble.

To think well of yourself and to proclaim this fact to the world, not in loud word, but in great deeds.

To live in the faith that the whole world is on your side, so long as you are true to the best that is in you.”

What we have learned about the pursuit of happiness:

- Avoid the “pattern of life disruption.” Small changes a little at a time will lead to greater changes in the long run.
- Create “tangible goal setting,” which is the practice and ability to construct goals and life changes that can be achieved in small increments.
- Set SMART goals, applying: Specific, Measurable, Achieved, Realistic and Timing.
- Reverse negative “cumulative effects” (repetitive actions in a lifetime which produce damage to the mind and body) by creating positive “cumulative effects” (repetitive actions for the mind and body from eating right to exercising; to nourishing your mind with positive emotions and creating healthy relationships).
- Happiness is a state of perception and perception is 100 percent true.

Chapter 5

Wealth

One of the first questions I'm asked about wealth is "Why does it seem there are some people who are making a ton of money and there are many who are barely getting by?"

Mostly the answer is in a lack of financial education, which results in poor money management. There are many who believe that if you had a ton of money, all your problems would be solved. It's possible, but unlikely. We can't buy happiness, unless you feel that happiness is defined by how much stuff you have. Wealth is not always about having the newest or latest TV, car, house, etc. Everyone defines wealth differently. From my perspective wealth is having time, time to do the things you really love with the ones you love, and, yes, money when needed to do them.

You may be thinking to yourself, "What qualifies this doctor to give advise on money?" It's true - -I'm no Trump, and I wasn't born into money. In fact I remember at the age of 10 saying to my father, "Hey Pop, what about giving me an allowance"? His reply? "Hey son, what about getting a job"? And there it began.

I did whatever it took to make money. I shoveled sidewalks when it snowed, mowed lawns with my two best friends for many summers, delivered restaurant flyers, moved furniture, ran errands, worked as a maintenance man, worked two factory jobs, worked at Chuck E. Cheese (the best fun I had) and worked in a restaurant/club tossing pizza. I scraped for every dollar I made. If I can do it, so can everyone else.

With respect to credit cards, they were my best friends for a long while. When I moved from California to Pennsylvania, I did it on credit. Before I knew it my credit card debt was over \$20,000. I paid all the debt off. I know you are probably thinking, "Well he's a doctor and he makes a lot of money." I wish that were true, but when you move to a new state it takes approximately five to seven years before you develop a healthy practice.

Properly consolidating, and more importantly budgeting, paid off the credit card debt. And no my wife did not work because we wouldn't have been able to afford daycare.

We lived in a two-bedroom apartment. We did not have the mini-van or a new car, or even television for quite some time. My first car after moving to Pennsylvania was a 1978 Datsun. Every time you went over a bump the lights would flash, every time you made a left-hand turn the horn would beep, and when it rained your shoes would get wet.

I am sure there are many that share a similar story. I share this with you so you can get an understanding that what I have achieved was not handed to me. I share this with you because I want you to know that if I can do it, you can too!

I am often asked what drives me so hard. The answer is simple. Debt gets me up in the morning, and debt drives me home at night. However, now I know the difference between good debt and bad debt of which we will talk more about a little later on. First, let's talk about accumulating money.

How to Accumulate Money

The easiest way to accumulate money also takes the longest amount of time. It is to start saving early and use the power of compounding interest. The motto is to "invest early and invest often." Compounding interest will allow your money to grow more quickly than with simple interest.

If you have children, begin teaching them money management at an early age that the concept of saving will become second nature to them. To learn further about the importance of saving and compounding interest, you can research the Internet or visit a local financial institution, such as your bank.

Significant accumulation of wealth is achieved by owning real estate (commercial or residential) or businesses, investing wisely or loaning money --and, most important, not losing money.

How do I become Wealthy?

The Merriam-Webster Dictionary defines wealth as the abundance of valuable material possessions or resources. Material possessions are fine, but I would like to add one more qualifier of wealth, and that is living without pain, disease and discomfort. I know many people who suffer with pain, and they would give up all their money to live pain-free.

Before you begin you must ask yourself, “How much money do I really need?” I know the answer to that. You need a barrel full of money. I agree! But with a barrel of money comes great responsibilities. To become wealthy, you must educate yourself. Schools do not teach our children how to become wealthy. Before you start a path to wealth, you must first get your house in order. Your first step is to perform a financial analysis and determine your current spending patterns.

In Robert Kiyosaki’s New York Times best selling book *Rich Dad, Poor Dad*, he speaks of “minding your own store.” That’s what you should do. You need to figure out how much money is coming in and how much is going out. If more is going out than coming in, you are in financial trouble. You have to run your house like a business.

The second step is to determine your current credit rating. With a good credit rating, you will usually get a better interest rate when purchasing a house or vehicle. But to build credit, it’s expected that we get into debt. That way we can demonstrate to future creditors that we have a history of managing and paying debt.

You have to also understand the difference between good debt and bad debt. Bad debt consists of credit card bills, car payments and revolving charges such as department store credit cards, gas cards, etc. Good debt involves real estate and businesses. In Kiyosaki’s book *Cashflow Quadrant* he clearly explains the difference between good and bad debt as well as the power of leverage.

The third step is to check out your credit score on the Fair Isaac Corporation (FICO) site: <http://www.myfico.com>. This is the company that creates your score. At this site you can learn more about establishing and managing your credit.

If you are just starting to build your credit, the easiest way is to deal with a local bank. The bank can help you get a secured credit card, which is one that has a credit line equal to the amount of money you have on deposit with the card company.

The Credit Card Game

This is a risky game to play if you do not have the financial discipline or resources to pay when required. This game entails accumulating credit cards to pay off other credit cards. This might allow you to skip a month of payment while in transition from one card to another, which might help you out for that month.

The problem occurs when one credit card is paid off, and you now have a credit card with no balance that is ready for you to buy more stuff you do not need. This is how credit card debt gets out of hand, and this creates a negative impact on your credit score. You can also negatively affect your rating by switching balances and accumulating too many credit cards or having too many cards with open balances.

Most households receive promotional material from credit card companies, usually promoting lower interest rates. This type of promotion can work to your advantage if you have the financial discipline to use it properly. A great example is this: if you have a card that charges interest of 8.9 percent on a \$12,000 balance, you are paying approximately \$80 per month in interest. That means if you make a payment of \$300, only \$220 is subtracted from the principal. If you receive a card with a promotion of 1.9 percent interest, you would pay less than \$20 in interest. This is a significant savings. Use this type of promotion wisely.

Caution to the wise when deciding to consolidate to a lower interest rate: *Read the fine print!* I recently received a promotion to consolidate my credit cards. On my initial review it looked great. I would not have to pay interest for the next year. It would save me a lot of money. But after my second review of the promotional material, I learned that if I were late paying this specific card or any other credit card (that's right, I said any other credit card), my interest would immediately go up to 21 percent. The lesson learned is to read the fine print.

We talked about warning signs and health. A great example of a warning sign related to money is the accumulation of credit card debt. Many people are lulled into purchasing products they can't afford because they see "No Interest Due Until Next Year." They think, "Wow, what a great deal." They figure they will pay a little more than the monthly payment and reduce the bill faster.

But quite often, if you don't make that last payment (the 12th month) on time, the next month's bill is the minimum amount plus the past 12 months' interest because you didn't pay on time. Now you owe much more. Read the fine print.

Another example is the ease of acquiring credit cards and using new cards to purchase things or pay off other credit cards. You begin to manage these bills on a monthly basis. You are doing well but keep buying more things and acquiring more credit cards and more debt. You should realize in a very short time that you are barely making all your payments. At this time you should immediately stop buying and properly consolidate all your bills. You should also receive credit counseling to avoid further debt.

Using Credit Cards to your Advantage

If you can be disciplined enough to have a credit card that you will use for your monthly needs and pay it off every month, then you should acquire one that offers cash back at the end of the year, awards for purchasing items or restaurant gift certificates, or travel miles. It is also advisable to have a credit card that you keep a small balance on (the operative word being *small*) each month. As you pay on time each month, this will demonstrate that you can manage your debt.

It is also my opinion that you should acquire three to four extra credit cards for emergency use only. The plasma television or the new Xbox is not an emergency. Needing to have your appendix removed is an emergency. If you have a medical insurance plan that requires a high deductible, you should definitely acquire a few credit cards in case of this kind of emergency. Once you receive the cards, place them in your safe deposit box at your bank. The cards will be out of sight until you need them!

Creating a Budget

The first step in creating a budget is to look at your monthly lifestyle overhead. You need to know everything from groceries to utilities to how much you spend on renting DVDs. Record daily and weekly expenditures for three months. You will be surprised (and usually not in a good way) about where and how your money is spent. Many people do not realize how much money they spend, let alone spend on junk.

Before looking at ways to make more money, get your household expenditures under control. Once these finances are under control, then you can begin to consider making more money. I know, you are now thinking, "Well, if I could make more money, I would be able to get the household under control faster."

Yes, that might be true, but how do you plan to manage more money if you can't even manage your existing personal finances? Start out slowly. Remember, making small changes over time will lead to greater changes in the long run.

One of the most important factors in keeping the household overhead under control is budgeting. You should know all your monthly costs down to the last penny. All successful businesses know their income and expenses. If you have large credit card debt, your first goal is to reduce the balances as fast as possible. After credit card debt is under control, you should begin the process of paying off your automobile debt.

Just think how much more money you could have if you didn't have credit card debt and automobile payments. This is money you can save or invest.

You should start the financial habit of saving. The easiest way to save is to live with 10 percent less from your net (take-home) pay and deposit it in your savings account. If you have a net monthly check of \$1,000, at 10 percent you will be able to save \$100 per month. That's \$1,200 per year. If you save \$1,200 for five years at 5 percent, you will have accumulated \$6,650.

How can I make more Money?

At the same time you begin to save and budget, you should also begin learning about running or starting a business. Everyone has a passion of some kind. Can you imagine making money from your passion? I know what you are thinking. If you could make money from sleeping and eating cookies you would be doing it already and be very rich. Well, if you can bake excellent cookies, you could turn that into a business. Just look at Famous Amos.

I have a passion to help those who are in pain, whether it's financial pain, the pain of unhappiness or physical pain. That's why I developed my Web site, www.frompaintopersonalgain.com. If I can do it, so can you. You just need the right guidance. This is the part when most folks say, "I don't have the money" or "I don't have the time."

The roadblocks that many encounter when thinking about starting a business are their own excuses, lack of motivation or education, and the inability to concentrate on their goals. If you have excuses for why you don't have time to work another job, start a side business, exercise regularly or eat right, then you don't want it badly enough. And yes, we have to work harder these days. If you want more security, more wealth, a house, a car or health insurance, you have to work that much harder—but also that much smarter.

Lack of money can also be attributed to the company we keep. Does that mean you should get rid of your friends or family members if they are not rich? No, but you should limit spending time with family or friends who do not have a positive, supportive attitude toward you and your dreams.

You also have to assess your beliefs regarding money. There are many people who believe that "money is the root of all evil." I am here to tell you that money is not the root of all evil, and not only can money help your situation, but if you make a lot of it you might be able to help those who are less fortunate.

There are many books and Web sites to guide you. There are many teachers, coaches and even classes that can teach you about starting a business. Look to your local Chamber of Commerce for assistance with starting a business. You can also check out SCORE (Service Corps of Retired Executives), a nonprofit organization “dedicated to entrepreneur education and the formation, growth and success of small businesses nationwide,” according to its Web site, www.score.org

I always recommend a side business that involves sales. The training alone is invaluable because it will teach you how to communicate better. It is always to your advantage if you are a good salesperson and a good negotiator. Towards this end, I highly recommend Dale Carnegie courses and books:
<http://www.dalecarnegie.com>.

Carnegie was an American writer who developed now-famous courses in self-improvement, salesmanship, corporate training, public speaking and interpersonal skills. He was the author of *How to Win Friends and Influence People*, which has sold over 30 million copies through many editions and remains popular today.

If you truly do not have the time to start and run a business but have saved some money, you can consider forming a partnership with or loaning money to someone who wants to start a business, but you must have the financial education to develop these types of investments.

Investing

Also, once you are able to discipline yourself to save, you can then consider investment vehicles such as 401(k)s, IRAs SEPs, stocks and bonds. These can be complex, and this is not the medium for that discussion, but I will tell you to begin learning about these moneymaking vehicles while you are disciplining yourself to save money.

There are many fine and upstanding financial institutions that can help guide you through the maze of investment vehicles. And there are many brokers who are willing to help you, but this comes at a cost. I do not feel that brokers or bankers are bad, and they do deserve to be paid for their services; however, you want to be educated enough to know that what they tell you is true. You must also consider that when you deal with a broker, he or she gets a piece of your investment. You have to feel comfortable turning your money over to somebody else and realize that there is risk involved. The risk can be reduced if you understand what your financial planner or broker is doing with your money.

Investing in stocks, bonds and mutual funds range from risky to conservative. You can accumulate greater wealth and security through proper investing in real estate and businesses.

Getting Started

I respect the fact that many people do not have thousands of dollars in their bank accounts ready to invest in a business or real estate. But most people have time. With this time they can study business start-ups, and there are thousands of books available to begin learning about the different types of real estate investments.

With the power of the Internet, interested individuals can find discussion groups, mentoring groups, and business and life coaches who can help guide them to the right learning sources and sometimes the right people.

If you find a business that you think you would like to be involved in, try offering your services for free. For example, let's say you are interested in a dry-cleaning business. Would you be willing to work five to eight hours a week for free in order to determine if that's the business you want to get into?

If you were interested in real estate, would you be willing to work with a realtor, performing errands or doing front office work, in exchange for learning more about real estate investing? Better yet, if you have some handyman skills and can build or fix things, consider bartering your expertise as "sweat equity" and partnering with a real estate investor.

What we have learned about the attainment of wealth:

- Lack of wealth is directly correlated to a lack of financial education
- Save early and save often.
- Check out www.myfico.com/ to learn more about your personal credit score and establishing better credit.
- If you are financially disciplined and can use and pay off a credit card each month for your household needs, choose a card that offers rewards, e.g., cash back, travel miles, etc.
- Create a monthly budget and stick to it.
- To establish that you can manage credit, choose a credit card or department store card, keep a small balance on it and pay it each month until it is paid off. Then start over again.

- Find your passion and develop your passion into a business
- Before you making more money, first learn to create a household budget. Perform an analysis of what it costs to operate your household, just as if it were a business.
- Acquire a credit card (s) for emergencies only and keep the card in a safe deposit box.
- Use your time wisely. Learn as much as you can about finances.
- Quite often people have off-centered beliefs about money. Redefine your belief about attaining wealth.
- Attaining wealth takes work. Don't be afraid to try.
- Learn the difference between good debt and bad debt.
- Before you start thinking about investing in stocks and bonds make sure you have the financial education to support your investment decisions.

Chapter 6

Health, Wealth & Happiness

In helping others on the path towards health, wealth and happiness, my life coaching program offers sensible life changes a little at a time. You just have to take responsibility for your actions. You will be surprised when you begin to take charge of your life and reap the benefits of your changes. The program entails proper budgeting to increase your wealth, engaging in the pursuit of happiness and understanding contentment as well as guidance on exercise and nutrition to attain the best health that you can ever achieve.

Many people want a magic pill to take away the pain, and many people want to win the lottery. I don't blame them one bit. I wish there was a magic pill so nobody has to suffer with pain. I wish there was an abundance of money so no one had to be poor or hungry. But life is not like that at all.

I am reminded of the movie *Parenthood*, when the character Gil Buckman (played by Steve Martin) was worried about everything in life. Martin's character was very meticulous, and to say he liked order is putting it mildly. His astute wife played by Mary Steenburgen replied, "Life is messy." It was obvious she had the attitude that "stuff happens" and was aware there are many things out of our control.

Martin's character suffered with the "what-if syndrome." He was worried about things that did not exist, such as his eldest son not doing well in sports or anything in life. He was worried about his job, the new baby or what would happen if his job didn't work out the way he wanted.

His wife keeps saying, "What if things did work out?" This is when his grandmother enters the scene and shares a story about her husband taking her to the carnival, where she rode the roller coaster. "It went up and down, up and down. It was scary and exhilarating and fun," she said. "Some people like the roller coaster and some people like the merry-go-round. But the merry-go-round just goes round and round." She ends by saying, "I liked the roller coaster."

Of course, Gil Buckman does not understand the metaphor of the story until the end of the movie. In a nutshell, the grandmother was trying to explain that life has its ups and downs, but the journey is what makes it special.

Life is never perfect, but you have the opportunity to make it better. We have to be committed to making changes and enjoying the journey.

You know that you could follow the advice given above or not. Thank God we all still have free will. And I know you might be thinking, we are all going to end up dead anyway. Why should I pay attention to exercise and eating well?

My reply is, I don't know about you but I do not want to end up on my deathbed dying of a disease I could have prevented. And for those who say you could watch what you eat, exercise daily and still walk out in the street and get hit by a bus, my reply is, since I take care of myself, hopefully I will have the speed to move away from the bus!

I remember the day when I started to think about developing this site. I arrived at my office later than usual. I was running behind because of my workout. My first patient of the day asked why I was running late. I replied, "I was training." He said, "Training for what?" I thought for a second and said, "I was training for life." We talked some more, as we usually do, and he said that I should share with the public what I share with my patients, and hence this Web site and e-book were created. I believe that we should all train for life!

To conclude, some people will listen and make changes in their lives and most will not. It's just the nature of the beast. About those who listen and make changes that provide them with an abundance of wealth, health and happiness, others will say, "Well, they just got lucky."

My reply to those who think people get lucky is a quote from Seneca, a Roman philosopher:

"Luck is what happens when preparation meets opportunity."

Remember, change is good. Small consistent changes over time will lead to greater changes overall. Let us truly live life to the fullest. Let us not waste time because time is our most precious gift.

I'd like to end this e-book (hopefully my first of many to come) with a quote from the German poet Johann Wolfgang von Goethe:

"Whatever you can do or dream you can, begin it. Boldness has genius, power and magic in it. Begin it now."

In conclusion, if you'd like to know more about how I help people change their lives...

One of my biggest passions in life is helping people achieve their dreams and live their lives to the fullest. For nearly two decades, I have been helping those who suffered with health, money, and other life issues to lead healthier, wealthier and happier lives. I would love to personally help you achieve your dreams.

If you'd like to learn more about my Life Coaching, please e-mail me at Michael@FromPainToPersonalGain.com with your name and phone number, and I will call you to discuss how I can help you towards a life filled with health, wealth and happiness.

Sincerely,

Dr. Michael J. Kaye
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